

**SURAT PERJANJIAN PENUGASAN  
PENELITIAN DASAR UNGGULAN PERGURUAN TINGGI  
TAHUN ANGGARAN 2018  
Nomor: 006/MACHUNG/LPPM/SP2H-LIT/II/2018**

Pada hari ini **Selasa** tanggal **Duapuluhtujuh** bulan **Februari** tahun **Dua Ribu Delapanbelas**, kami yang bertandatangan dibawah ini :

- 1.Dr. CHATIEF KUNJAYA, M.Sc.** : Rektor Universitas Ma Chung, dalam hal ini bertindak untuk dan atas nama Universitas Ma Chung, yang berkedudukan di Villa Puncak Tidar N-01, Malang untuk selanjutnya disebut **PIHAK PERTAMA**;
- 2.Dr. ANNA TRIWIJAYATI S.E., M.Si.** : Dosen Program Studi Manajemen Universitas Ma Chung, dalam hal ini bertindak sebagai pengusul dan Ketua Pelaksana Penelitian Tahun Anggaran 2018 untuk selanjutnya disebut **PIHAK KEDUA**.

Surat Perjanjian Penugasan ini berdasarkan pada Kontrak Penelitian Tahun Anggaran 2018, Nomor: 061/SP2H/LT/K7/KM/2018, tanggal 26 Februari 2018.

**PIHAK PERTAMA** dan **PIHAK KEDUA**, secara bersama-sama sepakat mengikatkan diri dalam suatu Kontrak Penugasan Penelitian Dasar Unggulan Perguruan Tinggi Tahun Anggaran 2018 dengan ketentuan dan syarat-syarat sebagai berikut:

**Pasal 1  
Lingkup Penugasan**

- (1) **PIHAK PERTAMA** memberi tugas kepada **PIHAK KEDUA**, dan **PIHAK KEDUA** menerima tugas tersebut untuk melaksanakan dan menyelesaikan Penelitian Dasar Unggulan Perguruan Tinggi Tahun Anggaran 2018 dengan judul "**SEGMENTASI KELAS SOSIAL DAN KETERKAITANNYA DENGAN HOFSTEDE'S NATIONAL CULTURE DAN GAYA PENGAMBILAN KEPUTUSAN KONSUMEN INDONESIA**".
- (2) Pelaksana Penelitian Dasar Unggulan Perguruan Tinggi sebagaimana judul pada ayat (1) adalah sebagai berikut:
  - Ketua : Dr. ANNA TRIWIJAYATI S.E., M.Si.
  - Anggota 1 : MELANY, M.M.Tr.
  - Anggota 2 : DIAN WIJAYANTI, M.Sc.
  - Anggota 3 : -
- (3) **PIHAK KEDUA** bertanggungjawab penuh atas pelaksanaan tugas dimaksud pada ayat (1).

## Pasal 2 Dana Penelitian

- (1) Besarnya dana untuk melaksanakan Penelitian dengan judul sebagaimana dimaksud pada Pasal 1 adalah sebesar **Rp82.250.000 (Delapan Puluh Dua Juta Dua Ratus Lima Puluh Ribu Rupiah)** sudah termasuk pajak.
- (2) Dana tambahan untuk Penelitian dengan judul sebagaimana dimaksud pada Pasal 1 adalah sebesar - **(Nol Rupiah)**.
- (3) Dana Penelitian sebagaimana dimaksud pada ayat (1) dan (2) dibebankan pada Daftar Isian Pelaksanaan Anggaran (DIPA) Direktorat Jenderal Penguatan Riset dan Pengembangan, Kementerian Riset, Teknologi dan Pendidikan Tinggi Nomor SP DIPA-042.06.1.401516/2018, tanggal 05 Desember 2017.

## Pasal 3 Tata Cara Pembayaran Dana Penelitian

- (1) **PIHAK PERTAMA** akan membayarkan Dana Penelitian kepada **PIHAK KEDUA** secara bertahap dengan ketentuan sebagai berikut:
  - a. Pembayaran Tahap Pertama sebesar 70% dari total dana Penelitian yaitu  $70\% \times \text{Rp}82.250.000 = \text{Rp}57.575.000$  (**Lima Puluh Tujuh Juta Lima Ratus Tujuh Puluh Lima Ribu Rupiah**), yang akan dibayarkan oleh **PIHAK PERTAMA** kepada **PIHAK KEDUA** setelah **PARA PIHAK** membuat dan melengkapi rancangan pelaksanaan Penelitian yang memuat judul Penelitian, pendekatan dan metode Penelitian yang digunakan, data yang akan diperoleh, anggaran yang akan digunakan, dan tujuan Penelitian berupa luaran yang akan dicapai.
  - b. Pembayaran Tahap Kedua sebesar 30% dari total dana Penelitian yaitu  $30\% \times \text{Rp}82.250.000 = \text{Rp}24.675.000$  (**Dua Puluh Empat Juta Enam Ratus Tujuh Puluh Lima Ribu Rupiah**), dibayarkan oleh **PIHAK PERTAMA** kepada **PIHAK KEDUA** setelah **PIHAK KEDUA** mengunggah ke SIMLITABMAS yaitu Laporan Kemajuan Pelaksanaan Penelitian dan Catatan Harian.
  - c. Pembayaran Biaya Luaran Tambahan sebesar - **(Nol Rupiah)** dibayarkan kepada **PIHAK KEDUA** bersamaan dengan pembayaran Tahap Kedua dengan melampirkan Daftar Luaran Penelitian yang sudah divalidasi oleh **PIHAK PERTAMA**.
- (2) Dana Penelitian sebagaimana dimaksud pada ayat (1) akan disalurkan oleh **PIHAK PERTAMA** kepada **PIHAK KEDUA** ke rekening sebagai berikut:

Nama	:	Dr. ANNA TRIWIJAYATI S.E., M.Si.
Nomor Rekening	:	178838596
Nama Bank	:	BNI
- (3) **PIHAK PERTAMA** tidak bertanggung jawab atas keterlambatan dan/atau tidak terbayarnya sejumlah dana sebagaimana dimaksud pada ayat (1) yang disebabkan karena kesalahan **PIHAK KEDUA**.

## Pasal 4 Jangka Waktu

Jangka waktu pelaksanaan Penelitian sebagaimana dimaksud dalam Pasal 1 sampai selesai 100%, adalah terhitung sejak **Tanggal 27 Februari 2018** dan berakhir pada **Tanggal 16 November 2018**.

**Pasal 5**  
**Target Luaran**

- (1) **PIHAK KEDUA** berkewajiban untuk mencapai target luaran wajib Penelitian sebagaimana disebutkan dalam proposal.
- (2) **PIHAK KEDUA** diharapkan dapat mencapai target luaran tambahan Penelitian sebagaimana disebutkan dalam proposal.
- (3) **PIHAK KEDUA** berkewajiban untuk melaporkan perkembangan pencapaian target luaran sebagaimana dimaksud pada ayat (1) kepada **PIHAK PERTAMA**.

