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#HalalFoodIndonesia

Mastercard-Crescentrating

# HALAL FOOD LIFESTYLE

**INDONESIA 2021**

Dining and Delivery Markets, Behaviors and Preferences



In partnership with  
The National Committee for Islamic Economy and Finance (KNEKS)

December 2021



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A close-up photograph of a traditional Indonesian meal, likely a Nasi Ayam (chicken rice). The dish is served on a green banana leaf. It features a large portion of white rice with a golden-brown fried top layer. Surrounding the rice are various accompaniments: a piece of fried chicken, a portion of red chili sauce (sambal), a piece of fried beef (bakso), and several types of fresh vegetables including sliced cucumbers, green beans, and red chili peppers. The overall presentation is vibrant and appetizing.

01

# FOREWORD

Dining Sector Rejuvenating The Economy



**Sandiaga Salahuddin Uno**

Minister of Tourism and Creative Economy  
 Republic of Indonesia



*Bismillahirrahmanirrahim*

*Assalamu'alaikum warrahmatullahi wabarakatuh,*

Praise and gratitude to Allah subhanahu wa ta'ala who has granted His blessing and mercy so that the Ministry of Tourism and Creative Economy, together with the National Committee for Islamic Economy and Finance (KNEKS) can carry out the mandate to advance the growth of the Islamic economy and finance in Indonesia.

The tourism industry and creative economy are the most severely hit by the COVID-19, affecting other related sectors such as the culinary, food & beverage industry as well as the hotels and restaurants. Striving for national economic recovery, the tourism industry and creative economy have gradually revived through the implementation of effective policies and programs as well as a strong commitment and tremendous contributions from industry players, including SMEs, and the communities that could lead to economic growth and resilience for a better economy in the future.

With the largest Muslim population in the world, Indonesia has immense potentials to drive the Islamic economy and halal industry development through a halal and healthy lifestyle. We highly appreciate the collaboration between KNEKS and Mastercard-CrescentRating to continuously promote the halal lifestyle nationally and globally through this study. In general, **The Mastercard-CrescentRating Halal Food Lifestyle Indonesia 2021 Report** presents insights &

metrics that reflect the Muslim-friendly tourism industry, especially halal culinary. Hopefully, this report opens the eyes of many parties including investors, private sectors, regulators, and the public about the enormous potential of halal culinary in Indonesia, which if properly managed, can be a powerful locomotive for national economic growth.

The awareness and literacy on choosing hygienic and halal food have been increased among Muslim and non-Muslim communities in Indonesia. Due to the pandemic, the halal culinary industry in Indonesia is transforming significantly with the adoption of digital technology such as food delivery services that help businesses to survive. The statistics released by the Department of Statistics (BPS) stated that there have been 3-5% growth in the past 3 years in the average food expenditure per capita. This potential should be seized by industry players and investors, considering Indonesia has the largest internet and e-commerce users in Southeast Asia.

Finally, I would like to express my deepest gratitude to the entire team who have prepared **The Mastercard-CrescentRating Halal Food Lifestyle Indonesia 2021 Report**. Hopefully, what we aspire and strive for in the development of Muslim-friendly tourism will have a positive impact on job creation, small businesses revitalization, and overall socio-economic development for the people of Indonesia.



### Fazal Bahardeen

Founder & CEO  
 CrescentRating  
 HalalTrip



As travel was restricted at the beginning of this year, we expanded our studies to deep dive into the F&B industry and how it can better engage with Muslim diners when destinations ease COVID-19 restrictions. The first in this series of “Halal Food Lifestyle Reports” was on Singapore’s vibrant Halal food scene, released in March 2021.

In this second report of the series, we look at Indonesia, the country with the largest Muslim population. Indonesia has been consistently ranked as one of the top Muslim-friendly destinations in the Mastercard-CrescentRating Global Muslim Travel Index. The F&B sector will play a crucial role in rejuvenating the economy as Indonesia comes out of the COVID-19 crisis. This report takes an in-depth look at the Halal food lifestyle market size, including the preferences and behavior of Muslim consumers in Indonesia.

Years of cross-cultural influence with the Indians, Arabs, Portuguese, English, and most importantly, Chinese have given rise to rich and diverse Indonesian cuisine. Lately, the rising popularity of Japanese and Korean cuisine has added another dimension to its vast offering. Although the local consumers have been the primary driving force in propelling the growth of the Indonesian Halal dining sector, this new beginning will also be the time to reimagine how Indonesia could become a Halal cuisine haven in the region.

Local Muslims’ expenditure on dining and delivery is currently estimated to be IDR 1,000 Trillion. As the economy re-starts, this sector will continue to provide a huge opportunity to accelerate the domestic market’s short- to medium-term recovery.

Gen X are the biggest spenders in terms of per capita spending and total spending, accounting for 30% of the population. They are followed by millennials, who account for 28% of the local Muslim population. Gen Xs and Millennials account for close to 60% of the Halal dining expenditure. Gen Z’s will be the next demographics to watch closely for dining preferences as they enter the workforce in the coming years.

Indonesian local cuisines are still the most popular, especially Javanese cuisine. However, regional cuisines are becoming increasingly popular. This report highlights the gaps and opportunities in the variety of Halal cuisine available in Indonesia.

Kaki Lima (Street Food) is such a crucial part of the Indonesian lifestyle. It also accounts for a considerable portion of the Halal dining economy. As such, in this report, we have done an in-depth analysis of this sector which is a lifeline for both consumers and the Kaki Lima service providers.

While destinations are determined to open all economic activities, there is still the threat of new COVID-19 variants emerging. Nevertheless, we stay hopeful that life will begin to return to some form of normality in 2022. At Mastercard and CrescentRating, we are committed to helping all stakeholders to accelerate the recovery by providing in-depth research on travel and F&B sectors. We hope the insights in this report will assist the start-ups and existing F&B players to unlock new opportunities to expand the Halal food offering in Indonesia.

Finally, I would like to sincerely thank KNEKS for being the key partner in developing this report.

**Navin Jain**

Country Manager, Indonesia  
Mastercard

With COVID-19 concern at an all-time low, consumers are now feeling more optimistic. And while we are navigating through the recovery phase of COVID-19, it is undeniable that the aftershock of the pandemic has led us to become more intentional about maximizing personal fulfillment, with a renewed sense of connection to each other, including in the travel industry.

One of the main areas we should put our focus on is Halal travel and how it can better engage with the Muslim community and provide a better experience for them amid the pandemic recovery. Destinations that successfully attract Muslim travelers must cater to both the travelers' faith-based service needs, as well as effectively manage COVID-19.

As home to the world's largest domestic Halal economy market, Indonesia has been consistently ranked as one of the top Muslim-friendly destinations in the Mastercard-CrescentRating Global Muslim Travel Index. Driven by the largest global Muslim population of 229.6 million in 2020, the population's domestic

spending across Halal economy product and services stood at \$184 billion in 2020 and is projected to increase by 14.96% CAGR to reach \$281.6 billion by 2025.

Moreover, Indonesia has an opportunity to boost economic recovery through Halal economy exports by \$3.6 billion a year to OIC and non-OIC markets with sizeable Muslim populations.

Mastercard has seen Indonesia's unique opportunity to strive in improving the Halal dining experience for Muslim diners, and this report takes an in-depth look at the Halal food lifestyle market size, including the preferences and behavior of Muslim consumers in the country.

Mastercard is committed to supporting the Halal ecosystem by offering the benefits of our products, technology, and insights in driving Halal lifestyles as a key differentiator for Indonesia when it comes to global Halal tourism.



## Mastercard-CrescentRating Reports

Data driven decision making will be crucial as we navigate a new normal in 2022. In our seventh year of partnership between Mastercard and CrescentRating, we continue our commitment to provide in-depth research and analysis to help all stakeholders make informed choices towards recovery and growth.



Download the Reports here

### Global Muslim Travel Index (GMTI)

- GMTI 2021
- GMTI 2019
- GMTI 2018
- GMTI 2017
- GMTI 2016
- GMTI 2015

### Consumers

- Muslim Women In Travel 2019
- Digital Muslim Travel 2018
- Muslim Millennial Travel 2017
- Muslim Business Traveler 2016

### Economies

- Travel Readiness 2020
- Halal Travel Frontier 2020
- Halal Travel Frontier 2019
- Halal Travel Frontier 2018
- Ramadan Travel 2016



### Countries

- Indonesia Muslim Travel Index 2019
- Indonesia Muslim Travel Index 2018
- Japan Muslim Travel Index 2017

### Industries

- Halal Food Lifestyle - Indonesia 2021
- Halal Food Lifestyle - Singapore 2021
- Muslim Travel Shopping Index 2015



A close-up photograph of a dark brown ceramic plate filled with various halal food items. In the center is a hard-boiled egg cut in half, showing a bright yellow yolk and a white, firm egg white. Surrounding the egg are several pieces of food: some are dumplings with pleated edges, some are green vegetables like sliced bitter melon, and others are pieces of meat or fish. The plate is set on a light-colored, woven bamboo placemat. A white circular graphic with the number '02' is overlaid on the egg.

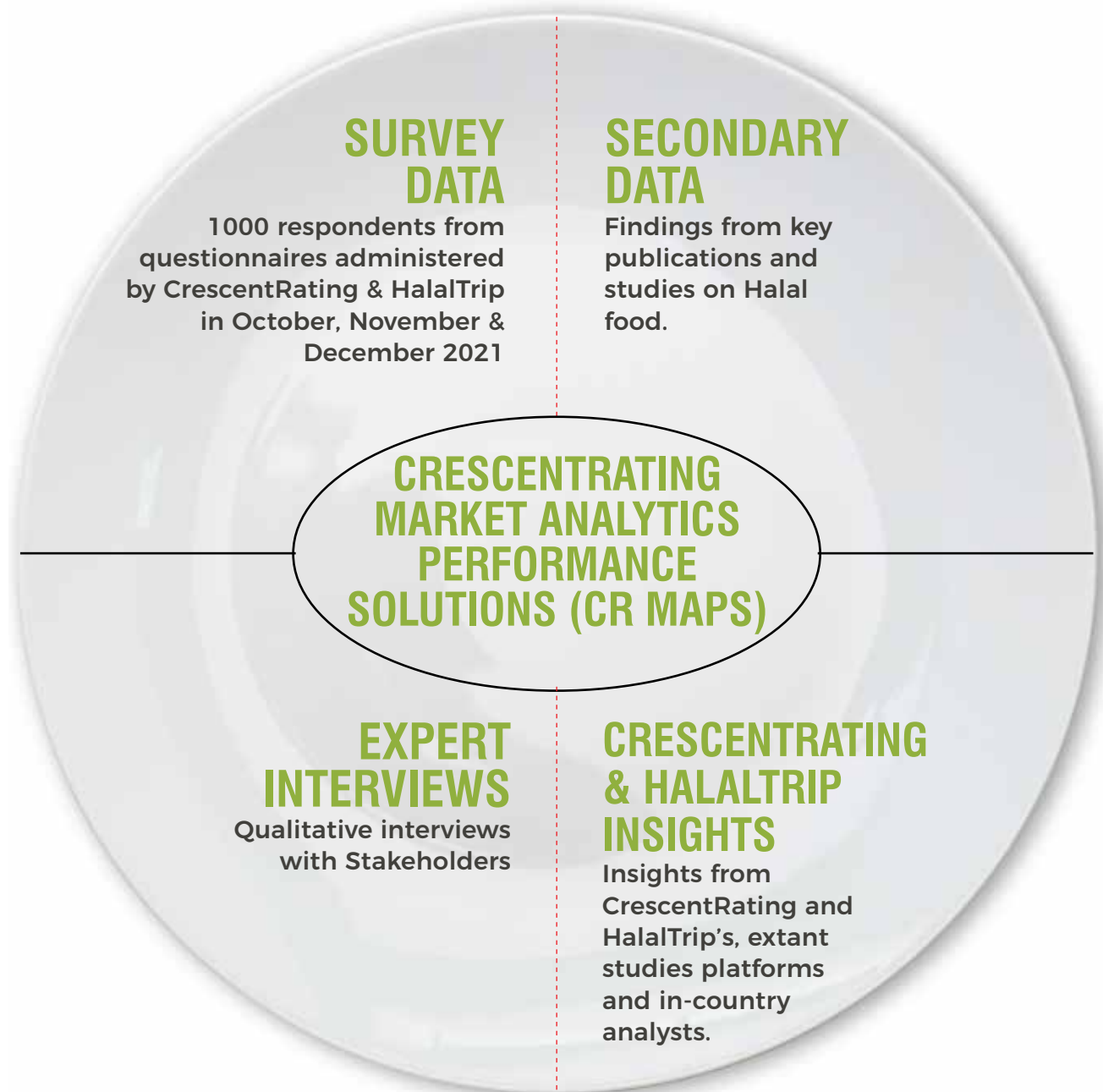
02

# METHODOLOGY AND FRAMEWORK

5Ps: Halal food lifestyle catalysts

## Five Method Triangulation

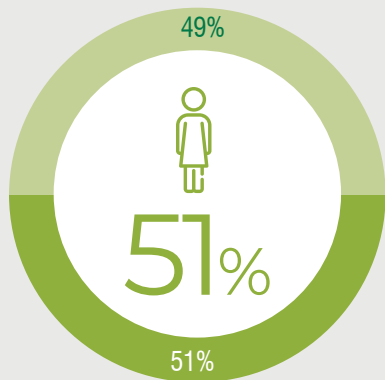
To increase the accuracy of the findings in our report, insights from five different data sources were used and triangulated.



CrescentRating Market Analytics Performance Solutions (CR MAPS) is a comprehensive business intelligence platform with deep analytical insights on the global Muslim market.

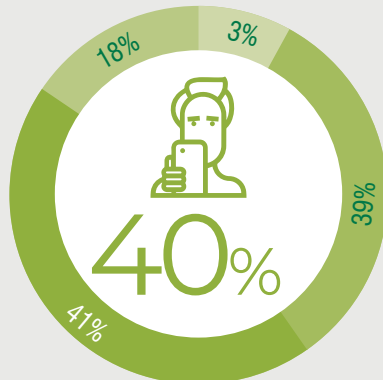
## Profile of Survey Respondents

### FEMALE RESPONDENTS



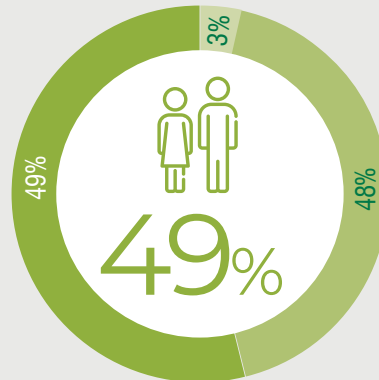
Female.....51%  
 Male .....49%

### GEN-Z



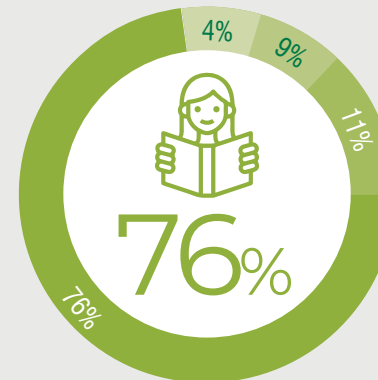
Gen Z (1997-2011) .....40%  
 Millennials (1981-1996) .....39%  
 Gen X (1965-1980) .....18%  
 Boomers (1946-1964) .....3%

### MARRIED



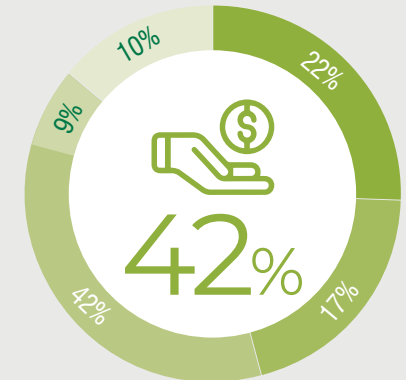
Married.....49%  
 Single .....48%  
 Other .....3%

### TERTIARY EDUCATED



Secondary.....11%  
 Vocational.....9%  
 Tertiary.....76%  
 Other .....4%

### MONTHLY INCOME < IDR 3M



IDR 3M or less .....42%  
 IDR 3M to 5M.....22%  
 IDR 5M to 10M.....17%  
 IDR 10M to 20M .....9%  
 More than IDR 30M.....10%

## Profile of Survey Respondents

On average how often do you use food delivery services?

Daily.....	5%
3-4 times a week.....	21%
Once a week.....	22%
Once month.....	13%
Other.....	26,3%

**22%**  
 use food delivery once a week

In general, do you often have meals during fixed times?

Yes.....	56%
No.....	44%

**56%**  
 have fixed meal times

On average, how often do you dine out?

Daily.....	7%
3-4 times a week.....	21%
Once in 2 weeks.....	12%
Once a week.....	33%
Other.....	27%

**33%**  
 dine out once a week

On average, how often do you eat with your family?

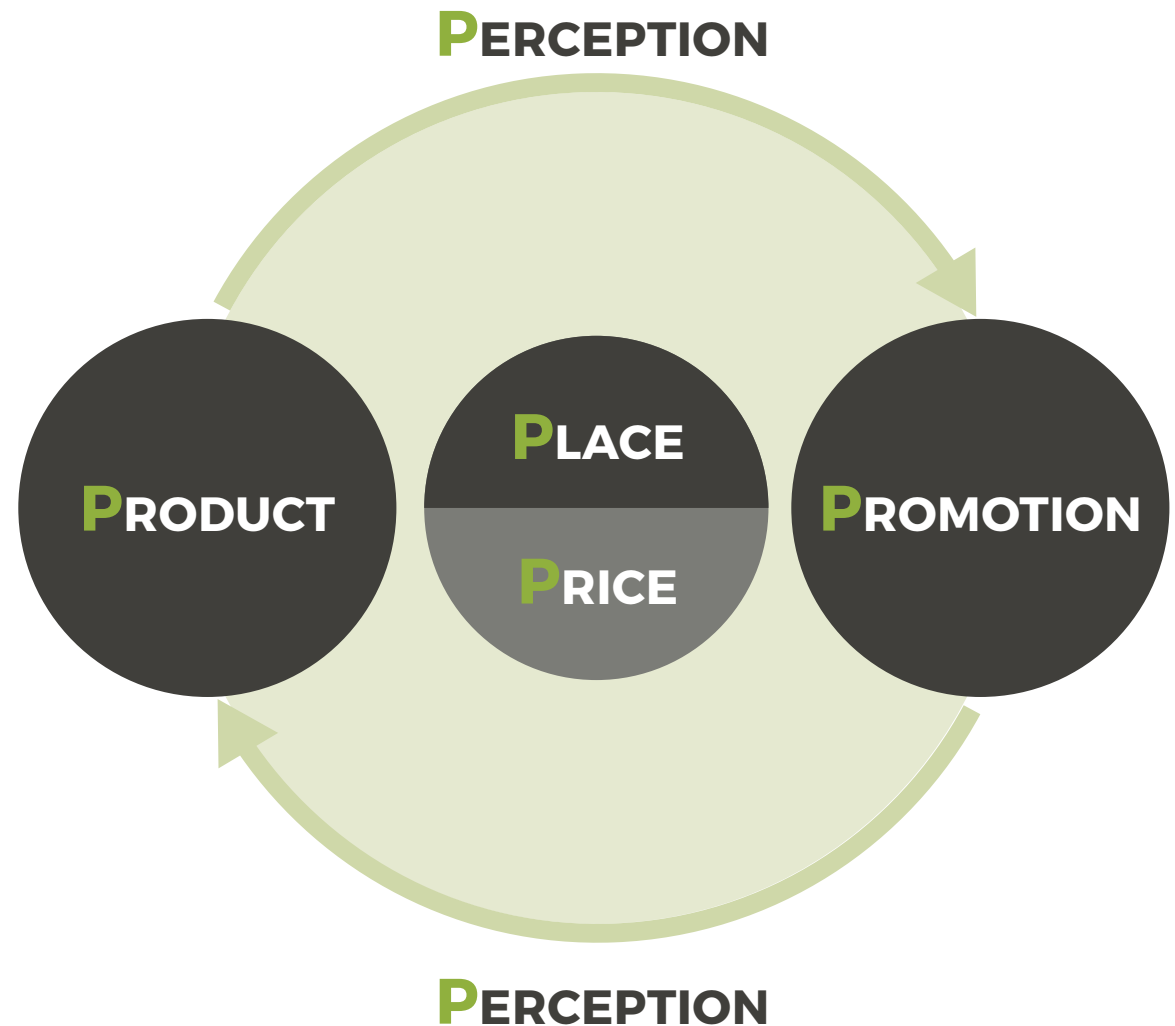
Daily.....	55%
3-4 times a week.....	22%
Once a week.....	9%
Once month.....	4%
Other.....	10%

**55%**  
 have meals with family daily

**KEY  
 INDONESIA  
 HALAL FOOD  
 LIFESTYLES**

# 5Ps

Consumers' intentions to purchase anything is measured by the Seven Ps of marketing (Product, Price, Place, Promotion, People, Processes and Physical evidence). This study looks at four of these; product, price, place, promotion as well as the additional factor of "perception" that is particular to Halal food. Muslim consumers would not consider consuming food that is perceived as non-Halal. This "perception" factor is in fact an enabler of all the other four factors.



## Key Research Insights: Seen through the 5Ps

### PRODUCT

Consumers are often keen on vendors that offer quality, diversity and authenticity at the same time.

### PLACE

Customer satisfaction is highly dependent on the proximity and convenience of product location.

### PRICE

How much is charged shapes customers' expectations of the product thus competitive pricing is vital.

### PROMOTION

It is important that vendors analyze their target market and devise strategies that can boost their brand awareness and generate sales.

### PERCEPTION

The trustworthiness of a brand with regards to Halal assurance is what wins over Muslim consumers.

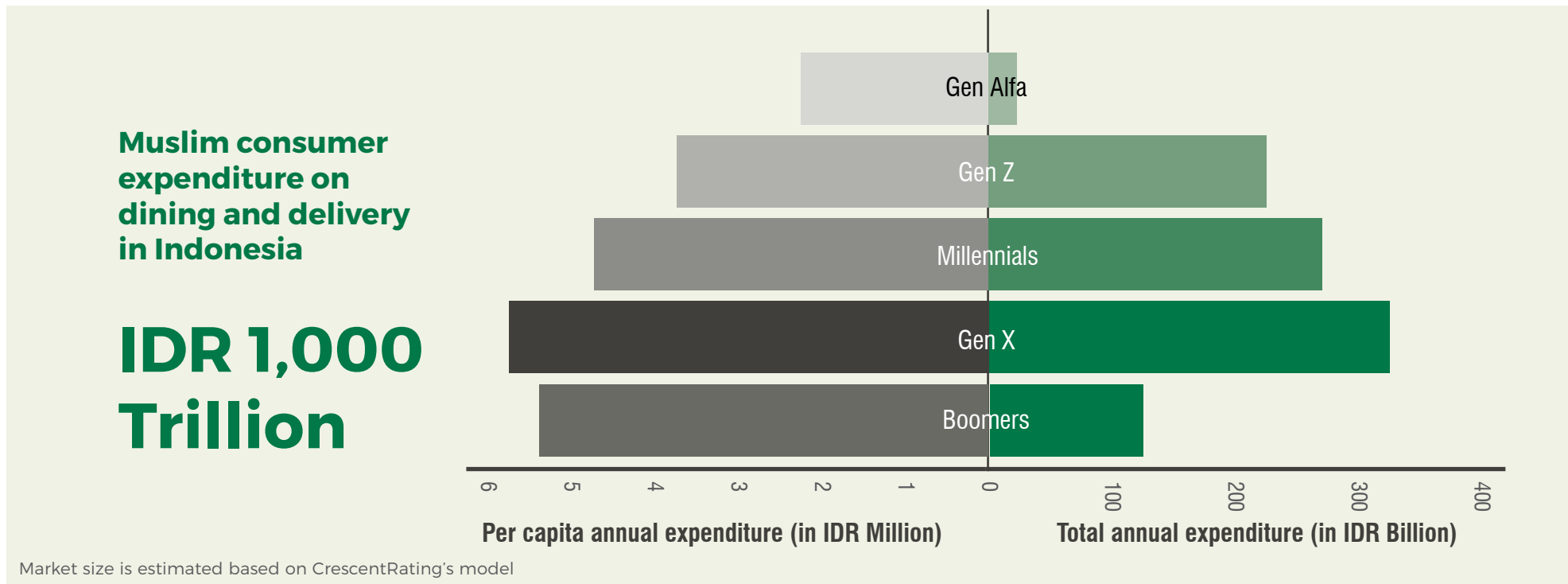
## A Halal Dining Market Driven by Millennials and Gen X

Indonesia’s domestic Halal dining market is estimated at IDR 1,000 Trillion. As the economy re-starts, this sector will continue to provide a huge opportunity to accelerate the recovery in the short to medium term, in particular the domestic market potential post-COVID.

Gen X (41 to 55 years) are the biggest spenders both in terms of per capita spending and total spending. This is mainly due to them representing around 30% of the population and have reached higher earnings in their professional careers.

They are followed by Millennials. Aged between 25 to 40 years, they account for 28% of the local Muslim population.

Gen Z’s will be the demographics to watch. Research shows that they have very different habits from previous generations, and even at a young age they already have a considerable influence on purchasing decisions in the family.\* As they enter the workforce in the coming years, an understanding of their behavior will open up opportunities for F&B players to keep up with their needs.



Note: Boomers (1946-1964), Gen X (1965-1980), Millennials (1981-1996), Gen Z (1997-2011), Gen Alpha (born after 2011)

\*<https://mix.mercubuana.ac.id/media/256911-generation-z-buying-behaviour-in-indones-f9d6032e.pdf>

A close-up photograph of a plate of fried chicken, likely Ayam Bakar, garnished with a slice of lime. The chicken is coated in a dark, crispy sauce. In the background, there is a slice of tomato and a small white dish containing a red sauce. The entire scene is set on a light-colored surface with a woven placemat.

03

# HALAL FOOD PRODUCTS

Javanese Cuisine Dominates &  
The Demand for More Halal East Asian Cuisines



## Wide variety of Halal food available in Indonesia

A significant majority (over 90%) are of the opinion that there is wide variety of Halal food in Indonesia. While Indonesian cuisine is by far the most consumed, other regional cuisines are also becoming popular. 4 of the next 5 cuisine most consumed, are regional cuisine. Japanese cuisine in particular has become increasingly popular lately among the younger Indonesian diners.

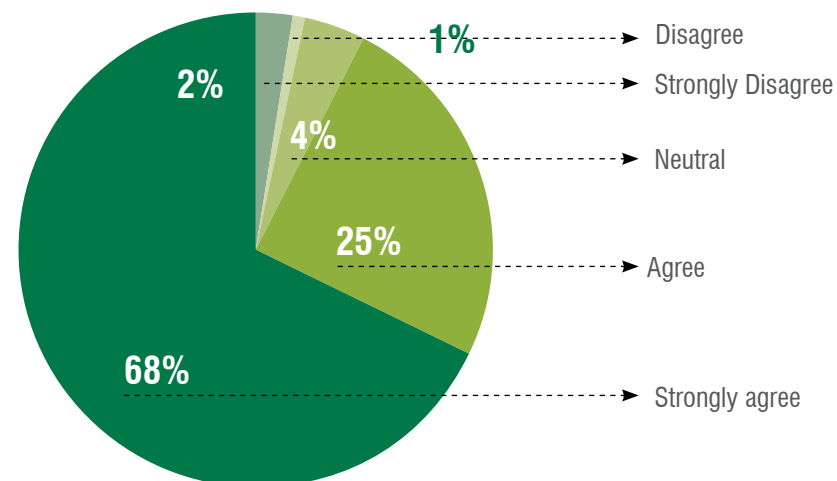
The richness and diversity of Indonesian food is as a result of years of cross-cultural evolution with the Indians, Arabs, Portuguese, English, and most importantly Chinese. Many popular Indonesian dishes have been influenced by the Chinese cuisine.

As Japan and Korea have become favorite destinations for Indonesians, it has driven the demand for these cuisines locally. Additionally the popularity of Korean food can also be attributed to the consumption of Korean media and entertainment.

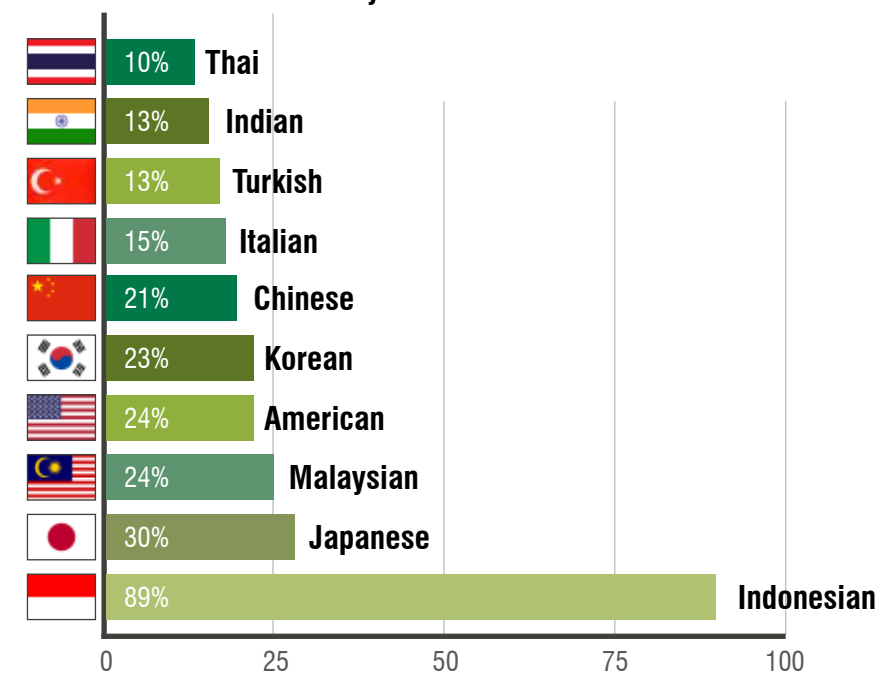
The expansion of fast-food chains such as KFC and McDonald's is a major factor leading to the popularity of American food. Malaysian food being common is obvious, due to its closeness and similarity to Indonesian cuisine.

The F&B industry has immense opportunities to expand on its Halal food offerings given the ever-growing interconnectivity between countries and cultures. This can be achieved through creating Halal versions of regional and fusion food which is where consumer preference seems to be shifting towards.

### I think there is a wide variety of Halal food in my city.



### Which of these cuisines do you often eat?



## Demand for More Halal options in East Asian Cuisines

Although over 30% state that there is enough Halal food in their city, roughly the same percentage of consumers point out that there is not enough Halal Chinese options. The next 5 cuisine types highlighted as not having enough Halal options are Korean, Japanese, American, Thai, are Vietnamese.

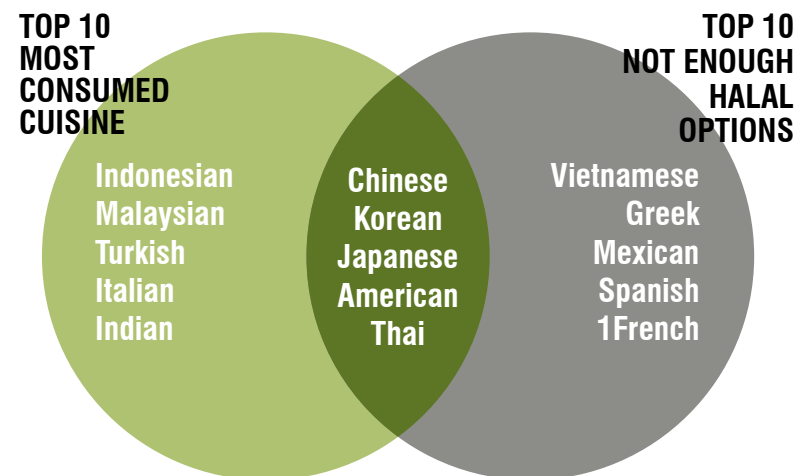
Despite being a large influence on the Indonesian cuisine, authentic Halal Chinese food is still on demand. This could be due to the availability of Chinese food is limited to areas with large Chinese communities.

Chinese, Korean, Japanese, American and Thai cuisines are among the top 10 most consumed cuisine as well as identified in the top 10 not having enough Halal options.