**Pasal 6**  
**Hak dan Kewajiban Para Pihak**

- (1) Hak dan Kewajiban **PIHAK PERTAMA**:
  - a. **PIHAK PERTAMA** berhak untuk mendapatkan dari **PIHAK KEDUA** luaran Penelitian sebagaimana dimaksud dalam Pasal 7;
  - b. **PIHAK PERTAMA** berkewajiban untuk memberikan dana Penelitian kepada **PIHAK KEDUA** dengan jumlah sebagaimana dimaksud dalam Pasal 2 ayat (1) dan dengan tata cara pembayaran sebagaimana dimaksud dalam Pasal 3.
- (2) Hak dan Kewajiban **PIHAK KEDUA**:
  - a. **PIHAK KEDUA** berhak menerima dana Penelitian dari **PIHAK PERTAMA** dengan jumlah sebagaimana dimaksud dalam Pasal 2 ayat (1);
  - b. **PIHAK KEDUA** berkewajiban menyerahkan kepada **PIHAK PERTAMA** luaran Penelitian Dasar Unggulan Perguruan Tinggi dan catatan harian pelaksanaan Penelitian;
  - c. **PIHAK KEDUA** berkewajiban untuk bertanggungjawab dalam penggunaan dana Penelitian yang diterimanya sesuai dengan proposal kegiatan yang telah disetujui;
  - d. **PIHAK KEDUA** berkewajiban untuk menyampaikan kepada **PIHAK PERTAMA** laporan penggunaan dana sebagaimana dimaksud dalam Pasal 7.

**Pasal 7**  
**Laporan Pelaksanaan Penelitian**

- (1) **PIHAK KEDUA** berkewajiban untuk menyampaikan kepada **PIHAK PERTAMA** berupa laporan kemajuan, laporan akhir mengenai pelaksanaan dan luaran Penelitian serta rekapitulasi penggunaan anggaran sesuai dengan jumlah dana yang diberikan oleh **PIHAK PERTAMA** yang tersusun secara sistematis sesuai pedoman yang ditentukan oleh **PIHAK PERTAMA**.
- (2) **PIHAK KEDUA** berkewajiban mengunggah ke laman SIMLITABMAS selambat-lambatnya tanggal **14 September 2018** dokumen sebagai berikut:
  - a. Catatan harian pelaksanaan Penelitian
  - b. Laporan Kemajuan
  - c. Surat Pernyataan Tanggungjawab Belanja (SPTB) atas dana penelitian yang telah ditetapkan.
- (3) **PIHAK KEDUA** berkewajiban menyerahkan *Hardcopy* Laporan Kemajuan dan Rekapitulasi Penggunaan Anggaran 70% kepada **PIHAK PERTAMA**, paling lambat 18 September 2018.
- (4) **PIHAK KEDUA** berkewajiban mengunggah ke laman SIMLITABMAS selambat-lambatnya tanggal **16 November 2018** dokumen sebagai berikut:
  - a. Catatan harian dan laporan komprehensif pelaksanaan Penelitian.
  - b. Laporan Akhir, capaian hasil, Poster, artikel ilmiah dan profil (bagi Penelitian tahun terakhir).

- (5) Laporan hasil Penelitian sebagaimana tersebut pada ayat (4) harus memenuhi ketentuan sebagai berikut:
- Ditulis dalam format *font Times New Roman* ukuran 12, spasi 1,5, kertas A4;
  - Di bawah bagian *cover* ditulis:

**Dibiayai oleh:**  
**Direktorat Riset dan Pengabdian Masyarakat**  
**Direktorat Jenderal Penguatan Riset dan Pengembangan**  
**Kementerian Riset, Teknologi, dan Pendidikan Tinggi**  
**Sesuai dengan Kontrak Penelitian Tahun Anggaran 2018**

**Pasal 8**  
**Monitoring dan Evaluasi**

- PIHAK PERTAMA** dalam rangka pengawasan akan melakukan Monitoring dan Evaluasi internal terhadap kemajuan pelaksanaan Penelitian Tahun Anggaran 2018 ini sebelum pelaksanaan Monitoring dan Evaluasi eksternal oleh Direktorat Riset dan Pengabdian Masyarakat, Direktorat Jenderal Penguatan Riset dan Pengembangan, Kementerian Riset, Teknologi, dan Pendidikan Tinggi.
- PIHAK KEDUA** yang tidak hadir dalam kegiatan Monitoring dan Evaluasi dan tanpa pemberitahuan tertulis kepada **PIHAK PERTAMA** tidak berhak menerima sisa dana tahap kedua sebesar 30%.

**Pasal 9**  
**Penilaian Luaran**

- Penilaian luaran Penelitian dilakukan oleh Komite Penilai/*Reviewer* Luaran sesuai dengan ketentuan yang berlaku.
- Apabila dalam penilaian luaran terdapat luaran tambahan yang tidak tercapai maka dana tambahan yang sudah diterima oleh peneliti harus disetorkan kembali ke kas negara.

**Pasal 10**  
**Perubahan Susunan Tim Pelaksana dan Substansi Pelaksanaan**

Perubahan terhadap susunan tim pelaksana dan substansi pelaksanaan Penelitian ini dapat dibenarkan apabila telah mendapat persetujuan tertulis dari Direktur Riset dan Pengabdian Masyarakat, Direktorat Jenderal Penguatan Riset dan Pengembangan, Kementerian Riset, Teknologi, dan Pendidikan Tinggi.

**Pasal 11**  
**Penggantian Ketua Pelaksana**

- Apabila **PIHAK KEDUA** selaku ketua pelaksana tidak dapat melaksanakan Penelitian ini, maka **PIHAK KEDUA** wajib mengusulkan pengganti ketua pelaksana yang merupakan salah satu anggota tim kepada **PIHAK PERTAMA**.
- Apabila **PIHAK KEDUA** tidak dapat melaksanakan tugas dan tidak ada pengganti ketua sebagaimana dimaksud pada ayat(1), maka **PIHAK KEDUA** harus mengembalikan dana Penelitian kepada **PIHAK PERTAMA** yang selanjutnya disetor ke Kas Negara.
- Bukti setor sebagaimana dimaksud pada ayat (2) disimpan oleh **PIHAK PERTAMA**.

**Pasal 12**  
**Sanksi**

- (1) Apabila sampai dengan batas waktu yang telah ditetapkan untuk melaksanakan Penelitian ini telah berakhir, namun **PIHAK KEDUA** belum menyelesaikan tugasnya, terlambat mengirim laporan Kemajuan, dan/atau terlambat mengirim laporan akhir, maka **PIHAK KEDUA** dikenakan sanksi administratif berupa penghentian pembayaran dan tidak dapat mengajukan proposal Penelitian dalam kurun waktu dua tahun berturut-turut.
- (2) Apabila **PIHAK KEDUA** tidak dapat mencapai target luaran sebagaimana dimaksud dalam Pasal 5, maka kekurangan capaian target luaran tersebut akan dicatat sebagai hutang **PIHAK KEDUA** kepada **PIHAK PERTAMA** yang apabila tidak dapat dilunasi oleh **PIHAK KEDUA**, akan berdampak pada kesempatan **PIHAK KEDUA** untuk mendapatkan pendanaan Penelitian atau hibah lainnya yang dikelola oleh **PIHAK PERTAMA**.