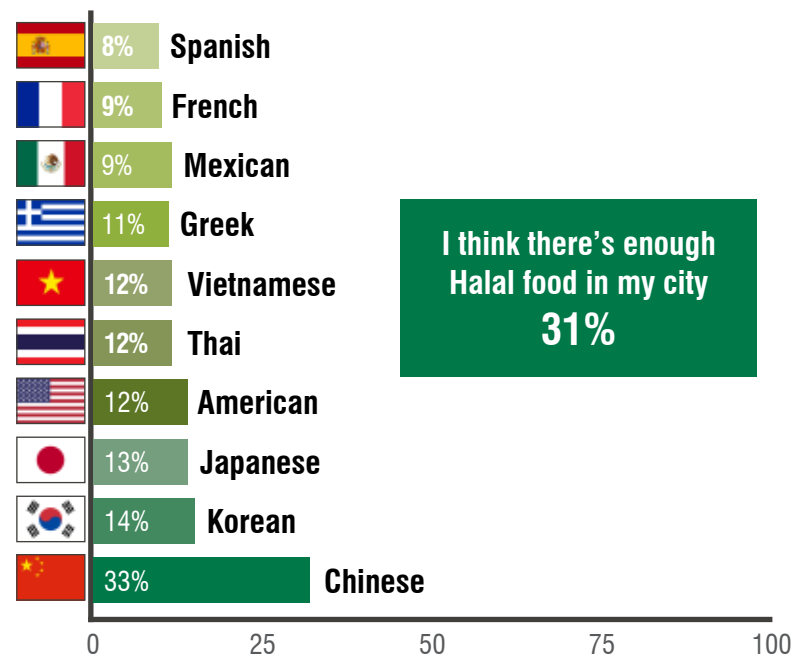
The enthusiasm over these cuisines infers an opportunity for stakeholders in the F&B sector that there is still room for growth. To ensure accessibility of these cuisines, stakeholders need to overcome challenges such as:

- lack of knowledge in what Halal food means and its importance
- suitable alternatives to the non-Halal ingredients

While there is a demand for authentic regional cuisine, establishments should also consider fusion food. It is among the fastest growing trends that allows restaurants to gain a competitive edge by being creative and having unique selling propositions.



In your opinion, which of these cuisines are not offered enough as Halal food in your city?



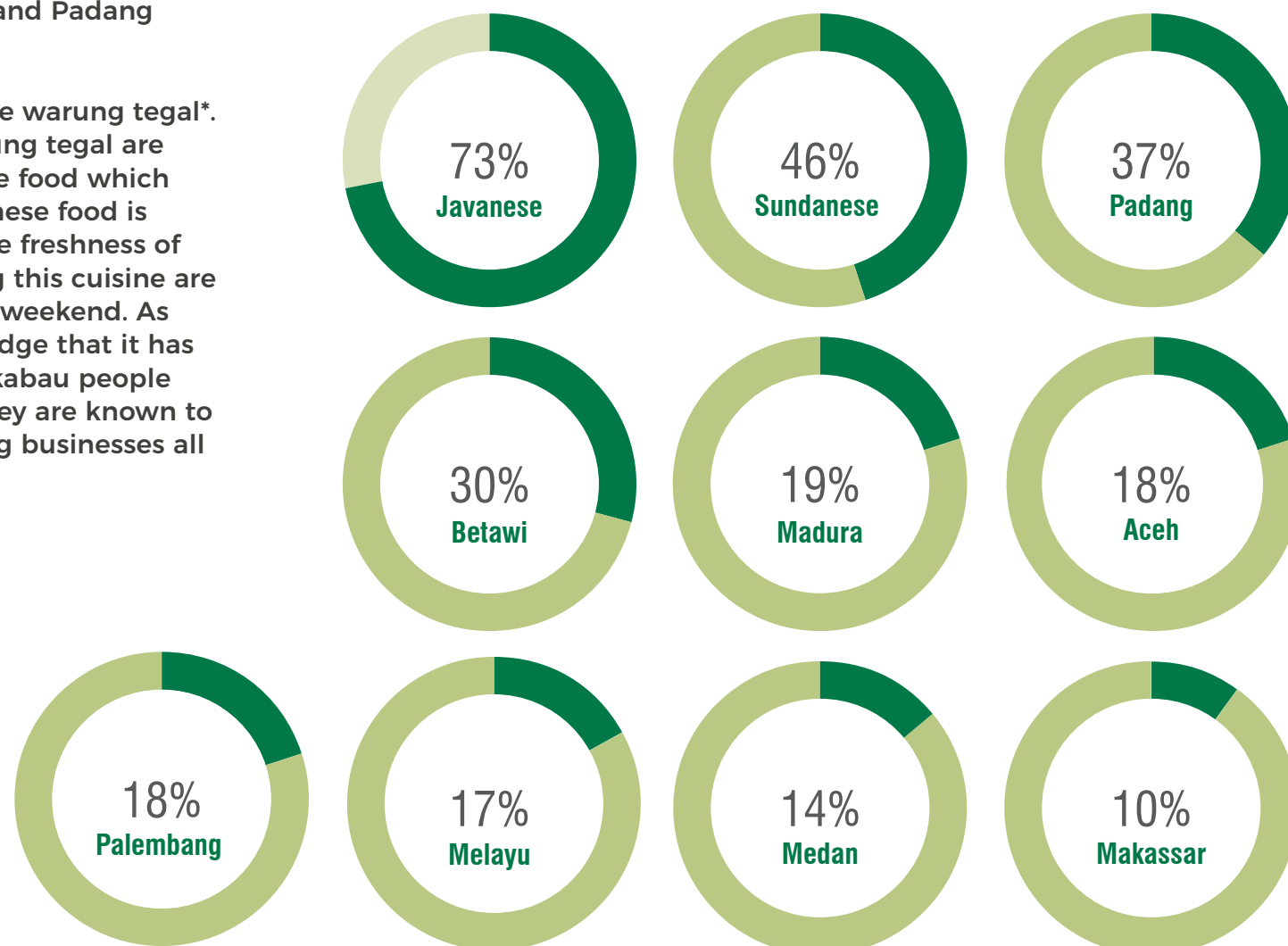
## Javanese Cuisine Dominates the Local Scene

More than 70% of the respondents consume Javanese food the most, followed by Sundanese and Padang cuisines.

Javanese food, owes its popularity to the warung tegal\*. Commonly abbreviated as warteg, warung tegal are local road side eateries serving Javanese food which are affordable and filling meals. Sundanese food is loved for its simple unique taste and the freshness of raw vegetables\*. The restaurants serving this cuisine are mostly attractive to families during the weekend. As for Padang cuisine, its common knowledge that it has taken over Indonesia given the Minangkabau people are historically travelers\*. To this day, they are known to leave their hometowns to set up warung businesses all over Indonesia.

The unique nature of each of these cuisines clearly demonstrates the versatility of Indonesian food and why it's popular among the diners. Indonesians are on a quest for authentic quality food that is Halal. Restaurant owners could attract customers by offering themed menus over the course of the week that cater to different cuisines.

### What type of Indonesian cuisine do you eat the most?



\* <https://www.thejakartapost.com/life/2017/01/09/backstory-behind-favorite-dining-spot-of-locals-warteg.html>

\* <https://artsandculture.google.com/entity/sundanese-cuisine/m0ddd58v?hl=en>

\* <https://www.seasonedpioneers.com/how-did-padang-cuisine-take-over-indonesia/>

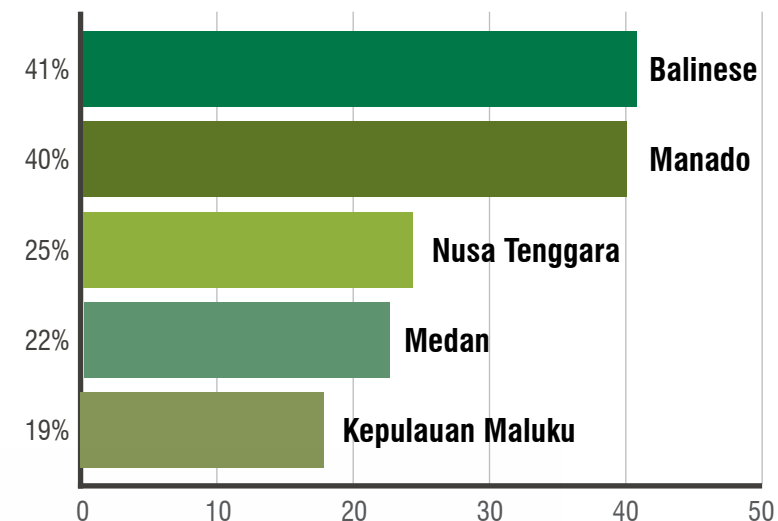
## Limited Halal Balinese and Manado Options

Although Halal local food options are widely available in Indonesia, respondents of this study still highlighted the lack of availability of Halal food from Bali and Manado. Over 40% of the respondents claim that Balinese food is rarely found as Halal food, followed by Manadonese food and Nusa Tenggara.

Bali, Manado, and Nusa Tenggara Timur are among the Non-Muslim majority areas in Indonesia. Bali and Manado cuisine are well known for their Non-Halal dishes. These types of dishes have been served by the locals for years using raw materials and ingredients that include non-Halal ingredients, to maintain authenticity and to preserve the culture.

However, there are other authentic food alternatives from this area that are Halal. The F&B players should take advantage of the public enthusiasm by providing authentic Halal foods from these areas.

In your opinion, which of the following cuisines are rarely found as Halal food in your city?



## KFC is the Top-of-Mind Brand in the Fast Food Space

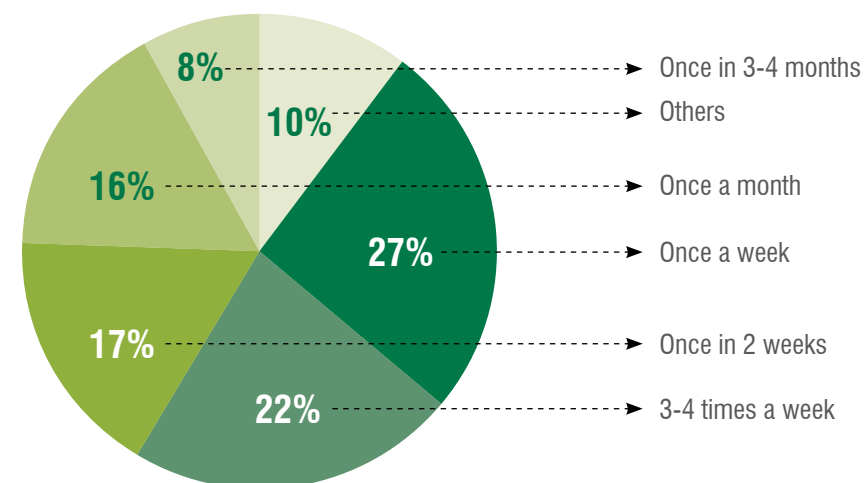
Almost half of respondents have fast food at least once a week. KFC is the most recognized brand, followed by McDonald's. Other fast-food chains identified among the top 6 brands are Pizza Hut, Burger King, HokBen and Domino's pizza. HokBen was formerly known as Hoka Hoka Bento.

Indonesia's market leader in the fast-food chain of restaurants is KFC, which totaled 742 stores as of December 2020\*. This could be due to KFC adjusting to the local lifestyle very early, where a meal is incomplete without rice. They were offering fried chicken and rice when other franchises did not. Although most franchises now offer this combination, KFC capitalized on this strength. Advantage lies in creating fusion food with the local cuisine.

With the surge in demand for Halal Japanese food by Indonesians, restaurants such as HokBen have a huge opportunity to expand.

The same goes for the other brands such as Domino's, Pizza Hut and Burger King. A great way is by boosting online sales through offering discount coupons when purchasing in-app.

### On average, how frequently do you eat fast food?



### TOP-OF-MIND BRAND AWARENESS

KFC	→	KFC - 742
McDonald's	→	Pizza Hut - 525
Pizza Hut	→	McDonald's - 233
Burger King	→	Burger King - 175
HokBen	→	HokBen - 150
Domino	→	Domino - 109

### BRANDS BY NO. OF OUTLETS

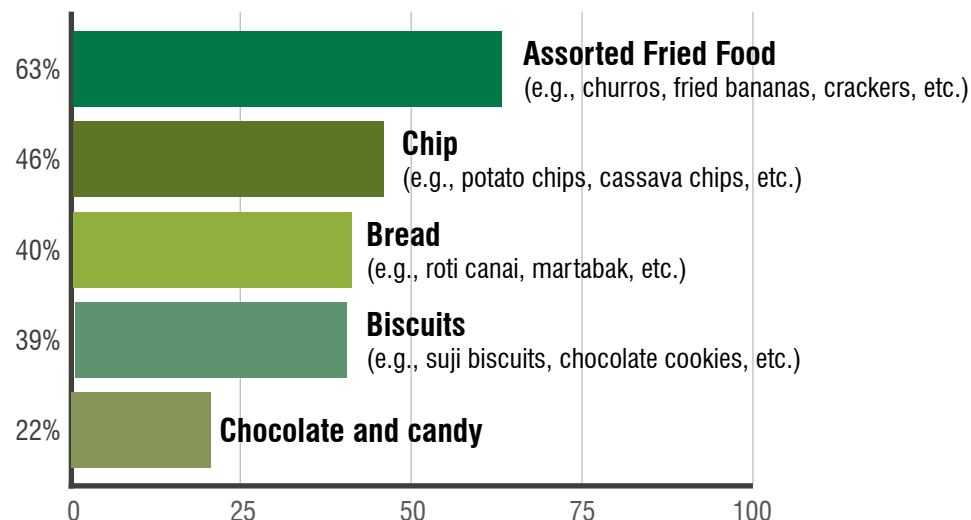
## Traditional Snacks are the Most Common Comfort Food

Almost 90% of the respondents attest to having a comfort food. Traditional snacks and desserts such as cendol and fried foods are the most common comfort food (49%) followed by potato chips (48%). This is in line with the types of snacks recently consumed; fried foods (63%) and chips such as potato and cassava chips (46%). Respondents feel the urge to snack mostly when watching TV or a video on youtube (41%) and when stressed (30%).

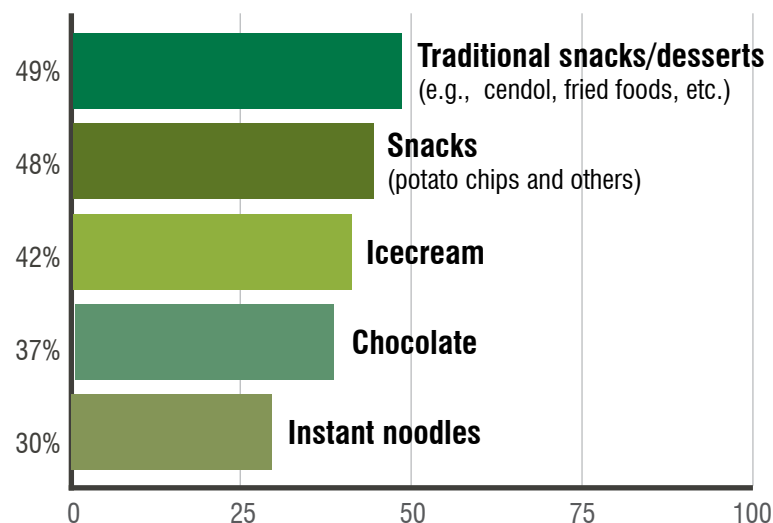
It is clear from the responses that Indonesians find comfort in snacking. People often reach out for easily accessible food when snacking and when seeking comfort. This is also the case here since traditional snacks, fried foods and potato chips can be bought right off the streets or roadside stalls. They are easy to carry and munch along the way.

The snacking habits among Indonesians provides an insight for the F&B players who could take advantage by providing the right type of snack, in the right portions, with the right packaging. The growing concerns over physical health and the environment should also be factors that are taken into consideration i.e., healthy and nutritious snacks in environmentally-friendly packaging.