**Pasal 13**  
**Pembatalan Perjanjian**

- (1) Apabila dikemudian hari terhadap judul Penelitian sebagaimana dimaksud dalam Pasal 1 ditemukan adanya duplikasi dengan Penelitian lain dan/atau ditemukan adanya ketidakjujuran, itikad tidak baik, dan/atau perbuatan yang tidak sesuai dengan kaidah ilmiah dari atau dilakukan oleh **PIHAK KEDUA**, maka perjanjian Penelitian ini dinyatakan batal dan **PIHAK KEDUA** wajib mengembalikan dana Penelitian yang telah diterima kepada **PIHAK PERTAMA** yang selanjutnya akan disetor ke Kas Negara.
- (2) Bukti setor sebagaimana dimaksud pada ayat (1) disimpan oleh **PIHAK PERTAMA**.

**Pasal 14**  
**Pajak-Pajak**

Hal-hal dan/atau segala sesuatu yang berkenaan dengan kewajiban pajak berupa PPN dan/atau PPh menjadi tanggungjawab **PIHAK KEDUA** dan harus dibayarkan oleh **PIHAK KEDUA** ke kantor pelayanan pajak setempat sesuai ketentuan yang berlaku.

**Pasal 15**  
**Hasil Penelitian**

- (1) Hak Kekayaan Intelektual yang dihasilkan dari pelaksanaan Penelitian diatur dan dikelola sesuai dengan peraturan dan perundang-undangan.
- (2) Setiap publikasi, makalah dan/atau ekspos dalam bentuk apapun yang berkaitan dengan Penelitian ini wajib mencantumkan pihak pemberi dana.
- (3) Hasil Pelaksanaan Penelitian ini yang berupa peralatan dan/atau alat yang dibeli dari pelaksanaan Penelitian ini adalah milik Negara yang dapat dihibahkan dihibahkan kepada institusi/lembagal masyarakat melalui Berita Acara Serah Terima (BAST) setelah dilaporkan perolehannya kepada Direktorat Riset dan Pengabdian Masyarakat.

**Pasal 16**  
**Penyelesaian Sengketa**

Apabila terjadi perselisihan antara **PIHAK PERTAMA** dan **PIHAK KEDUA** dalam pelaksanaan perjanjian ini akan dilakukan penyelesaian secara musyawarah dan mufakat, dan apabila tidak tercapai penyelesaian secara musyawarah dan mufakat maka penyelesaian dilakukan melalui proses hukum.

**Pasal 17**  
**Keadaan Kahar (*Force Majeure*)**

- (1) **PARA PIHAK** dibebaskan dari tanggung jawab atas keterlambatan atau kegagalan dalam memenuhi kewajiban yang dimaksud dalam Perjanjian Penugasan ini yang disebabkan atau diakibatkan oleh peristiwa atau kejadian diluar kekuasaan **PARA PIHAK** yang dapat digolongkan sebagai keadaan memaksa (*force majeure*).
- (2) Peristiwa atau kejadian yang dapat digolongkan keadaan memaksa (*force majeure*) dalam Perjanjian Penugasan ini adalah bencana alam, wabah penyakit, kebakaran, perang, blokade, peledakan, sabotase, revolusi, pemberontakan, huru-hara, serta adanya tindakan pemerintah dalam bidang ekonomi dan moneter yang secara nyata berpengaruh terhadap pelaksanaan Perjanjian Penugasan ini.
- (3) Apabila terjadi keadaan memaksa (*force majeure*) maka pihak yang mengalami wajib memberitahukan kepada pihak lainnya secara tertulis, selambat-lambatnya dalam waktu 7 (tujuh) hari kerja sejak terjadinya keadaan memaksa (*force majeure*), disertai dengan bukti-bukti yang sah dari pihak yang berwajib, dan **PARA PIHAK** dengan itikad baik akan segera membicarakan penyelesaiannya.

**Pasal 18**  
**Lain-lain**

- (1) **PIHAK KEDUA** menjamin bahwa Penelitian dengan judul tersebut di atas belum pernah dibiayai dan/atau diikutsertakan pada Pendanaan Penelitian lainnya, baik yang diselenggarakan oleh instansi, lembaga, perusahaan atau yayasan, baik di dalam maupun di luar negeri.
- (2) Segala sesuatu yang belum cukup diatur dalam Perjanjian ini dan dipandang perlu diatur lebih lanjut dan dilakukan perubahan oleh **PARA PIHAK**, maka perubahan-perubahannya akan diatur dalam perjanjian tambahan atau perubahan yang merupakan satu kesatuan dan bagian yang tidak terpisahkan dari Perjanjian ini.

Perjanjian ini dibuat dan ditandatangani oleh PARA PIHAK pada hari dan tanggal tersebut di atas, dibuat dalam rangkap 2 (dua) dan bermeterai cukup sesuai dengan ketentuan yang berlaku, yang masing-masing mempunyai kekuatan hukum yang sama.

PIHAK PERTAMA



Dr. CHATIEF KUNJAYA, M.Sc.  
NIP: 20150008

PIHAK KEDUA



Dr. ANNA TRIWIJAYATI S.E., M.Si.  
NIDN: 0714127202



UNIVERSITAS  
MA CHUNG

## KUITANSI

Sudah Terima dari : LPPM Universitas Ma Chung

Uang sebesar (dengan huruf) : **Lima Puluh Tujuh Juta Lima Ratus Tujuh Puluh Lima Ribu Rupiah**

Untuk Pembayaran : Biaya Penugasan Penelitian Dasar Unggulan Perguruan Tinggi Tahun Anggaran 2018 tahap I (satu) sebesar 70%, sesuai dengan Surat Perjanjian Penugasan Penelitian Nomor: 006/MACHUNG/LPPM/SP2H-LIT/II/2018 tanggal 27 Februari 2018.

**Rp57.575.000**

PIHAK PERTAMA



**Dr. CHATIEF KUNJAYA, M.Sc.**  
NIP. 20150008

PIHAK KEDUA

**Dr. ANNA TRIWIJAYATI S.E., M.Si.**  
NIDN. 0714127202



## KUITANSI

Sudah Terima dari : LPPM Universitas Ma Chung

Uang sebesar (dengan huruf) : **Dua Puluh Empat Juta Enam Ratus Tujuh Puluh Lima Ribu Rupiah**

Untuk Pembayaran : Biaya Penugasan Penelitian Dasar Unggulan Perguruan Tinggi Tahun Anggaran 2018 tahap II (dua) sebesar 30%, sesuai dengan Surat Perjanjian Penugasan Penelitian Nomor: 006/MACHUNG/LPPM/SP2H-LIT/II/2018 tanggal 27 Februari 2018.

**Rp24.675.000**

PIHAK PERTAMA



**Dr. CHATIEF KUNJAYA, M.Sc.**  
**NIP. 20150008**

PIHAK KEDUA



**Dr. ANNA TRIWIJAYATI S.E., M.Si.**  
**NIDN. 0714127202**

## SURAT PERNYATAAN TANGGUNGJAWAB MUTLAK BERDASARKAN KONTRAK PENELITIAN

Yang bertanda tangan di bawah ini :

Nama : Dr. ANNA TRIWIJAYATI S.E., M.Si.  
Jabatan : Ketua Pelaksana  
Skim : Penelitian Dasar Unggulan Perguruan Tinggi  
Institusi : Universitas Ma Chung  
Nomor SP2H : 061/SP2H/LT/K7/KM/2018  
Nomor SP2H Ma Chung : 006/MACHUNG/LPPM/SP2H-LIT/II/2018  
Jumlah Dana : Rp82.250.000

Menyatakan dengan sesungguhnya bahwa :

1. Bertanggungjawab penuh atas pelaksanaan kegiatan Penelitian;
2. Bertanggungjawab mutlak dalam pembelanjaan dana Kontrak Penelitian sesuai dengan jumlah dana yang diberikan;
3. Bertanggungjawab mengembalikan sisa dana yang tidak dibelanjakan ke kas Negara;
4. Bertanggungjawab untuk memenuhi luaran yang dijanjikan;
5. Bertanggungjawab untuk menyerahkan *hardcopy* dan *softcopy* Laporan Kemajuan, Laporan Akhir serta Laporan Penggunaan Dana.

Malang, 27 Februari 2018  
Ketua Pelaksana  
Penelitian Dasar Unggulan Perguruan Tinggi



Dr. ANNA TRIWIJAYATI S.E., M.Si.



Direktorat Riset dan Pengabdian Masyarakat Direktorat Jenderal Riset dan Pengembangan  
Kementerian Riset, Teknologi, dan Pendidikan Tinggi  
Gedung BPPT II Lantai 19, Jl. MH. Thamrin No. 8 Jakarta Pusat  
<https://simlitabmas.ristekdikti.go.id/>

## PROTEKSI ISI LAPORAN AKHIR PENELITIAN

Dilarang menyalin, menyimpan, memperbanyak sebagian atau seluruh isi laporan ini dalam bentuk apapun kecuali oleh peneliti dan pengelola administrasi penelitian

## LAPORAN AKHIR PENELITIAN MULTI TAHUN

ID Proposal: af382237-e60a-430f-97d4-e548f1ea7885

laporan akhir Penelitian: tahun ke-1 dari 3 tahun

### 1. IDENTITAS PENELITIAN

#### A. JUDUL PENELITIAN

SEGMENTASI KELAS SOSIAL DAN KETERKAITANNYA DENGAN HOFSTEDE'S NATIONAL CULTURE DAN GAYA PENGAMBILAN KEPUTUSAN KONSUMEN INDONESIA

#### B. BIDANG, TEMA, TOPIK, DAN RUMPUN BIDANG ILMU

Bidang Fokus RIRN / Bidang Unggulan Perguruan Tinggi	Tema	Topik (jika ada)	Rumpun Bidang Ilmu
Sosial Humaniora, Seni Budaya, Pendidikan Desk Study Dalam Negeri	-	Penguatan aspek sosial, ekonomi kemasyarakatan dan lingkungan	Pemasaran

#### C. KATEGORI, SKEMA, SBK, TARGET TKT DAN LAMA PENELITIAN

Kategori (Kompetitif Nasional/ Desentralisasi/ Penugasan)	Skema Penelitian	Strata (Dasar/ Terapan/ Pengembangan)	SBK (Dasar, Terapan, Pengembangan)	Target Akhir TKT	Lama Penelitian (Tahun)
Penelitian Desentralisasi			SBK Riset Dasar	0	3

### 2. IDENTITAS PENGUSUL

Nama (Peran)	Perguruan Tinggi/ Institusi	Program Studi/ Bagian	Bidang Tugas	ID Sinta	H-Index
ANNA TRIWIJAYATI - Ketua Pengusul	Universitas Ma Chung	Manajemen		6135224	1
MELANY - Anggota Pengusul	Universitas Ma Chung	Sastra Inggris		6158156	0

DIAN WIJAYANTI - Anggota Pengusul	Universitas Ma Chung	Akuntansi		6164387	0
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### 3. MITRA KERJASAMA PENELITIAN (JIKA ADA)

Pelaksanaan penelitian dapat melibatkan mitra kerjasama, yaitu mitra kerjasama dalam melaksanakan penelitian, mitra sebagai calon pengguna hasil penelitian, atau mitra investor

Mitra	Nama Mitra
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### 4. LUARAN DAN TARGET CAPAIAN

#### Luaran Wajib

Tahun Luaran	Jenis Luaran	Status target capaian ( <i>accepted, published, terdaftar atau granted, atau status lainnya</i> )	Keterangan ( <i>url dan nama jurnal, penerbit, url paten, keterangan sejenis lainnya</i> )
1	Publikasi Ilmiah Jurnal Internasional	Submitted	
2	Publikasi Ilmiah Jurnal Internasional	Submitted	Journal internasional bereputasi
3	Publikasi Ilmiah Jurnal Internasional	Published	Jurnal international bereputasi
3	Publikasi Ilmiah Jurnal Internasional	Submitted	Jurnal international bereputasi

#### Luaran Tambahan

Tahun Luaran	Jenis Luaran	Status target capaian ( <i>accepted, published, terdaftar atau granted, atau status lainnya</i> )	Keterangan ( <i>url dan nama jurnal, penerbit, url paten, keterangan sejenis lainnya</i> )
1	Disertasi		
1	Metode		
1	Sistem		
1	Kebijakan		
1	Paten Sederhana		
1	Rahasia Dagang		
1	Perlindungan Topografi Sirkuit Terpadu		

1	Paten		
1	Keikutsertaan dalam Seminar Internasional		
1	Purwarupa/Prototipe		
1	Buku Ajar (ISBN)		
1	Strategi		
1	Perlindungan Varietas Tanaman		
1	Bahan Ajar		
1	Karya Seni		
1	Publikasi Ilmiah Jurnal Nasional Terakreditasi	Published	
1	Desain		
1	Teknologi Tepat Guna		
1	Tingkat Kesiapan Teknologi (TKT)		
1	Desain Produk Industri		
1	Merk Dagang		
1	Produk		
1	Publikasi Ilmiah Jurnal Nasional Tidak Terakreditasi		
1	Prosiding dalam pertemuan ilmiah Internasional	Published	International conference on business
1	Tesis		
1	Model		
1	Indikasi Geografis		
1	Keynote Speaker dalam pertemuan ilmiah Lokal		
1	Keynote Speaker dalam		

	pertemuan ilmiah Internasional		
1	Hak Cipta		
1	Prosiding dalam pertemuan ilmiah Lokal		
1	Rekayasa Sosial		
1	Visiting Lecturer Internasional		
1	Keynote Speaker dalam pertemuan ilmiah Nasional		
1	Prosiding dalam pertemuan ilmiah Nasional		
2	Prosiding dalam pertemuan ilmiah Internasional	Accepted	International conference
3	Buku Hasil Penelitian	Review	buku monograf hasil penelitian