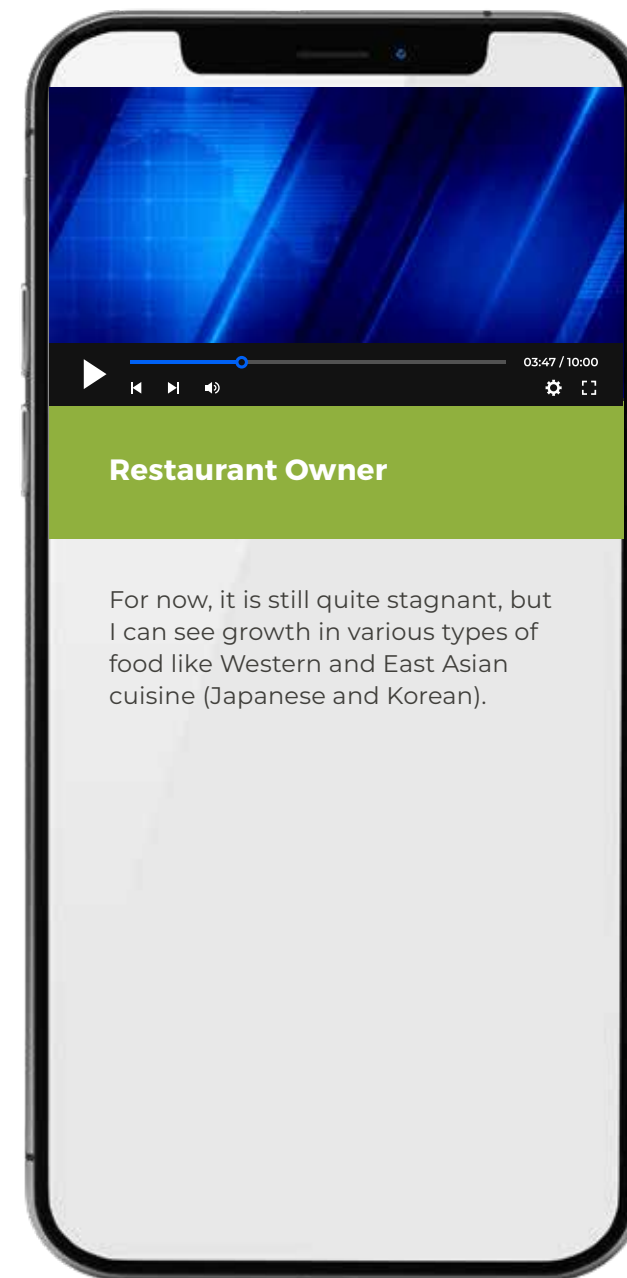
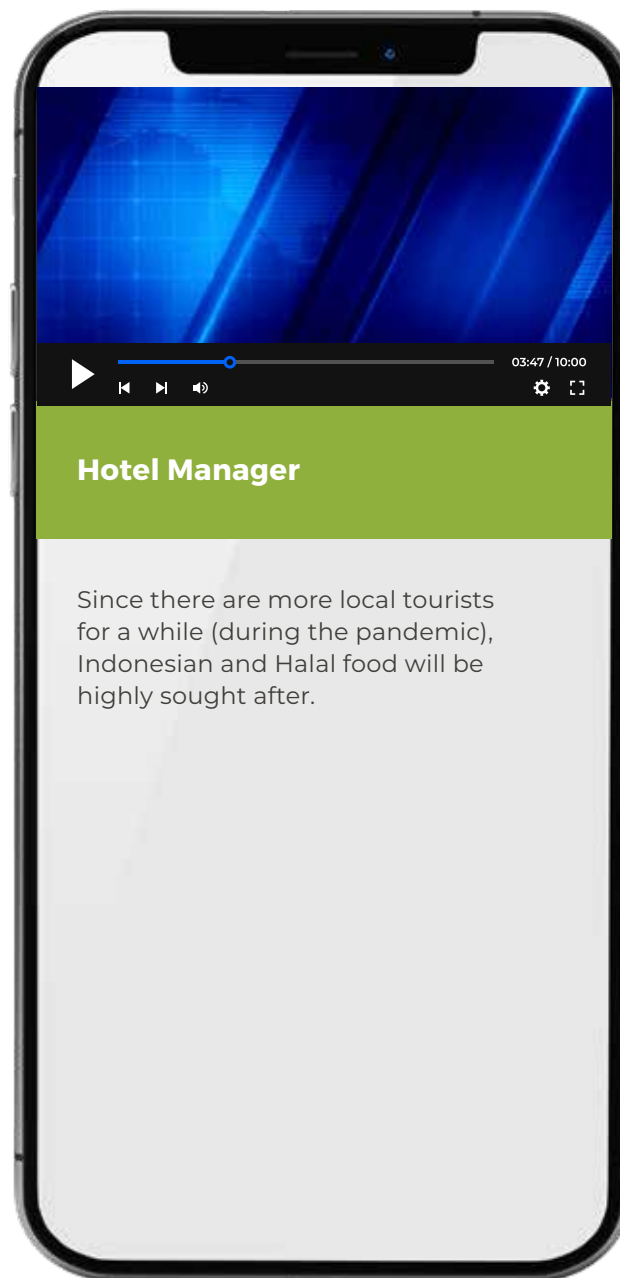
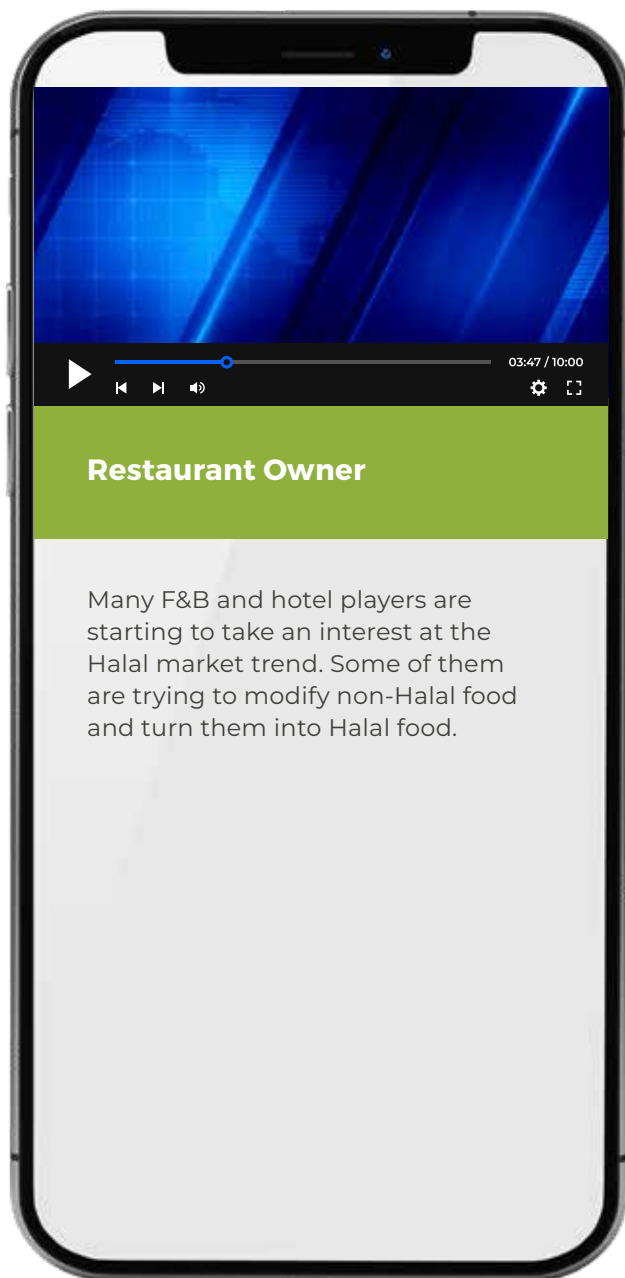
### Which type of snack do you often consume lately?



### What is your favorite comfort food?



## STAKEHOLDER OPINIONS





04

## HALAL FOOD PRICE

“Kaki Lima” Affordability &  
The Amount Spent on Dining



## Over 50% Spending between IDR 25000 and 100,000

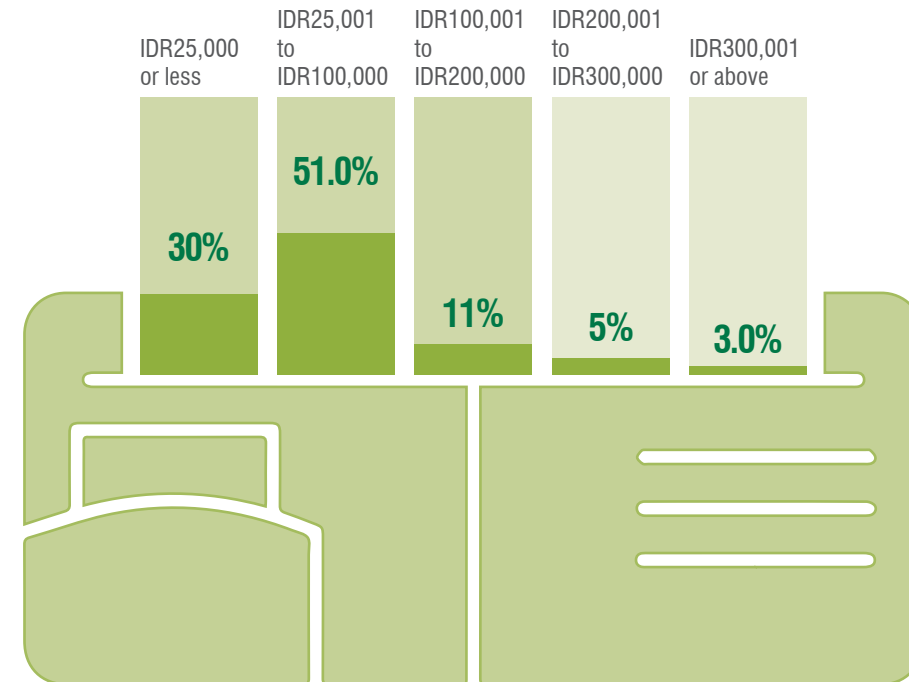
Over half of the respondents spend IDR 25,000 to 100,000 on a single meal while a significant 30% spend IDR 25,000 or less.

Over 30% of the respondents spending IDR 25,000 to 100,000 are made up of Gen Z, with roughly 40% making up millennials. Despite majority of them (almost 50%) graduating with a university degree, both of these generations still have less purchasing power compared to the older generations who have a higher disposable income.

There is a wide range of affordable dining options in Indonesia. The numerous warungs (roadside food stalls) offer meals ranging from IDR 25000 to 30,000. Fast food meals usually costs about IDR 30,000 to 60,000. Only finer dining options cost over IDR 100,000.

Indonesians are price-conscious, but would be willing to pay more if its value for money.

### In general, how much do you spend on a single meal?



## Affordability is the Key Driver of Kaki Lima Economy

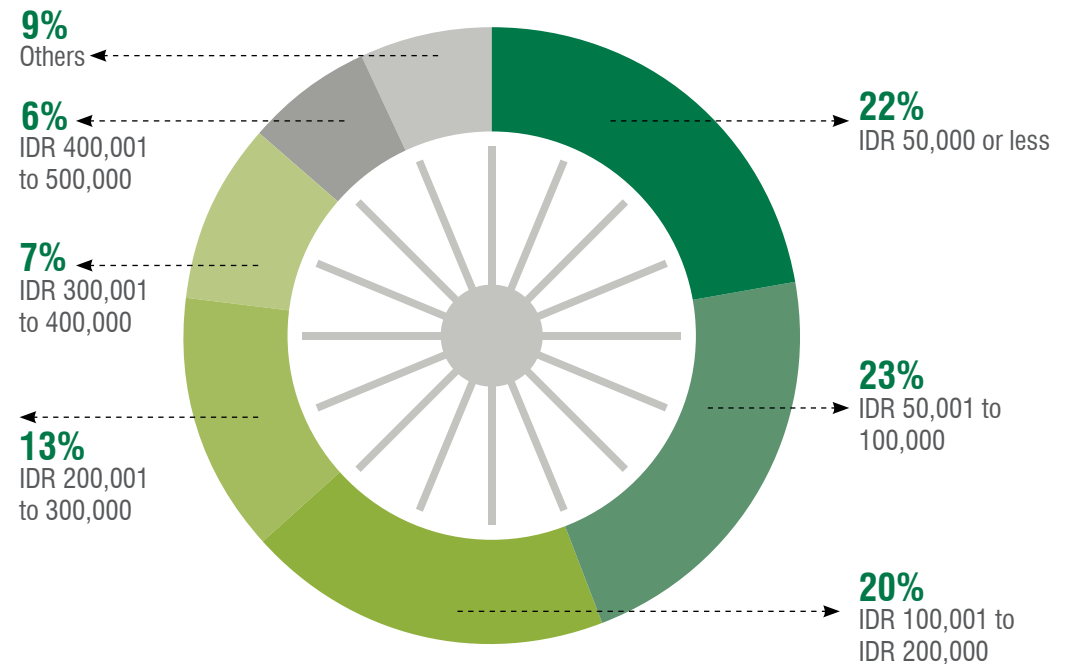
Kaki-lima is how Indonesians refer to street food. More information regarding street food can be found on page 30.

Over 20% of respondents spend about IDR 50,000 or less on street food per month, with another 23% spending IDR 50,000 to 100,000.

Considering the popularity of street food, IDR 50,000 to 100,000 is extremely affordable. To put this into perspective, this a maximum of \$7 spent per month. This indicates both the affordability and attractiveness of Kaki Lima as a lifeline for both consumers and the Kaki Lima service providers



### On average, how much do you spend on street food in a month?



“Cheap and a variety of choices”

“The price is cheap and the taste is delicious.”

“It helps me a lot since I don't have much time to cook.”

“Because the price is affordable, easy to find and tastes good”

## 10% of Monthly Income Spent on Dining

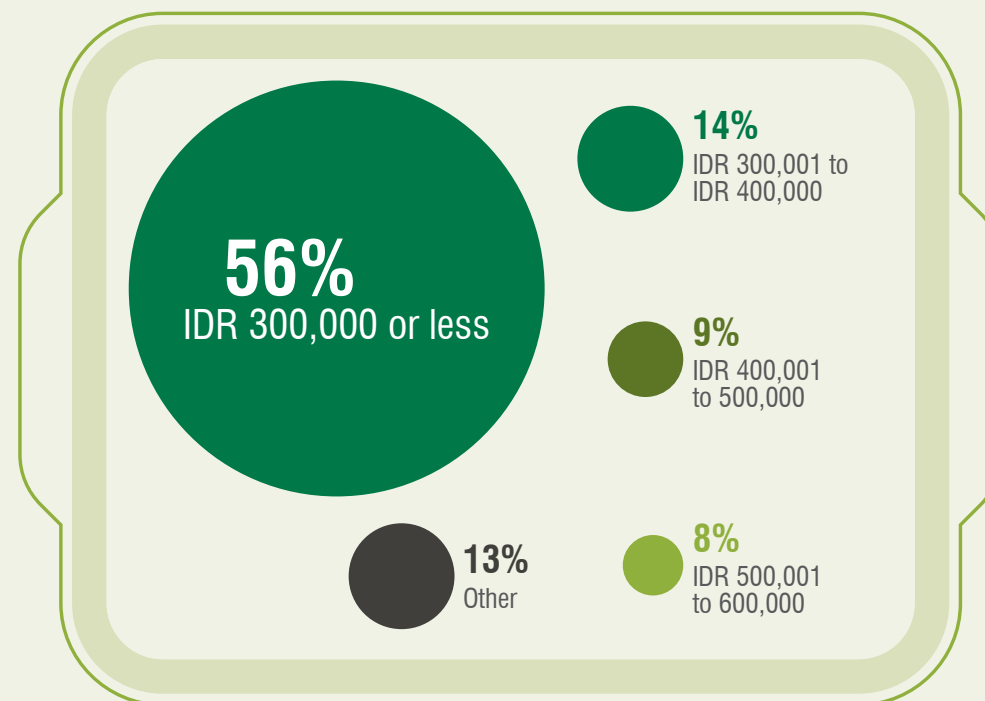
Prices are crucial determinants in shaping consumers' purchases. 70% of respondents spend less than IDR 400,000 a month on dining.

The average monthly income of over 70% of the respondents who spend less than 500,000 a month on dining is less than IDR 5,000,000. This makes up roughly 10% of their income. In addition, many of them use online delivery services, particularly Go-Jek GoFood and GrabFood, indicating that online platforms cater well to different income brackets.

Expensive food often indicates luxury and added value while affordable caters to necessity. Vendors should therefore continue to take into consideration their target market and ensure customer expectations are met through competitive pricing. Working with food delivery service applications and promoting deals via discount codes seems to be efficient in increasing their customer base.

Based on the comments by respondents, enhancing the quality of Halal food, providing efficient packaging for delivery, and offering comfortable dining environments are also crucial in retaining customers.

On average, how much do you spend on dining out and delivery in a month?



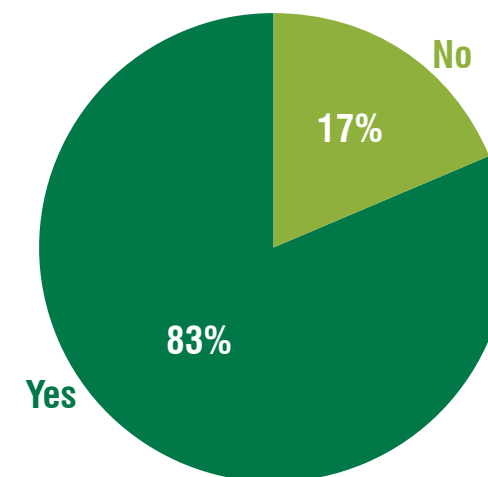
## STAKEHOLDER VIEW: Preference for Contactless Payments

According to the survey, most of the stakeholders would accept e-wallets, cash, and credit cards as payment methods. More than 80% of the stakeholders offer contactless payment.