## 5. ANGGARAN

Rencana anggaran biaya penelitian mengacu pada PMK yang berlaku dengan besaran minimum dan maksimum sebagaimana diatur pada buku Panduan Penelitian dan Pengabdian kepada Masyarakat

**Total RAB 3 Tahun Rp. 0**

**Tahun 1 Total Rp. 0**

Jenis Pembelanjaan	Komponen	Item	Satuan	Vol.	Biaya Satuan	Total
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**Tahun 2 Total Rp. 0**

Jenis Pembelanjaan	Komponen	Item	Satuan	Vol.	Biaya Satuan	Total
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**Tahun 3 Total Rp. 0**

Jenis Pembelanjaan	Komponen	Item	Satuan	Vol.	Biaya Satuan	Total
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## 6. KEMAJUAN PENELITIAN

### A. RINGKASAN

Masyarakat membentuk kelas sosial secara alami. Kelas sosial menentukan bagaimana, apa, dan di

mana konsumen membeli produknya. Kelas sosial tercermin dalam status sosial yang antara lain tercermin dalam konsumsi produk. Penelitian kali ini merupakan penelitian deskriptif terhadap konsumen Indonesia yang dibagi menjadi tiga kelas sosial berdasarkan faktor-faktor seperti belanja fashion, makanan dan minuman, asuransi dan investasi, barang tahan lama, rumah dan peralatan, serta penggunaan waktu senggang. Responden penelitian ini berjumlah 1.000 konsumen Indonesia dari berbagai suku, provinsi, dan tingkatan atau profesi dan pendapatan. Peneliti menerapkan analisis Chi Square untuk menguji perbedaan pembelian dan kepemilikan produk di berbagai kelas sosial. Hasil penelitian menunjukkan bahwa secara umum seluruh hipotesis alternatif diterima dalam arti terdapat perbedaan pembelian dan kepemilikan produk antar pelanggan pada kelas sosial yang berbeda. Secara parsial, beberapa item produk tidak berbeda antar kelas sosial, seperti kepemilikan TV, durasi menonton TV, dan pemilihan saluran TV lokal. Perbedaan gaya berbelanja antara kelas atas, kelas menengah, dan kelas bawah terletak pada pemilihan tempat berbelanja, penggunaan alat transaksi, serta jenis dan merek produk yang dipilih. Perbedaan mendasar dalam pembelian makanan dan minuman antara kelas sosial atas, menengah, dan bawah terlihat dari segi kualitas, frekuensi, dan jenis tempat berbelanja. Dalam pembelian barang tahan lama terdapat perbedaan mendasar dari segi harga, jenis, dan fasilitas. Perbedaan mendasar kepemilikan rumah dan fasilitas rumah di antara ketiga kelas sosial tersebut terletak pada harga, lokasi, dan bahan dekorasi/interior yang dipilih. Penggunaan waktu senggang ketiga kelas sosial tersebut juga berbeda dalam hal jenis kualitas penggunaan waktu senggang. Sedangkan untuk media hiburan, perbedaan utamanya terletak pada jumlah, jenis, akses media dan minat terhadap isi berita/program. Luaran penelitian berupa Proceeding pada International Conference AICEB Unair pada 2018, draft artikel pada jurnal internasional dan draft buku. TKT: 3

## **B. KATA KUNCI**

Sosial class; Consumer; Behavior; Segmentation; Indonesia

**C. HASIL PELAKSANAAN PENELITIAN:** Tuliskan secara ringkas hasil pelaksanaan penelitian yang telah dicapai sesuai tahun pelaksanaan penelitian. Penyajian meliputi data, hasil analisis, dan capaian luaran (wajib dan atau tambahan). Seluruh hasil atau capaian yang dilaporkan harus berkaitan dengan tahapan pelaksanaan penelitian sebagaimana direncanakan pada proposal. Penyajian data dapat berupa gambar, tabel, grafik, dan sejenisnya, serta analisis didukung dengan sumber pustaka primer yang relevan dan terkini.

Pengisian poin C sampai dengan poin H mengikuti template berikut dan tidak dibatasi jumlah kata atau halaman namun disarankan ringkas mungkin. Dilarang menghapus/memodifikasi template ataupun menghapus penjelasan di setiap poin.

### ... Deskripsi responden

Responden penelitian adalah 1000 orang konsumen Indonesia usia >17 tahun dan berpenghasilan. Tabel berikut akan menyarikan deskripsi data responden.

**Tabel 1. Deskripsi responden**

<b>Jenis Kelamin Responden</b>	<b>Jumlah</b>	<b>%</b>
Laki-laki	552	55,2
Perempuan	448	44,8
<b>Kelompok Umur</b>		
17-25	88	8,8
>25-35	303	30,3
>35-45	290	29,0
>45-55	242	24,2
>55	77	7,7
<b>Kelompok Pekerjaan</b>		
Pejabat pemerintah, pengusaha skala besar	17	1,7
Pegawai BUMN/PNS/pengusaha skala menengah/manajer perusahaan skala kripsi besar/Direktur/Eselon 1	21	2,1
Pegawai BUMN/PNS/pengusaha skala menengah/manajer perusahaan skala menengah/eselon 2	71	7,1
Profesional (dosen, guru, dokter, pengacara dll)	177	17,7
Staf/PNS/pengusaha skala kecil/manajer perusahaan skala kecil/eselon 3	190	19,0
Tenaga kerja memiliki ketrampilan khusus	61	6,1
Tenaga kerja teknis/operator	285	28,5
Pensiunan	19	1,9
Lain-lain (tidak bekerja/ibu rumah tanggag)	159	15,9
<b>Kelompok Pendidikan</b>		
S3	30	3,0
S2	130	13,0
S1	267	26,7
Diploma	40	4,0
SMA/K	305	30,5
SMP	159	15,9
SD	58	5,8



Tidak Sekolah	11	1,1
<b>Status dalam Keluarga</b>		
Suami	467	46,7
Istri	330	33,0
Anak	177	17,7
Lain-lain	24	2,4
<b>Status Pernikahan</b>		
Menikah	805	80,5
Tidak/belum	195	19,5
<b>Kelompok Penghasilan</b>		
> 30.400.0000	25	2,5
24.700.001 – 30.400.000	14	1,4
19.000.001 – 24.700.000	9	0,9
15.200.001 – 19.000.000	25	2,5
11.400.001 – 15.200.000	24	2,4
7.600.001 – 11.400.000	79	7,9
5.700.001 – 7.600.000	49	4,9
3.800.001 – 5.700.000	105	10,5
1.900.001 – 3.800.000	220	22,0
≤ 1.900.000	451	45,1
<b>Asal Suku</b>		
Tionghoa	57	5,7
Melayu	19	1,9
Jawa	830	83,0
Dayak	6	0,6
Bugis/makasar	1	0,1
Maluku	3	0,3
Papua	4	0,4
Batak	17	1,7
Sunda	13	1,3
Madura	5	0,5
Bali	7	0,7
Lombok/Sasak/NTB	2	0,2
Flores/NTT	21	2,1
Menado	4	0,4
Makasar	7	0,7
Maluku	1	0,1
<b>Propinsi Asal</b>		
Sumatera Utara	12	1,2
Sumatera Barat	4	0,4
Riau	5	0,5
Jambi	10	1,0
Sumatera Selatan	2	0,2
Bengkulu	1	0,1

Lampung	2	0,2
Kepulauan Riau	2	0,2
DKI Jakarta	22	2,2
Jawa Barat	41	4,1
Jawa Tengah	21	2,1
DI Yogyakarta	7	0,7
Jawa Timur	797	79,7
Banten	11	1,1
Bali	11	1,1
NTB	4	0,4
NTT	22	2,2
Kalimantan Barat	5	0,5
Kalimantan Tengah	2	0,2
Kalimantan Selatan	2	0,2
Kalimantan Timur	3	0,3
Sulawesi Tengah	1	0,1
Sulawesi Selatan	2	0,2
Sulawesi Tenggara	2	0,2
Maluku	1	0,1
Papua Barat	4	0,4
Papua	4	0,4

Responden penelitian terbanyak adalah laki-laki, dengan status pernikahan yang terbanyak adalah berstatus menikah. Pendidikan responden terbanyak adalah SMA dan Sarjana S1 dengan penghasilan  $\leq$  Rp 1.900.000 sampai dengan Rp 5.700.000. Kelompok usia responden terbanyak adalah usia produktif antara  $> 25$  sampai dengan 55 tahun. Dari aspek pekerjaan, 28,5 responden adalah tenaga kerja teknis/operator, 19% adalah staf dan 17,7% adalah pekerja profesional. Responden berasal dari 16 suku besar di Indonesia dan 27 Propinsi.

Kelas sosial dikelompokkan berdasarkan rumus ISP, maka diperoleh penggolongan sebagai berikut:

ISP	Kelas Sosial	Jumlah (orang)	%
10-26	Atas	35	3,5
27-60	Menengah	408	40,8
61-100	Bawah	557	55,7

Penghitungan kelas pendapatan didasarkan pada ketentuan Asian Development Bank, yaitu bahwa batas kelas miskin adalah apabila pengeluaran  $<$  \$ 2/hari atau \$60 per bulan. Bila dikonversikan dalam rupiah (\$1 = Rp. 14.500), maka batas garis kemiskinan adalah apabila individu memiliki pengeluaran  $<$  Rp 870.000 per bulan. Penggolongan responden berdasarkan penghasilan adalah sebagai berikut:

### **Penggolongan Penghasilan dan ISP**

<b>Golongan Pendapatan</b>	<b>Dalam US \$</b>	<b>Penghasilan (Rp)/bulan</b>	<b>Dalam %</b>	<b>Kelas sosial ISP (%)</b>
Atas	>\$600	>8.700.000	9,6	3,5
Menengah	>\$120-600	>1.740.000 -8.700.000	23,2	40,8
Bawah	> \$60-120	>870.000-1.740.000	67,2	55,7
Miskin	< \$60	s/d 870.000	0	0

Dari tabel tersebut diperoleh simpulan bahwa ada perbedaan pengelompokan kelas sosial berdasar ISP dengan pengelompokan penghasilan. ISP adalah teknik pengelompokan kelas sosial berdasarkan *multiple factors* yakni penghasilan, pekerjaan dan pendidikan; sementara kelompok kelas sosial berdasarkan pendapatan hanya menggunakan *single factors*. Sebagai contoh, dari 9,6% kelas pendapatan atas, hanya 3.5% yang menjadi anggota kelompok kelas sosial atas. Oleh sebab itu dapat terjadi orang berpendapatan tinggi belum tentu berada pada kelas sosial tinggi dan sebaliknya orang yang berpenghasilan rendah belum tentu berada pada kelas sosial bawah. Sebagai contoh karyawan senior, pendidikan sekolah menengah, dapat memiliki penghasilan tinggi, namun belum tentu berada pada kelas sosial tinggi. Tabel berikut menunjukkan perbedaan persentase kelas penghasilan dan kelas sosial.

**Tabel XXX. Perbandingan proporsi kelas penghasilan dan pendapatan**

<b>Kelas</b>	<b>% Kelas penghasilan</b>	<b>% kelas sosial berdasarkan ISP</b>
Atas	9,6	3,5
Menengah	23,2	40,8
Bawah	67,2	55,7

Penelitian ini menguji hipotesis alternative (Ha) penelitian sebagai berikut:

**1. Kelas sosial**

- Ha1 Ada perbedaan aktifitas belanja pada konsumen kelas sosial atas, menengah dan bawah
- Ha2 Ada perbedaan pembelian produk Fashion pada konsumen kelas sosial atas, menengah dan bawah
- Ha3 Ada perbedaan pembelian produk investasi pada konsumen kelas sosial atas, menengah dan bawah
- Ha4 Ada perbedaan pembelian makanan dan minuman pada konsumen kelas sosial atas, menengah dan bawah
- Ha5 Ada perbedaan pembelian barang tahan lama pada konsumen kelas sosial atas, menengah dan bawah
- Ha6 Ada perbedaan kepemilikan dan fasilitas rumah pada konsumen kelas sosial atas, menengah dan bawah
- Ha7 Ada perbedaan Waktu Luang dan liburan pada konsumen kelas sosial

atas, menengah dan bawah

## 2. Pendapatan

- Ha8 Ada perbedaan aktifitas belanja pada konsumen kelas pendapatan atas, menengah dan bawah
- Ha9 Ada perbedaan pembelian produk Fashion pada konsumen kelas pendapatan atas, menengah dan bawah
- Ha10 Ada perbedaan pembelian produk investasi pada konsumen kelas sosial atas, menengah dan bawah
- Ha11 Ada perbedaan pembelian makanan dan minuman pada konsumen kelas pendapatan atas, menengah dan bawah
- Ha12 Ada perbedaan pembelian barang tahan lama pada konsumen kelas pendapatan atas, menengah dan bawah
- Ha13 Ada perbedaan kepemilikan dan fasilitas rumah pada konsumen kelas pendapatan atas, menengah dan bawah
- Ha14 Ada perbedaan Waktu Luang dan liburan pada konsumen kelas pendapatan atas, menengah dan bawah

Selanjutnya data dianalisis dan diuji menggunakan alat analisis Chi Square untuk menguji hubungan dan perbedaan antara ketiga kelas sosial dengan faktor-faktor pembelian produk. Setelah hasil Chi Square untuk kelas sosial dan pendapatan diperoleh, kedua hasil akan dianalisis secara deskriptif, untuk menentukan apakah variable kelas sosial ataukah pendapatan yang lebih menentukan perbedaan pembelian produk. Hasil analisis terdapat pada Appendix 1.