With the rising popularity of fintech in Indonesia, it is easier to do seamless transactions through online banking and contactless payment methods using credit cards and e-wallets. With increasing internet penetration in Indonesia, such platforms can be easily implemented. Additionally, the current pandemic situation also encourages people to adopt contactless payments for their daily purchases as a safety measure.

Going forward, all food establishments should ensure that they adopt this trend since it only leads to a win-win situation. Not only can give consumers an assurance of safety, these transactions are also a convenient way of tracking their progress in business.

Do you offer contactless payment?



What payment methods do you accept?

72%



eWallets

72%



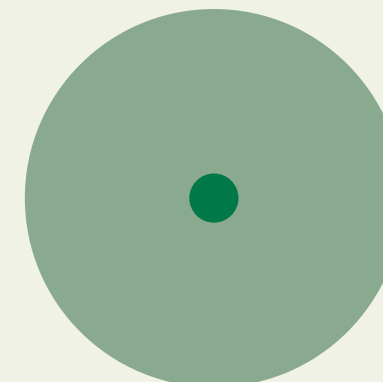
Cash

50%



Credit cards

11%



Other (Please specify)



05

## HALAL FOOD PLACES

The Unique “Kaki Lima” Lifestyle &  
The Attitude Towards Home-Based Businesses

## Kaki Lima Lifestyle - Uniquely Indonesian

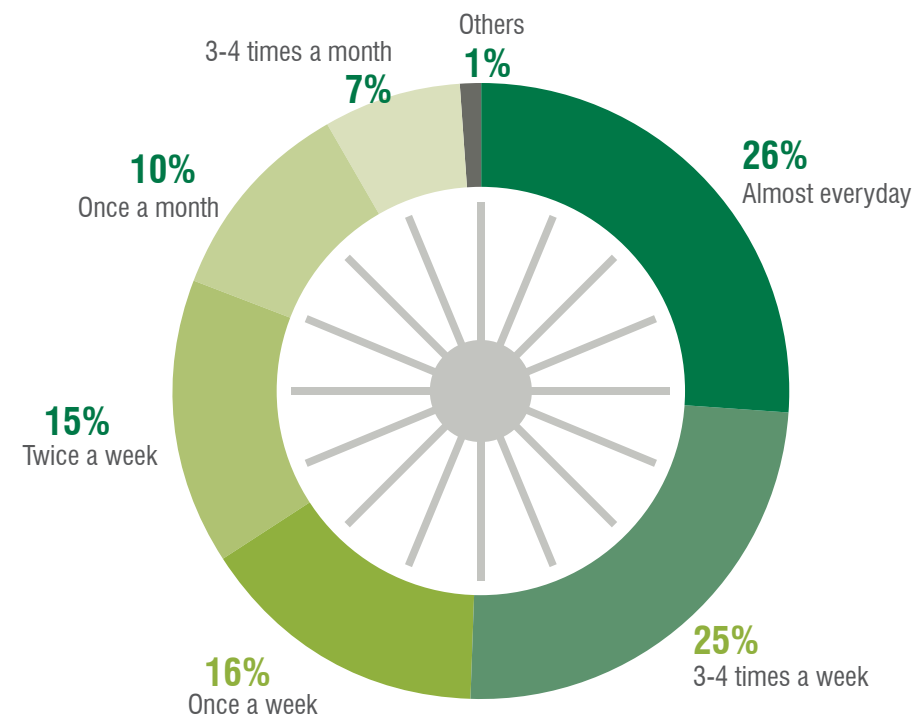
Kaki-lima directly translates to “five feet’ since that’s the size of the pavements where the food stalls display their delicacies. The small mobile food carts lining the pavements are hard to miss, especially in major tourist attractions. It’s delicious, cheap and convenient.

Over half of the respondents have Kaki-lima (how Indonesians refer to street food) daily or 3 to 4 times a week, while 30% have it at least once a week.

A study that took place in the Indonesian city of Bogor revealed street food sales amounting to USD 67M annually\*. Considering that vendors buy their fresh produce locally from small-scale farmers, this is a significant contribution to the local economy. It is an eco-system by itself whose contributions to the economy has not got the attention it needs, as is common for all informal sectors.

Some respondents like the fact that you can observe first-hand the preparation of the food and attest to the hygiene. Some judge whether the food is Halal based on the vendor or if the surrounding area is majorly Muslims.

### How often do you eat street food?



“

“The main reason the place and the people who sell it are clean. From the appearance it can be judged that the food is Halal.”

”

\*<https://www.fao.org/3/u3550t/u3550t08.htm>



## Access to Kaki Lima Anywhere, Anytime

The widespread availability of street food no doubt contributes to its popularity. Over 80% have access to the food near their home while almost 35% can purchase near their workplace. Half of the respondents have street food as an afternoon snack, with over 30% having it as a night snack.

Working from home or the office does not seem to be an issue. It is a way of life for Indonesians since it is what one gets on their way to work for breakfast, as work lunch and as both an afternoon and evening snack.

“

“When you are out of the house, because street food nowadays is really very easy to get”

”

“

“University area”

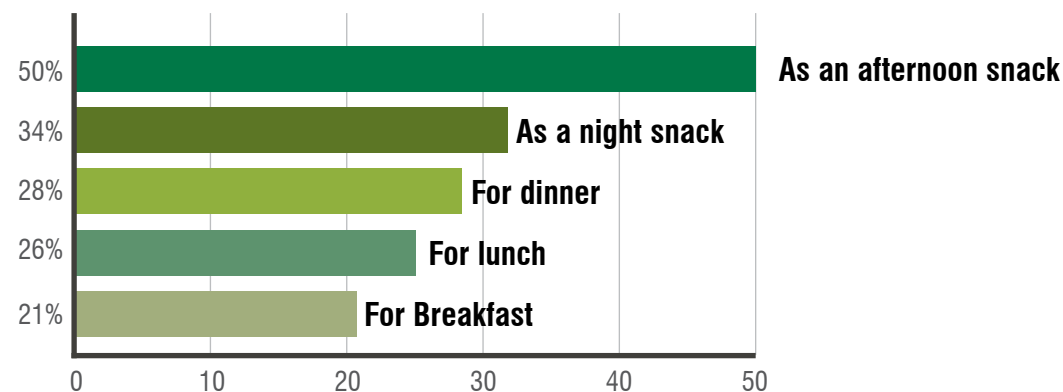
”

“

“To consume street food, practically no need to cook”

”

When do you consume street food?

Close to  
Home

81%

Close to  
Work

34%



Others

14%

Where do you  
normally buy  
street food?



## Consumer Sentiments for “Kaki Lima”

Overall, consumers in Indonesia have a favourable sentiments associated with the “Kaki Lima” food.



**72%**  
**POSITIVE**

“I like it because it’s cheap, tasty, easy to get, and has a lot of variations. I can also help the MSME when buying from kaki lima.”

“I eat kaki lima food because of the reviews on social media that say the place serves good food.”

“It’s practical since sometimes I don’t have enough time to cook my own meal. Besides it also tastes good.”



**9%**  
**NEUTRAL**

“I like kaki lima because it’s cheap, but I have a concern about the hygiene and Halalness of their food.”

“If I’m not cooking at home then I’ll look for kaki lima food.”

“If I’m outside I’ll eat kaki lima, but if I’m home I’d rather eat the food at home.”



**19%**  
**NEGATIVE**

“Kaki lima food is not healthy, they are too oily and use unhealthy flavoring ingredients.”

“The hygiene and Halalness of the food are questionable.”

“I’d rather cook myself at home, its healthier, safer, and guaranteed Halal.”



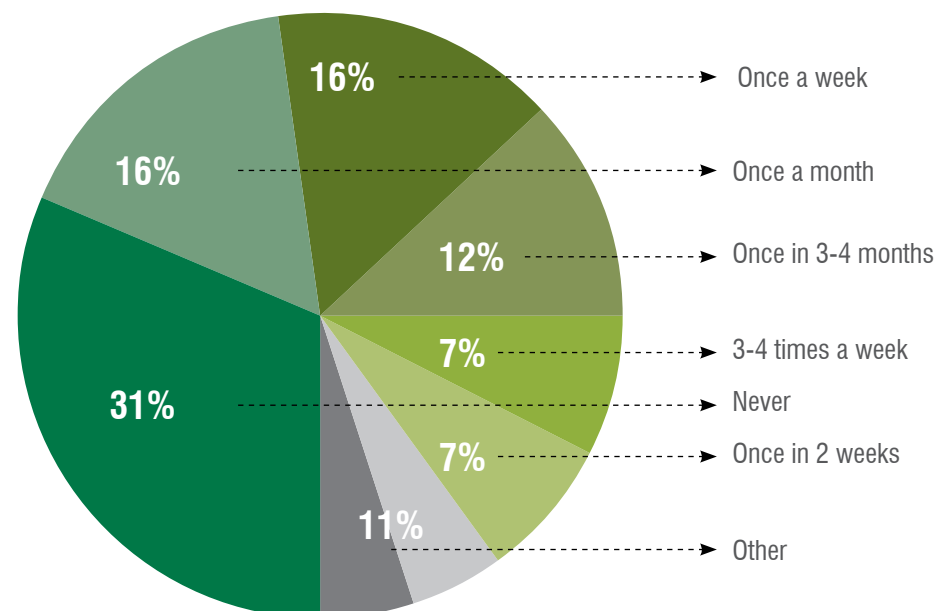
## Mixed reviews for Home Based Businesses (HBBs)

A large chunk of respondents (about 30%) have never ordered from HBBs with slightly over 15% ordering only once a month. The few who order frequently do it merely as a show of support.

While most have never ordered from HBBs, the few who do so regularly make orders everyday as office lunch and during the weekends when eating with family. This indicates that most of the consumers are family and friends and those recommended by them. Otherwise, concerns over the food range from doubts over hygienic preparation, unclear delivery options to food packaging.

HBBs could benefit from growing their network by improving their social media outreach. Posting their services and engaging with customers online is crucial, rather than relying solely on word of mouth. To generate high user engagement, business owners need to learn how to put out creative content related to their specific product. Video content displaying their work-stations would establish trust with the consumers. Encouraging customers to post their feedback and share with their friends is also very helpful in building trust and loyalty.

On average, how often do you buy food from a home food business (eg via Facebook or Instagram)



“

“Fear of dangerous substances”

”

“

“Reason for not buying: It’s easier to buy from delivery apps like Gofood/Grabfood”

”

“

“My reason for buying food from a home business is because I feel bad for the one offering. While the reason not to buy it is because it is less attractive, such as in terms of product appearance and packaging.”

”

## Consumer Sentiments for “HBBs”

Consumers in Indonesia have mixed sentiments associated with the “Home-Based Business” label.



**54%**  
**POSITIVE**

“Because the food offered is unique and the advertisements are interesting, it makes me curious and want to try it.”

“Because the price is more affordable, guaranteed Halal and tastes good. This will also help the MSME economy.”

“The reason for buying is because I saw the good reviews from people on social media, and were interested in buying from them.”



**9%**  
**NEUTRAL**

“I’d only buy HBB food from the people I know, I don’t really trust foods offered by strangers.”

“It depends on the reviews, if it’s good I’ll buy it if it’s not then I don’t.”

“It depends on the taste and the delivery service provided.”



**37%**  
**NEGATIVE**

“I’d rather cook by myself, the taste is better and it costs cheaper.”

“I have doubts about the Halalness of the food offered because there is no MUI Halal logo.”

“The reason for not buying food from a home-based business is that the promotion is less attractive and there are often frauds and it doesn’t taste good.”



06

# HALAL FOOD PROMOTION

The Power of Social Media in Promoting Halal Food & Key Marketing Channels for “Kaki Lima”

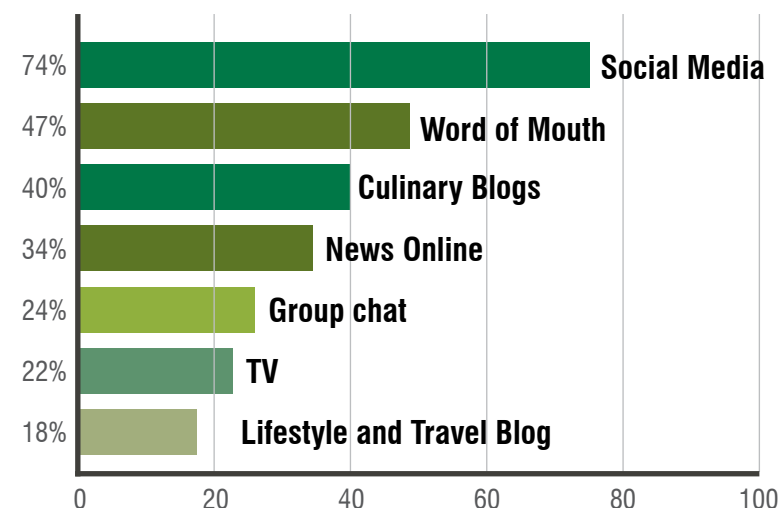
## Social Media Integral to Halal Food promotion

Over 70% of respondents rely on social media to find out about new Halal food. Even the next best means of discovering Halal food through word of mouth could be fueled by having seen a Halal spot trending on social media.

More and more brands are increasing their social media outreach to boost sales. That is where deals are offered and new menus are promoted. As of January 2021, Indonesia ranked third after China and India by reaching 170 million users on social platforms\*. Brands are thus utilizing these platforms to improve their brand awareness, which is an aspect that is vital to Halal food consumers.

By constantly staying engaged and connected with trends such as the need for Halal food, brands can attract customers by communicating their next move. This only serves to increase transparency and cultivates trust with consumers.

How do you find out about new Halal food in your city?



“

“By asking the seller directly”

”

“

“From the displayed Halal logo or through MUI website”

”

“

“By looking at the reviews on google”

”

\*<https://www.statista.com/topics/8306/social-media-in-indonesia/#dossierKeyfigures>

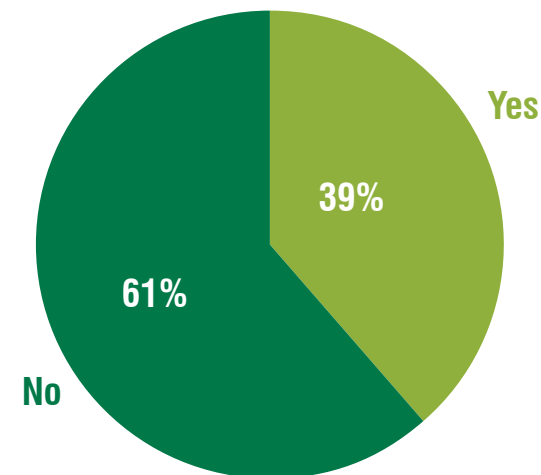
## STAKEHOLDER VIEW: Restaurants Reliance on Social Media

The F&B stakeholders' survey revealed over 60% do not own a website or application and a half utilize social media to promote Halal food. A significant portion rely on word of mouth and chat messages such as Whatsapp and Telegram.

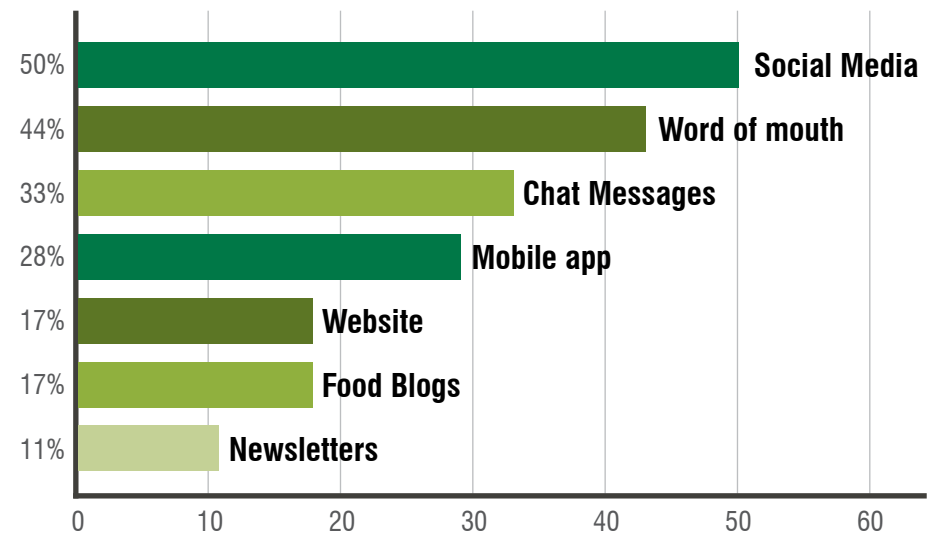
While these stakeholders' social media presence is good, owning a website or an app should be the next best step in enhancing their online discoverability. Having a website is key for brand visibility and would make sure an establishment appears in Google search results. By applying local SEO best practices, restaurants stand a far better chance in competing with bigger brands.