Hasil penelitian (Appendix 1) menunjukkan bahwa kedua hasil secara umum semua hipotesis menerima  $H_a$  (hipotesis alternatif) yakni bahwa ada perbedaan pembelian atau kepemilikan produk pada konsumen yang berbeda kelas sosial atau kelas pendapatan. Secara parsial ada beberapa item produk yang tidak memiliki perbedaan di antara kelas sosial dan pendapatan yakni kepemilikan TV dan durasi nonton TV. Sedangkan pemilihan saluran TV lokal sebagai media informasi tidak berbeda di antara kelas sosial, namun berbeda pada kelompok pendapatan.

Analisis hubungan antara kelas sosial dan pendapatan dengan pembelian produk, secara umum tidak berbeda. Sedikit perbedaan adalah pada kepemilikan saluran TV lokal/nasional. Pada kelompok kelas sosial, tidak ada perbedaan kepemilikan saluran TV lokal di antara kelas sosial atas, menengah dan bawah. Sedangkan pada kelas pendapatan, ada perbedaan kepemilikan saluran TV lokal/nasional di antara kelas pendapatan atas, menengah dan bawah.

Secara rinci, hasil deskriptif peran kelas sosial dan pendapatan dalam pembelian atau konsumsi produk adalah sebagai berikut:

1. Faktor Belanja, yaitu Tempat belanja favorit, Kedekatan dengan media belanja online, Kecenderungan cara bertransaksi kebutuhan sehari hari, dan Kecenderungan merek, lebih ditentukan oleh perbedaan kelas sosial

- dibandingkan kelompok pendapatan. Dengan kata lain, perbedaan kelas sosial menentukan gaya belanja konsumen.
2. Faktor Fashion, yaitu Rata-rata harga produk fashion yang dibeli per potong (Rp), Tempat pembelian produk fashion yang sering dikunjungi, Merek produk fashion yang dibeli, Style dalam fashion, lebih ditentukan oleh perbedaan kelas sosial dibandingkan kelompok pendapatan. Dengan kata lain perbedaan kelas sosial lebih menentukan pembelian produk fashion dibandingkan dengan pendapatan.
  3. Investasi, yaitu Kepemilikan Jaminan masa depan (asuransi) dan investasi ditentukan secara bervariasi oleh perbedaan kelas sosial maupun pendapatan.
    - a. asuransi kesehatan standar pemerintah, asuransi jiwa serta Asuransi lainnya lebih ditentukan oleh kelas sosial
    - b. asuransi kesehatan tambahan, asuransi pendidikan, asuransi kendaraan lebih ditentukan oleh kelas pendapatan

Secara umum kepemilikan jaminan masa depan ditentukan oleh kelas sosial. Secara parsial, perbedaan kelas sosial menentukan kepemilikan asuransi kesehatan standar pemerintah, asuransi jiwa, dan asuransi lainnya. Sementara perbedaan kelas pendapatan lebih menentukan kepemilikan asuransi kesehatan tambahan, asuransi pendidikan dan kendaraan. Kepemilikan asuransi di luar asuransi jiwa dan pendapatan nampaknya lebih ditentukan oleh meningkatnya pendapatan. Tabungan dan Surat berharga (saham, obligasi, dll) lebih ditentukan oleh kelas sosial

- c. Deposito, Investasi emas dan Investasi lain (sawah, ternak, kost-kostan, dll), lebih ditentukan oleh kelas pendapatan. Secara umum kepemilikan investasi ditentukan oleh perbedaan kelas sosial. Namun secara parsial kelas sosial hanya menentukan perbedaan kepemilikan tabungan dan surat berharga. Sementara perbedaan pendapatan lebih menentukan jenis investasi konvensional deposito, emas dan investasi lain (sawah, ternak, rumah sewa, dll).
4. Makanan dan Minuman
  - a. Frekuensi membeli daging sapi, ikan, susu, *soft drink*, *fast food*, sayur dan buah, produk organik, Jenis susu, fast food, Roti, suplemen kesehatan dan Tempat membeli produk makanan dan minuman lebih ditentukan oleh kelas sosial.
  - b. Frekuensi konsumsi roti per minggu, tempat membeli daging dan ikan yang sering dikunjungi, lebih ditentukan oleh kelas pendapatan.
5. Barang tahan lama
  - a. Jenis transportasi yang digunakan, Harga rata-rata kendaraan pribadi (Rp), kepemilikan TV dan *toaster*, lebih ditentukan oleh kelas pendapatan konsumen.
  - b. Peralatan elektronik rumah tangga (AC, Microwave, Kulkas, Mesin cuci dan Pemanas air) serta peralatan elektronik pribadi yang dimiliki (HP, Handycam, Kamera, Tablet, Laptop) lebih ditentukan oleh kelas sosial.
6. Rumah dan fasilitas, termasuk arsitek dan dekorasi

- a. Kepemilikan lebih dari 1 rumah dan fasilitas lainnya (kolam renang, ruang OR, ruang pakaian dll), lebih ditentukan oleh kelas pendapatan
  - b. Luas bangunan, kawasan tempat tinggal, halaman depan, halaman belakang, garasi, harga rumah, bahan furniture, desain interior, tempat pembelian interior dan arsitektur rumah, lebih ditentukan oleh kelas sosial.
7. Waktu luang dan liburan
- a. Pemanfaatan waktu luang, yakni 1). Makan dengan keluarga, atau teman; 2). jalan-jalan ke mall; 3). Aktifitas luar ruang (naik gunung, ke pantai, OR); 4).menekuni hobby di rumah (memasak, ketrampilan, berkebun, ternak, dll) 5) Jalan-jalan untuk kebutuhan hobby (traveling, naik moge dll), lebih ditentukan oleh kelas sosial
  - b. Tempat tujuan liburan keluarga (1 tahun terakhir), ditentukan pendapatan.
  - c. Kepemilikan perangkat hiburan secara umum, ditentukan oleh kelas sosial. namun bila dilihat per item perangkat hiburan: TV saluran lokal, Home theater dan Video player lebih ditentukan oleh kelas pendapatan. Sedangkan Home internet dan TV berlangganan relatif sama-sama ditentukan baik oleh kelas sosial maupun pendapatan.
  - d. Media/ sumber Informasi yakni 1.Majalah; 2. Koran; 3. Radio; 4. TV lokal/nasional; 5. TV berlangganan; 6. Internet; 7. Langganan home internet; 8. Medsos; 9. Teman. 10. endorsement, secara umum lebih ditentukan oleh kelas pendapatan.
  - e. Secara rinci, pemanfaatan sumber informasi majalah, Koran, dan langganan home internet, lebih ditentukan oleh kelas pendapatan. Pemanfaatan sumber informasi saluran TV lokal, internet, media sosial, teman dan endorsement lebih ditentukan oleh kelas sosial. Sedangkan pemanfaatan media Radio dan TV berlangganan sama-sama ditentukan oleh kelas sosial dan pendapatan
  - f. Acara TV, durasi nonton TV dan topik yang diakses dari media, lebih ditentukan oleh kelas sosial.