Increasing brand awareness is no easy feat, especially for small food businesses. While most brands are now predominantly online, big brands continue dominating the market via traditional channels as well e.g., billboards, TV and newspaper advertisements. While all these channels are feasible, it is important to understand target markets and the proper channel that resonate with them most. Gen Z and millennials can definitely be found online while Gen X and boomers prefer traditional forms of advertising like TV ads.

Do you have your own website/mobile app featuring Halal food?



How do you promote your Halal food?



## Most Indonesian Stick to Family Dining Traditions

Over half of the respondents have meals during fixed times, with about 80% of them making time to eat with their family at least 3 - 4 times a week.

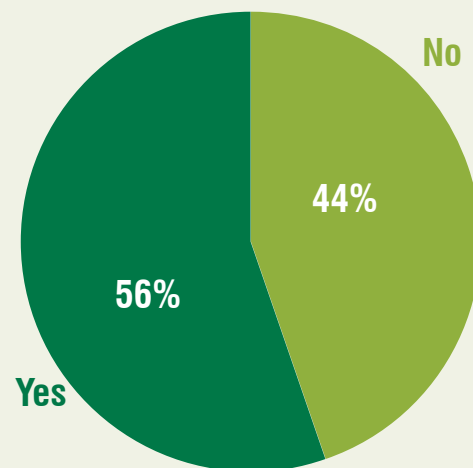
Family meals are a time-honored tradition which clearly plays an important role in Indonesians' lives. The F&B sector stands to gain by catering to this tradition by offering family deals.

Furthermore, millennials make up 41% of the respondents with over 50% married. This gives

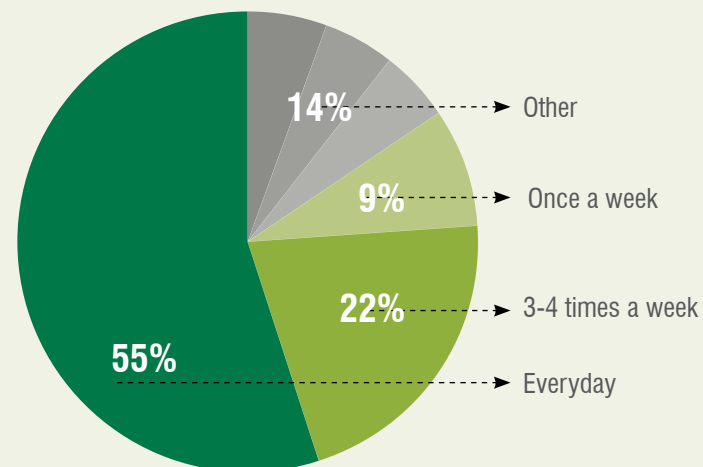
establishments even more reasons to offer family-friendly services. With more of the millennials becoming parents, restaurants could consider coming up with exciting kids' menus and kid-friendly spaces to create an environment that is comfortable and convenient, for young and mature families alike.

More restaurants could also consider having a small prayer space so that Muslim families could patronize anytime since they are not worried about having to miss their prayers.

In general, do you often have meals during fixed times?



On average, how often do you eat with your family?

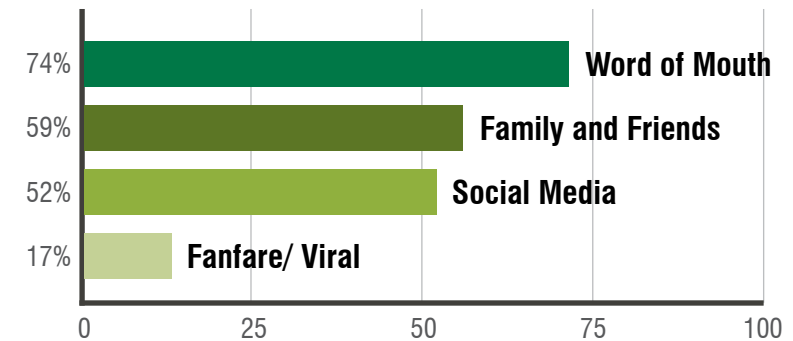


## Word of Mouth: The Key Marketing Channel for Kaki Lima

Street vendors' marketing success depends almost exclusively on word of mouth (over 70%). In some instances hype about a certain dish makes it go viral on social platforms (over 15%).

Word of Mouth has a significant impact as extremely satisfied consumers will certainly recommend the food they have tasted. The key point for Kaki-Lima vendors is to be consistent with their Unique Selling Proposition. For them to be aware of what that is, vendor associations need to collaborate with government authorities to advocate for and establish policies that ensure the enhancement of their trade. This can be achieved through educational drives on how to better market their food and make it more appealing.

How do you find about the best street food?



“

“if it looks crowded, I'll try it”

”

“

“Because people often pass by”

”

“

“see the conditions in the field  
how the seller of the cart”

”

“

“From seeing the place live”

”

## Delivery Services On the Rise

Almost half of the respondents use delivery services at least once a week, with Go-Jek GoFood and GrabFood being the most popular. They are both neutral e-commerce platforms that house a huge range of food brands where users are able to utilise the filter option and pick Halal food. 15% have never used any such service, which is surprising considering their popularity.

The convenience of delivery applications promote their usage by the Muslim audience who are seeking easy access to Halal food. This is due to the ability to filter Halal food in the App.

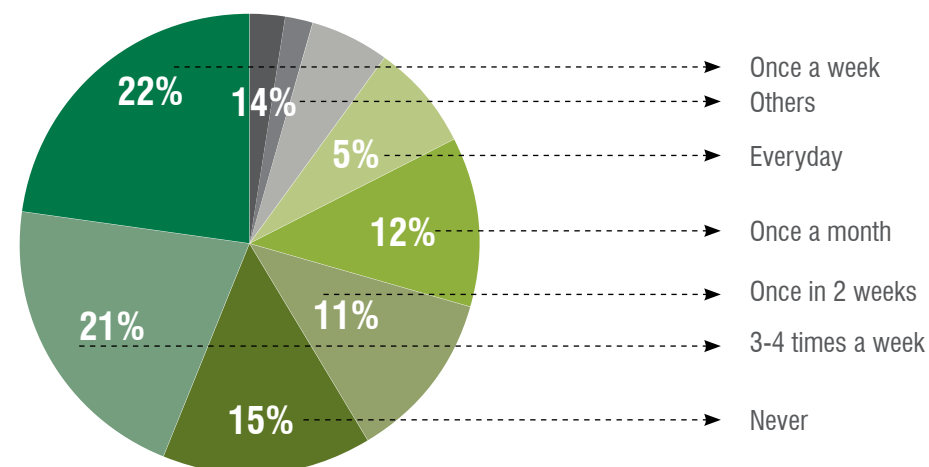
There is still a gap in the market for F&B industry players given the significant percentage of those that have never explored delivery service applications (over 10%). Improving in-app experiences such as quick run time, easy navigation, wide Halal selections to choose from, competitive pricing and the right incentives would be efficient in building a more robust customer base. Most importantly, establishments should ensure that all possible locations are covered for delivery services.

“

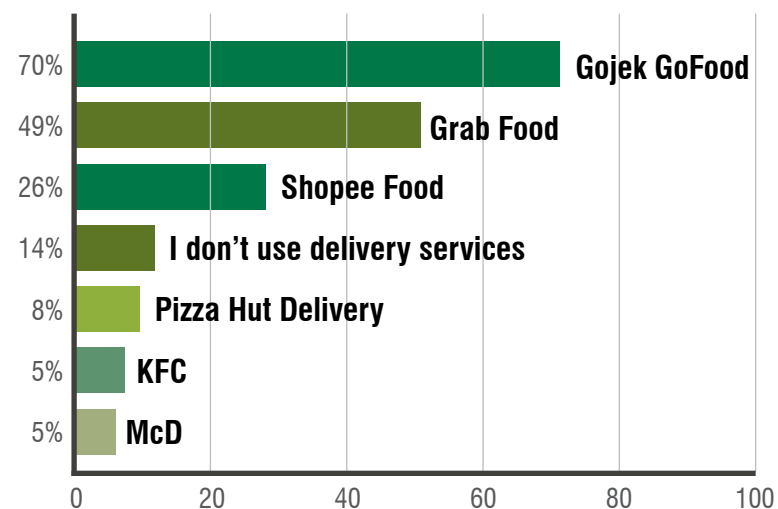
“I don't use it because in my area there are not many choices and the distance is still easy to go”

”

### On average, how often do you use food delivery services?



### Which of these food delivery services do you generally use?







07

# HALAL LABEL PERCEPTION

The Halal Certification Process & The Patronizing of  
“No Pork No Lard” Labels

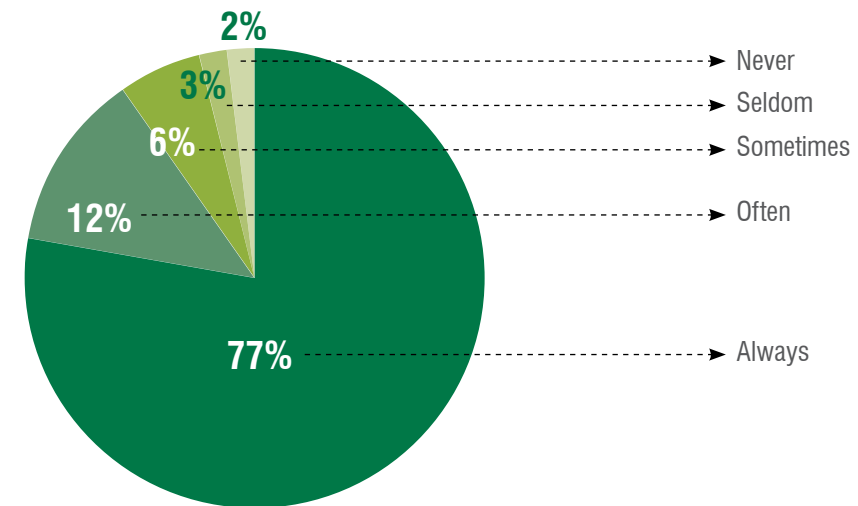
## Positive Attitude Towards “No Pork No Lard”

Halal-ness is the most important attribute for the respondents when ordering food. Almost 90% of respondents feel assured by the “No pork No Lard” label. Very few (5%) do not trust the label. Some even look out for it and is a source of validation when looking for food in a certain area. Some responses however indicated some reservations towards such facilities. The most trusted label being looked out for is a certification by MUI which would prove a proper inspection of the place was conducted by officials.

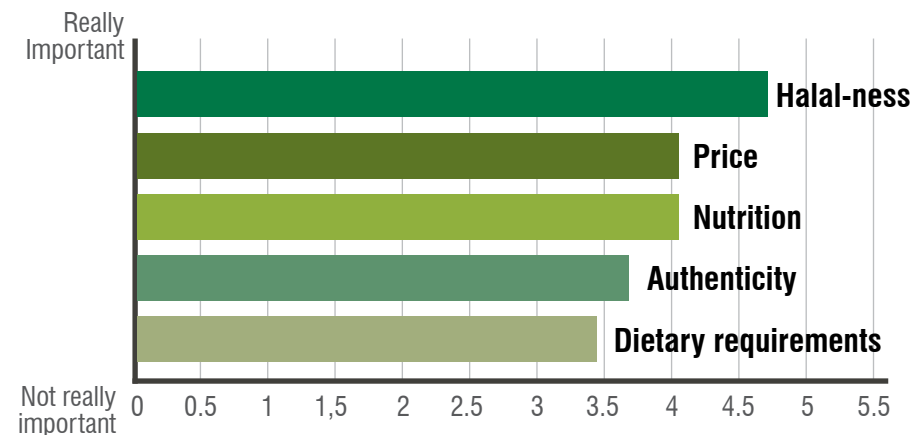
The overall positive reception could be an indication that Indonesians are comfortable with the fact they live in a Muslim-majority areas, thus assuming many if not all establishments cater to their needs. Whether this is a safe assumption or not depends on whether the participants are aware of what it takes to get Halal-certified. For many Muslims, knowledge on the Halal-ness of food is limited to the slaughtering of animals and usage of alcohol rather than encompassing the entire logistic process of acquiring ingredients.

Transparency is key in establishing a lasting trust with consumers. A proper Halal certification followed by communicating that to your customers constantly and ensuring recertification upon expiry will eliminate any ambiguity and establish loyalty to the brand.

### Do you patronize ‘No Pork No Lard’ establishments?



### When ordering food, how important are these attributes to you?



## Consumer Sentiments for “No Pork No Lard”

Overall, consumers in Indonesia have a favourable sentiments associated with the “No Pork No Lard” label.



**73%**  
**POSITIVE**

“I’ll assume it’s Halal already and Muslims are allowed to consume their food.”

“They have tried to avoid Non-Halal food or the mixing of Halal food with Non-Halal food ingredients.”

“Very helpful in choosing a Halal place to eat, because sometimes there are still restaurants that don’t provide information regarding pork-free.”



**10%**  
**NEUTRAL**

“We can eat at that place, but if there is a Halal MUI logo, it will be more comfortable.”

“I’ll still eat there, but I’ll make sure that the process and material are Halal.”

“Good. However, as a Muslim consumer, you have to be careful and check the place, is it just a label or is it really pork-free.”



**17%**  
**NEGATIVE**

“It’s just a personal claim, can’t be guaranteed.”

“I don’t quite believe in such claims as long as there is no MUI Halal logo.”

“It could be just a marketing strategy targeting Muslims. Because Haram is not only free from pork and lard, but also alcohol and other prohibited elements.”

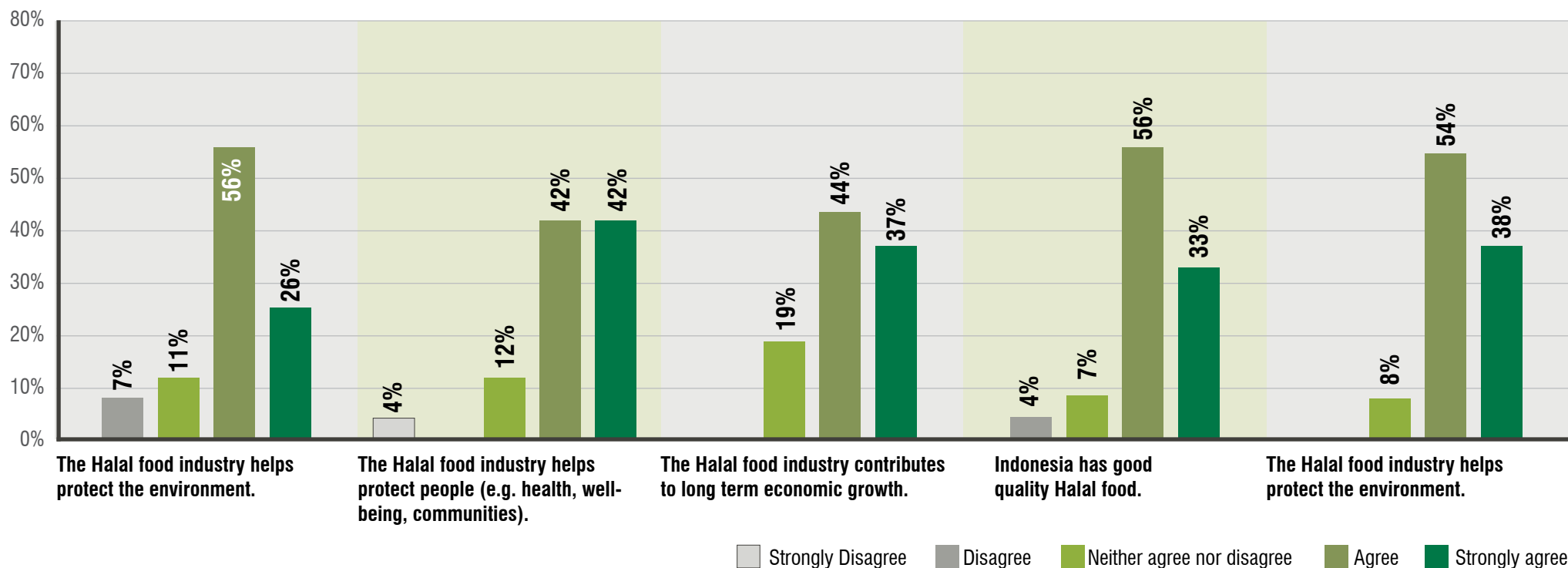
## STAKEHOLDER VIEWS: Halal Food Benefits

Generally, stakeholders are supporters of local food and largely agree that Halal food in Indonesia is of good quality. They are also in agreement that not only does Halal food protect the environment and people's wellbeing but it contributes to long-term economic growth.

There is no doubt on the potential of Halal food on the economy as shown previously with the IDR 1000 trillion estimate of the local Indonesian Muslims' annual expenditure. As for health and wellbeing, the strict measures put in place in the process of Halal certification such as hygienic and ethical practices ensure that only

quality food is consumed. This positively affects the environment since it requires production of food in surroundings that are free from harmful additives and toxins that lead to pollution.

Halal certification authorities should focus educating both the F&B industry and consumers on the above benefits backed by research. Shifting mindsets from getting certified because of fulfilling a religious obligation to improving health and the environment is crucial. It would ensure that establishments are aware of the competitive advantage in getting Halal-certified, therefore be motivated to do it.



## STAKEHOLDER VIEW: Thoughts on Getting Halal Certified

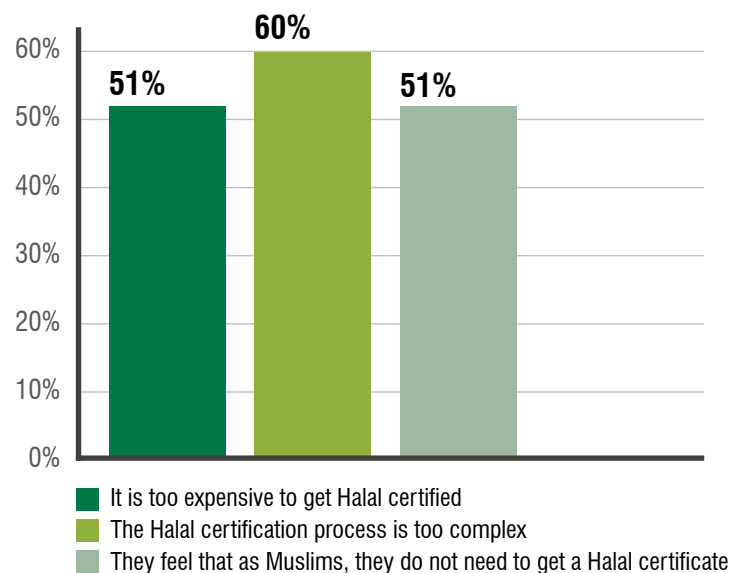
Over 50% of the surveyed establishment owners feel that the Halal certification is too expensive and complex. However, over 50% ensure use Halal certified ingredients. Muslim owners (61%), on the other hand, assume they do need to be certified since they belong to the faith.

The assumption by Muslim owners is not really safe considering Halal certification encompasses more than just whether meat is slaughtered according to Islamic principles. It is a thorough process that involves the hygienic conditions of food

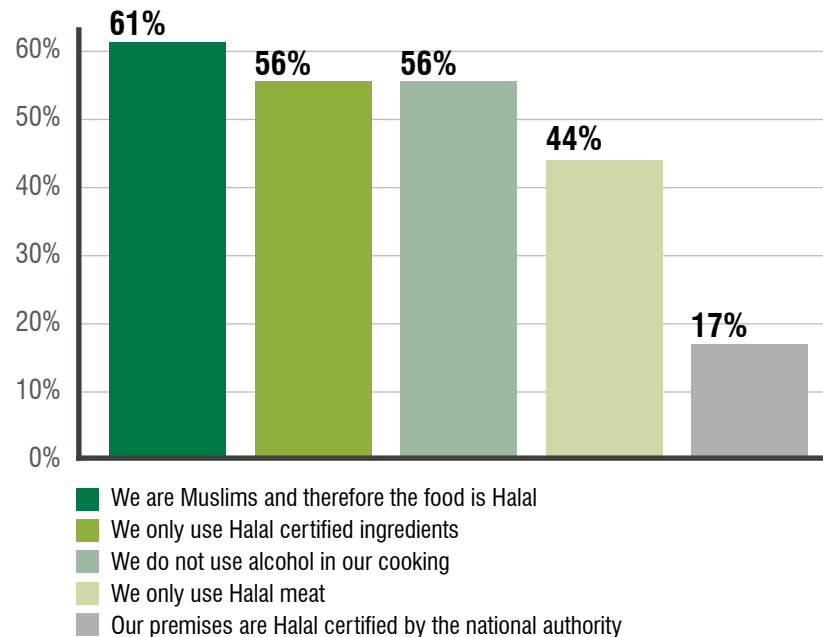
establishments and the logistics behind the ingredients used in food preparation as well.

A proper certification is necessary to earn trust from consumers. With local authorities in Indonesia working to boost the growth of the Halal dining industry, concerns over the expense and complexity of the certification process need to be addressed. So far, by easing access and cutting the cost of Halal certification for micro and small businesses, 60% of the SMEs' sales reported an average growth of 8.53% according to the Ministry of Cooperatives and SMEs 2014-2019 records\*.

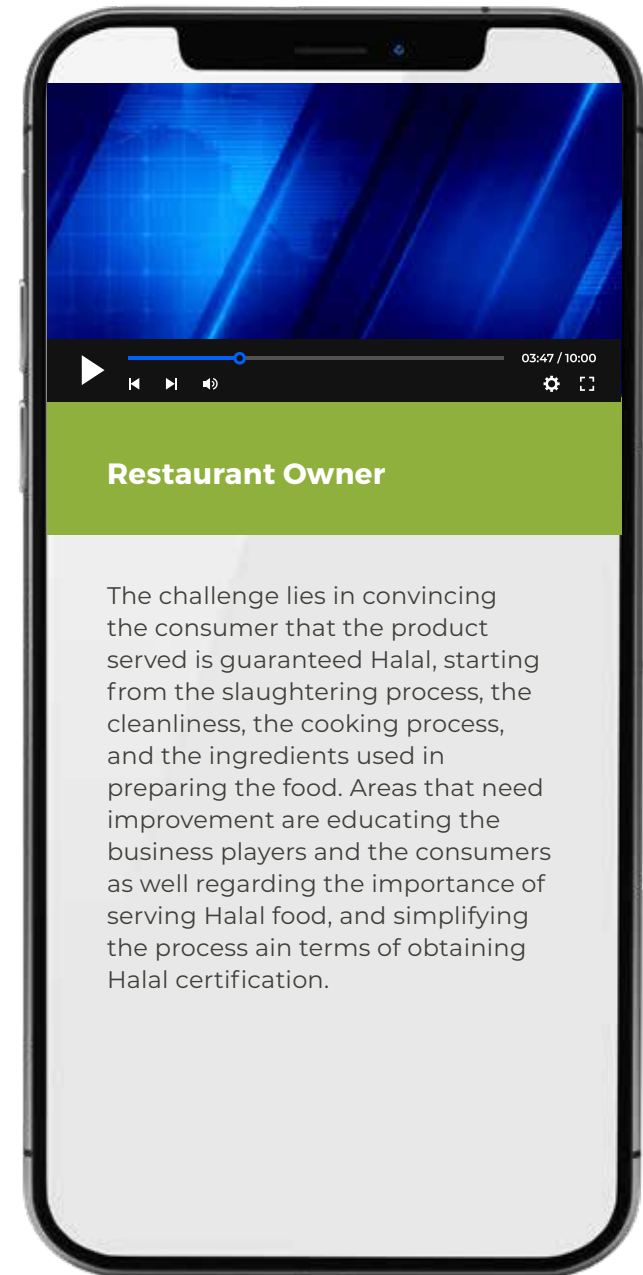
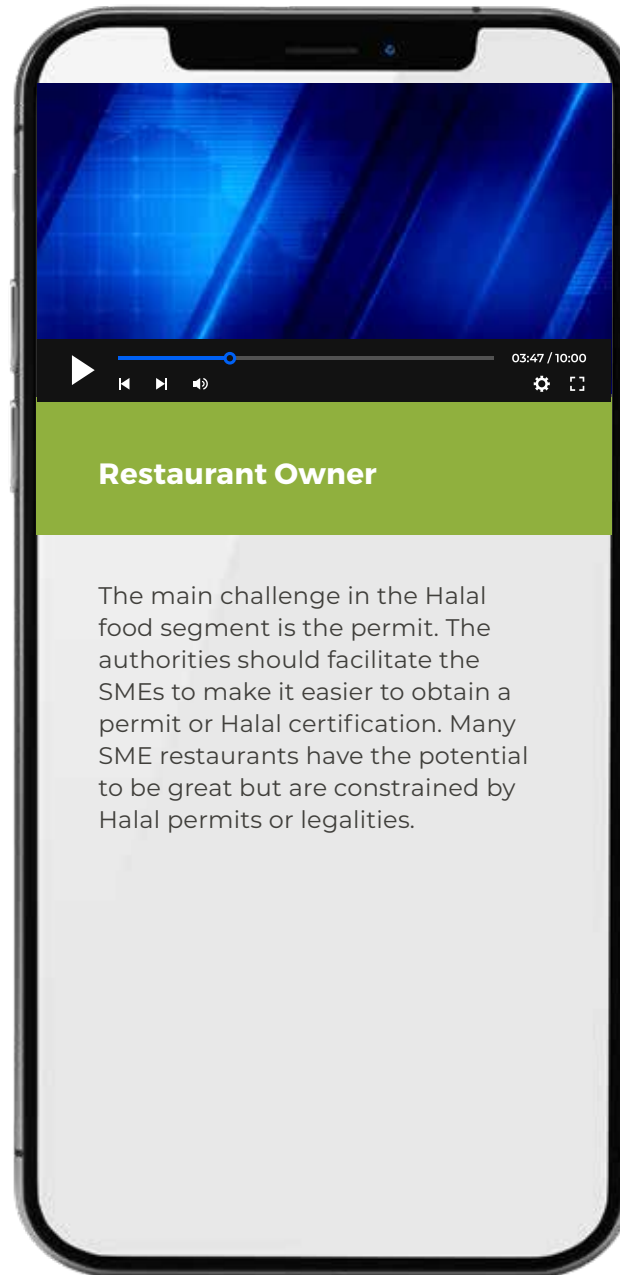
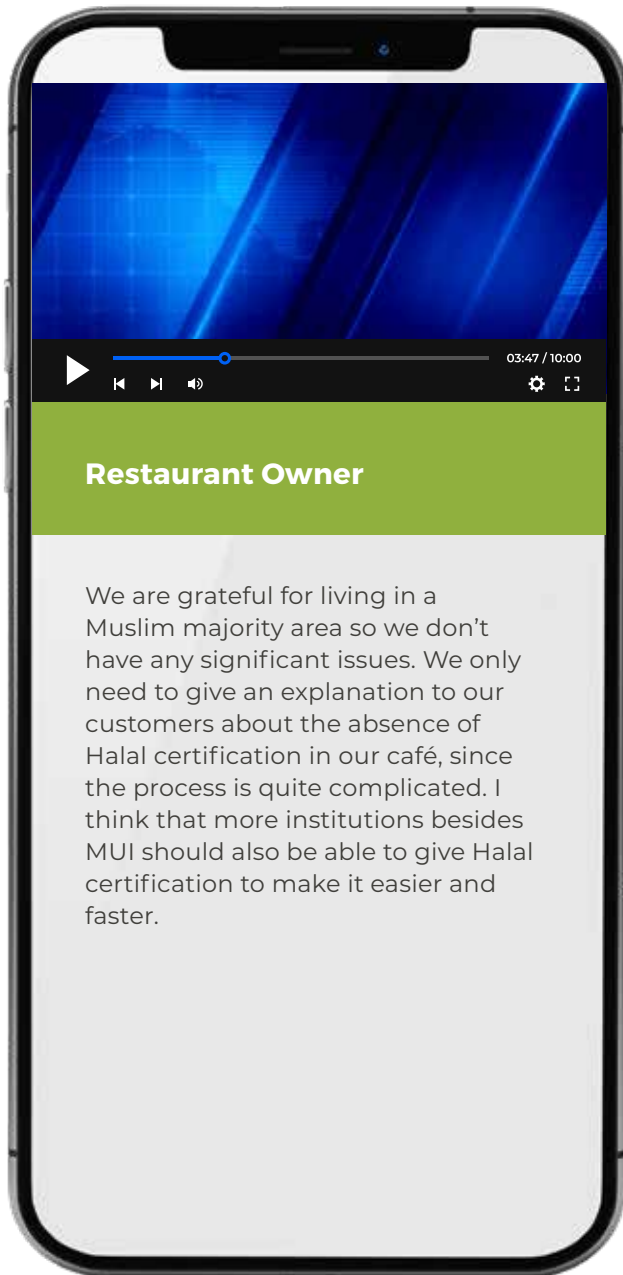
### Why are some food establishments not Halal certified?



### How do you ensure food is Halal?



# STAKEHOLDER OPINIONS





08

## RESOURCES, DATA SOURCES AND ACKNOWLEDGMENTS

Key Insights From Primary and  
Secondary Data Sources



## DATA SOURCES

**CrescentRating Market Analytics Performance Solutions (CR MAPS)**  
maps.crescentrating.com

**HalalTrip**  
HalalTrip.com

**Mastercard-CrescentRating reports**  
www.crescentrating.com/Halal-muslim-travel-market-reports.html

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<https://artsandculture.google.com/entity/sundanese-cuisine/m0ddd58v?hl=en>

<https://www.seasonedpioneers.com/how-did-padang-cuisine-take-over-in-indonesia/>

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<https://www.statista.com/topics/8306/social-media-in-indonesia/#dossier-Keyfigures>

## ACKNOWLEDGEMENTS

### RESEARCH TEAM:

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KNEKS Team

LinkAja

Masyarakat Ekonomi Syariah

We would like to thank all the respondents who participated in the study.





Mastercard is a global technology company in the payments industry. Our mission is to connect and power an inclusive, digital economy that benefits everyone, everywhere by making transactions safe, simple, smart and accessible. Using secure data and networks, partnerships and passion, our innovations and solutions help individuals, financial institutions, governments and businesses realize their greatest potential.

Our decency quotient, or DQ, drives our culture and everything we do inside and outside of our company. With connections across more than 210 countries and territories, we are building a sustainable world that unlocks priceless possibilities for all.

[www.mastercard.com](http://www.mastercard.com)



CrescentRating is the world's leading authority on Halal-friendly travel. The company's vision is to lead, innovate and drive this segment through practical and deliverable solutions in what is regarded today as one of the fastest growing segments in the tourism sector.

The company uses insight, industry intelligence, lifestyle, behavior and research on the needs of the Muslim traveler to deliver authoritative guidance on all aspects of Halal-friendly travel to organizations across the globe.

[www.crescentrating.com](http://www.crescentrating.com)



HalalTrip's vision is to be the trusted global online platform, catering for Muslim travelers to make inspired and educated travel choices. It is the most comprehensive and innovative platform with its next generation mobile app.

It aims to make destination discovery and trip planning fun and more intuitive for those looking for a Halal-friendly travel experience.

[www.halaltrip.com](http://www.halaltrip.com)

# Key Report Partner

## National Committee for Islamic Economy and Finance *Komite Nasional Ekonomi dan Keuangan Syariah (KNEKS)*

**KNEKS**

National Committee for Islamic Economy and Finance



**Islamic Economy**

Value for Everyone

The National Committee for Islamic Economy and Finance (KNEKS) is a non-structural government institution chaired by the President of Republic of Indonesia and led by the Vice President. KNEKS, previously known as KNKS, was established on 8th November 2016 through Presidential Decree No. 91/2016 which was later revised to Presidential Decree No. 28/2020 in 2020. KNEKS main role is to accelerate, expand and advance Islamic economy and finance to foster economic resilience and sustainability in Indonesia.

KNEKS consists of leaders from 16 ministries and institutions. The main mission of this committee is to synergize initiatives and programs from all KNEKS members to boost the development of Islamic economy and Halal industry in Indonesia. Therefore, KNEKS is responsible to provide policy recommendations related to Islamic economy development, coordinate and synchronize all the strategic programs initiated by its members, formulate recommendations to enhance Islamic financial sector, and supervise and evaluate policy direction and strategic programs in Islamic economy and financial sector.

As the largest Muslim population in the world, Indonesia has huge potential to become a global hub for Islamic economy and Halal industry. In realizing this objective, KNEKS work plans have been focusing on four main pillars: 1) Development of Halal product industry, 2) Expansion of Islamic commercial finance, 3) Optimization of Islamic social finance, and 4) Advancement of Islamic business and entrepreneurship. These pillars need to be supported by solid infrastructure and integrated ecosystem which include affirmative rules and regulations, skilled human resource and talent, Halal research, Islamic branding and promotion, and digitalization.

Several strategic initiatives and breakthrough have been implemented by KNEKS and its members that lead Indonesia achieve 1st position in Global Islamic Finance Report, 2nd position in Islamic Finance Development Report and 4th position in Global Islamic Economy Report. These positive movements are getting stronger every year along with the high commitment and strong spirit to synergize and collaborate from all the stakeholders not only regulators but also industry leaders, SMEs, associations, academicians and communities.

# Report Partner

Indonesia Islamic Economic Society  
*Masyarakat Ekonomi Syariah (MES)*



[www.ekonomisyariah.org](http://www.ekonomisyariah.org)

Indonesia Islamic Economic Society, known as Masyarakat Ekonomi Syariah (MES), is a non-profit organization aims to develop and accelerate the implementation of Islamic economy and finance that promotes fairness and sharia principles in Indonesia. MES was established March 26th, 2001 (1st Muharram 1422 H) in Jakarta. The founders of MES consist individuals, financial institutions, educational institutions, study institutions, and business entities that are interested in developing Islamic economics.

With synergy and sincere mutual commitment, MES is striving to be a leading organization in transforming a new stream of Islamic economics for the welfare of the Ummah.. MES is recognized

as a main reference and an example of all efforts to accelerate the development and implementation of economic system and Islamic business ethics in Indonesia. MES is independent, a non-government organization, and non-political organization.

The organization is currently chaired by His Excellency Erick Tohir, B.A, M.B.A who also serves as Minister of State-Owned Enterprise Ministry of Republic of Indonesia (BUMN). In realizing its vision and mission to make Indonesia become a Center of Islamic Economy and Finance in the world, MES has networks and representatives' offices across the world, who also collaborated with more than 182 institutions.

# Report Partner

## LinkAja – The First Electronic Money in Indonesia with Sharia Feature

Layanan  
Syariah



LinkAja - server-based electronic money- was established in the spirit of synergy among ten Indonesia State-Owned Enterprises (SoEs) and two prominent organizations in Southeast Asia, Grab and Gojek. It embraced the business journey in Indonesia, a country with the largest Muslim population globally, as the first and leading electronic money to offer a holistic sharia offering with a unique partnership with key Islamic Institutions.

LinkAja is the first and leading electronic money in Indonesia to obtain a sharia-compliance certificate issued by the Indonesian Ulema Council (MUI), Indonesia's highest Islamic clerical body. Sharia feature of LinkAja is expected to play a critical role in the Islamic Economic Masterplan carried out by the National Islamic Economics & Finance Committee (KNEKS), as well as one of the strategic steps in realizing the Government's plan to make Indonesia the world's leading Islamic economic center by 2024.

In 2020, The Vice President of the Republic of Indonesia, Ma'ruf Amin, in the commemoration of Islamic New Year 1 Muharram 1442 Hijri Celebration with KNEKS and LinkAja, mentioned, "The Government appreciates LinkAja's efforts today by inviting various

parties to jointly build and strengthen the digital ecosystem of Sharia in Indonesia. The synergy of various cross-sector parties is undoubtedly vital in the development of infrastructure facilities that can expand and strengthen the sharia ecosystem in Indonesia."

Sharia features of LinkAja can be enjoyed throughout Indonesia with a sharia-specific ecosystem, which includes mosques, amil zakat institutions, Halal online and offline merchants, modern national and local retail, Islamic boarding schools, sharia banks, Islamic schools, and Islamic Universities. It is also accepted as a source of payment in other services like prepaid telco top-up, utility bills payment, e-commerce, the multiform of public transportation including train, busses, taxi, and ride-hailing like Gojek, Grab, and Islamic services such as zakat, infaq, qurban, Hajj online registration, and Sharia Investment.

As of November 2021, Sharia Feature of LinkAja has had more than 5.9 million registered users, which will continue to increase with the commitment of some strategic partners such as local governments and other institutions to collaborate for the expansion of Sharia digital ecosystem throughout Indonesia.

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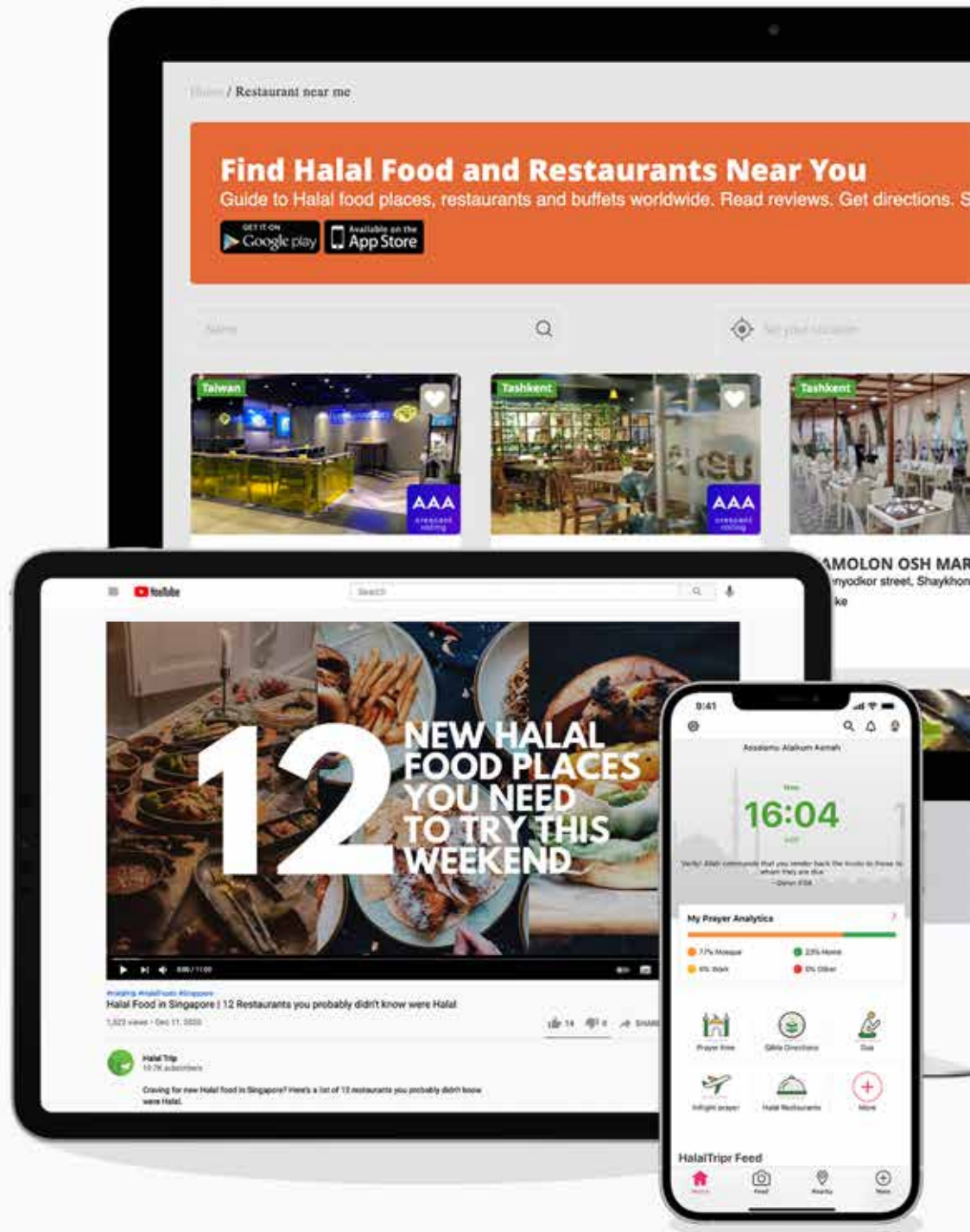


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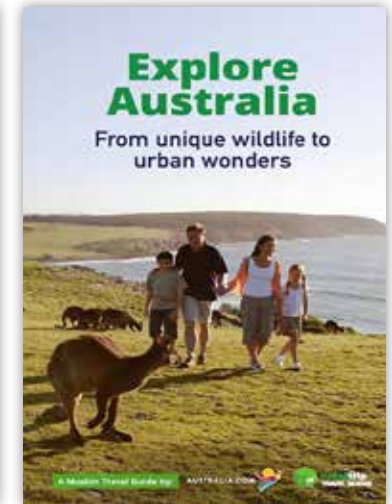
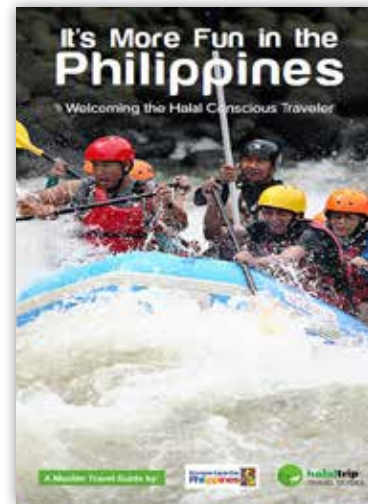




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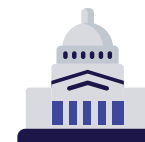


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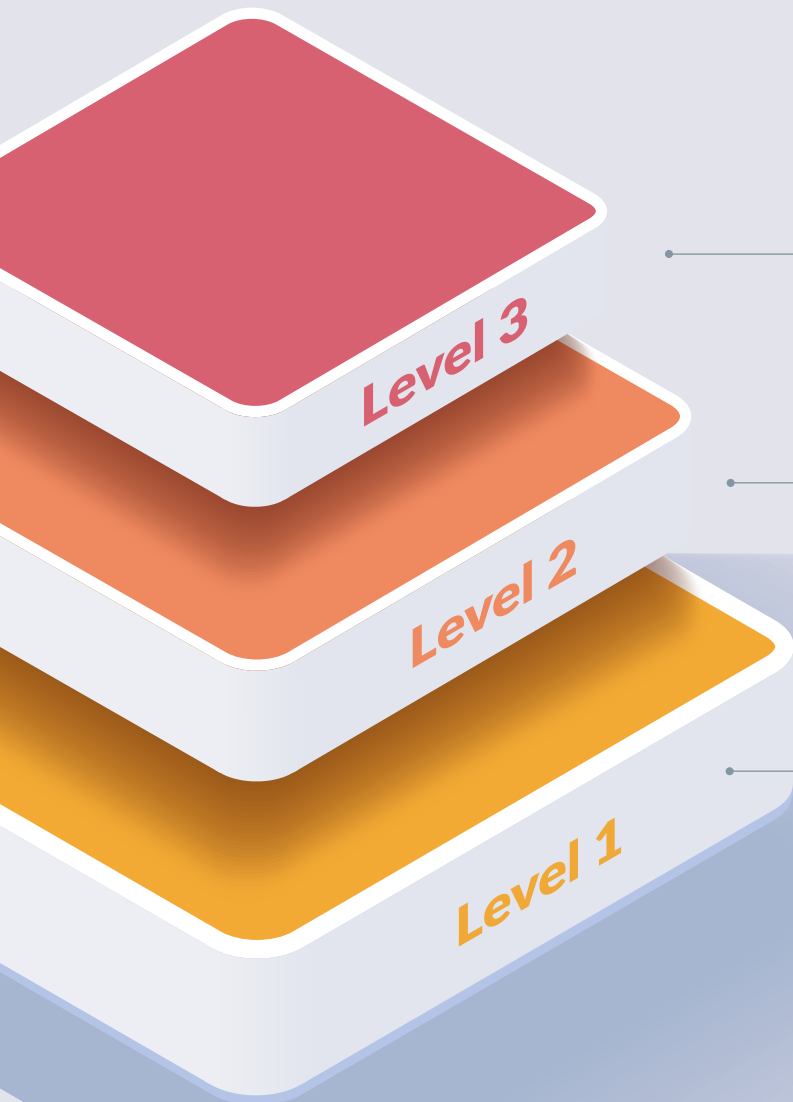


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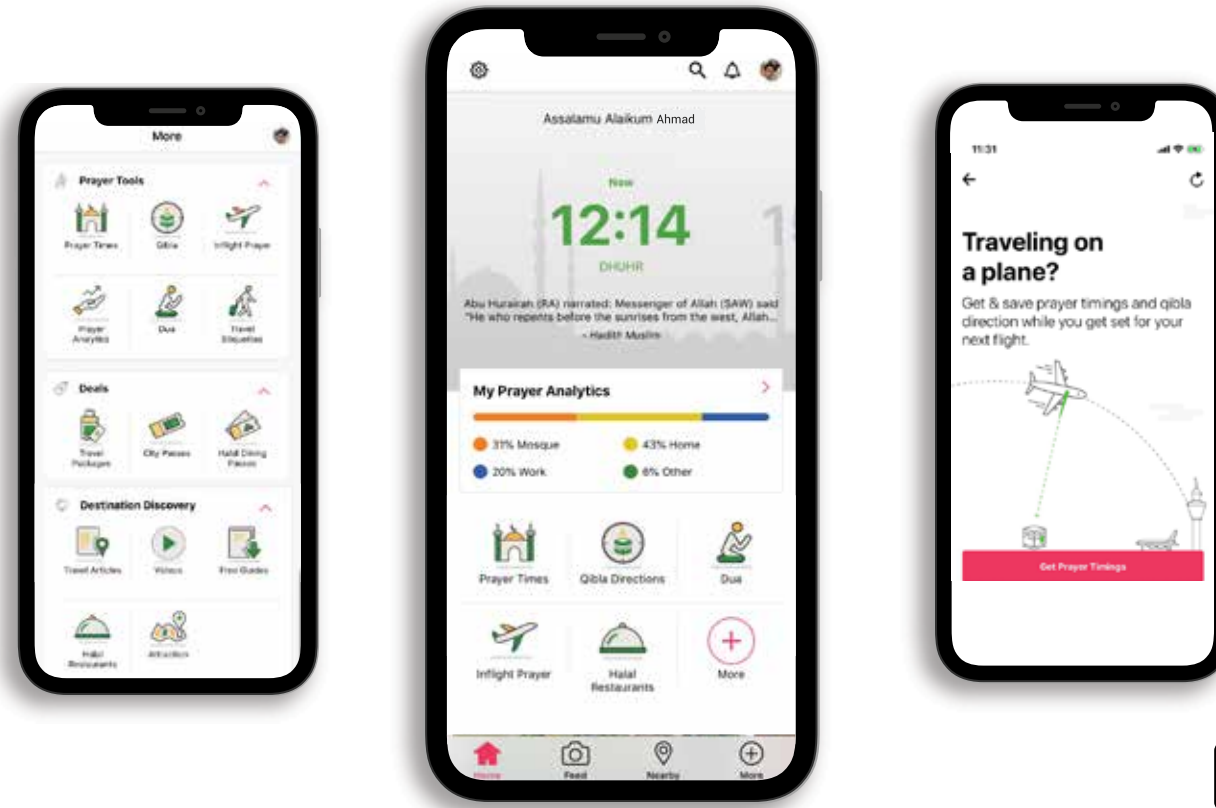
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get inspired

go

inspire others



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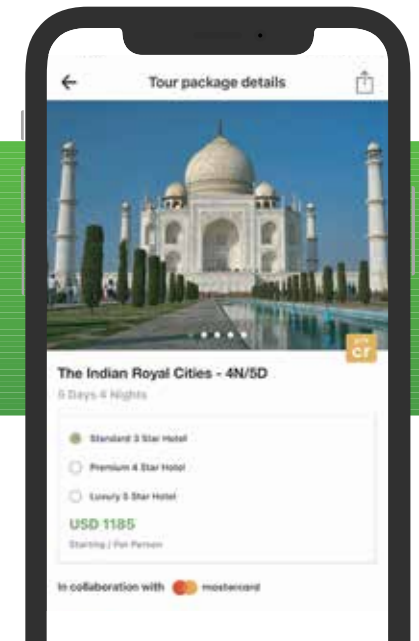
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In partnership with the National Committee for Islamic Economy and Finance (KNEKS)

December 2021

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