## DISCUSSION

### 1. Kelas Sosial dan pendapatan atas serta hubungannya dengan pembelian produk

Seperlima konsumen di dunia adalah kelas atas yang memiliki karakteristik bepergian dengan mobil dan udara, makan makanan berbasis daging, tinggal di tempat tinggal keluarga tunggal yang luas, dan membuang banyak dari apa yang mereka beli sebagai kemasan atau limbah pasca konsumsi (**Goodwin, Nelson, Ackerman dan Weisskopf, 2008**). Secara umum kelas atas mewakili 25% teratas. Kelas sosial atas adalah kelas sosial yang memiliki sumber daya lebih dari cukup mulai dari pendapatan dan pekerjaan. Pada kelas sosial atas, sumber daya selain uang/penghasilan menjadi kontributor utama gaya hidup kelas atas (Iqbal dan Ismail, 2011). Berkaitan dengan pola konsumsi, Durmaz dan **Taşdemir (2014)** menyatakan bahwa konsumen usia muda kelas sosial atas memiliki kesadaran dan preferensi yang lebih besar terhadap stimulus komersial pemasaran dan lebih

mungkin untuk mencari informasi sebelum pengambilan keputusan daripada kelas bawah.

Dari gaya berbelanja, kelas atas cenderung berbelanja di Supermarket, hypermarket dan di mana saja; dan juga 1-4 kali sebulan belanja online. Konsumen menengah ke atas merasa lebih percaya diri dalam kemampuan belanja mereka sehingga suka mencari tempat-tempat baru untuk berbelanja (Durmaz dan **Taşdemir, 2014**). Ketika berbelanja, kelas atas menggunakan uang tunai, debit dan kartu kredit. Jenis produk yang diminati adalah produk yang unik atau khusus/*customized*, dan produk merek dalam negeri. Namun kelas atas juga menyukai produk massal/ umum merek dalam negeri.

Gaya fashion kelas atas cenderung bermerek Indonesia yang terkenal, meski juga menyukai merek apa saja. Secara khusus, beberapa penelitian menunjukkan bahwa konsumen muda dari kelas sosial atas mungkin memiliki preferensi merek yang lebih kuat dan lebih mungkin untuk mencari informasi sebelum pengambilan keputusan daripada kelas bawah (Durmaz dan **Taşdemir, 2014**). Harga produk fashion sekitar Rp. 500 ribu- Rp. 1 juta rupiah namun juga membeli produk dengan harga murah. Tempat belanja kebutuhan fashion adalah di Departement Store atau di Butik/distro khusus. Responden kelas atas dalam penelitian ini cenderung tidak memiliki tema atau gaya tertentu dalam fashion, serta hanya kadang-kadang mengikuti gaya/ tema fashion tertentu. Mungkin kecenderungan tersebut karena sebagian besar responden adalah laki-laki.

Terkait dengan produk asuransi, kelas sosial atas dalam penelitian ini hanya memiliki 1-2 jenis asuransi, yakni asuransi kesehatan dan salah satu jenis asuransi lainnya (asuransi jiwa, pendidikan, kendaraan). Kelas atas memiliki 1-4 jenis investasi, mulai dari tabungan, deposito, emas, surat berharga dan lainnya. Konsumsi asuransi juga terbukti menarik. Empat belas persen dari konsumen kelas atas membelanjakan proporsi pendapatan yang lebih besar untuk asuransi, sementara hanya 3,0% dari konsumen kelas bawah melakukannya (Al-modaf, n.d).

Berkaitan dengan belanja kebutuhan sehari-hari, yaitu pembelian daging, ikan, susu, roti, sayur dan buah, produk organik dan suplemen kesehatan, konsumen kelas atas menghabiskan proporsi pengeluaran yang lebih kecil untuk makanan. Kecenderungan perilaku konsumen kelas atas lebih memilih produk makanan yang lebih berkualitas dan sehat. Konsumen kelas atas juga mengkonsumsi produk organik dan suplemen kesehatan lebih banyak dan lebih sering dibandingkan konsumen kelas sosial lainnya.

Pembelian barang tahan lama (*durable goods*) dalam penelitian ini terdiri dari jenis transportasi, harga kendaraan, kepemilikan peralatan elektronik rumah tangga serta alat dan harga barang elektronik pribadi. Kelas sosial atas menggunakan jenis transportasi mobil pribadi atau taksi. Harga rata-rata mobil pribadi yang dimiliki sebagian besar berkisar antara Rp. 100-500 juta. Kelas sosial atas memiliki 5-7 item peralatan elektronik rumah tangga dan 2-5 item peralatan elektronik pribadi. Peralatan elektronik rumah tangga yang selalu dimiliki adalah TV, AC, kulkas, mesin cuci. Peralatan elektronik rumah tangga microwave, pemanggang roti dan pemanas air dimiliki oleh sebagian kelas sosial atas. Sementara itu alat elektronik pribadi yang dimiliki adalah HP dan laptop; sedangkan Tablet/Tab, kamera dan

handycam hanya dimiliki sebagian konsumen kelas atas. Harga alat elektronik pribadi berkisar antara > Rp 3,1 juta dan bisa lebih dari Rp 5 juta.

Kelas atas tinggal di kawasan perumahan atau kawasan elite atau kawasan non perumahan yang dekat dengan jalan raya. Konsumen kelas atas diperkirakan memiliki proporsi lebih besar dalam hal pendapatan yang dibelanjakan untuk perumahan, namun dalam penelitian Al-Modaf (n.d) hal yang sebaliknya terjadi. Kelas atas membelanjakan lebih sedikit untuk perumahan dibandingkan kelas bawah (29,5% dibanding 36%) Alasan dari hasil penelitian tersebut adalah bahwa kelas sosial atas telah memiliki rumah sehingga tidak harus membayar sewa sehingga lebih sedikit penghasilan yang dibelanjakan untuk rumah. Tipe rumah tempat tinggal kelas atas >70 M<sup>2</sup> dengan harga rumah bervariasi mulai dari < Rp 1 milyar sampai dengan Rp 5 Milyar. Sebagian besar memiliki 1 rumah tinggal pribadi yang cukup lengkap fasilitasnya. Interior rumah tinggal kelas atas dilengkapi dengan mebel/furniture bahan kayu jati, atau kayu lain, atau bahan mahal lainnya dan dekorasi rumah bertema tertentu, dan sebagian tidak didesain khusus/tidak bertema. Rumah biasanya didesain oleh arsitek perumahan (standar). Waktu luang kelas atas diisi dengan makan dengan keluarga, kolega dan jalan-jalan ke mall. Sebagian besar juga melakukan aktifitas luar ruang, misalnya naik gunung, ke pantai, olah raga; atau jalan-jalan untuk kebutuhan hobby misalnya traveling; atau menekuni hobby rumahan misalnya memasak, berkebun, kerajinan tangan, berternak dan lain-lain. Tempat tujuan liburan keluarga bervariasi mulai dekat rumah sampai dengan luar negeri, bahkan sampai dengan di luar negara Asia. Sepertiga konsumen dari kelas atas membelanjakan uang untuk makanan yang jauh dari rumah, sementara kurang dari seperempat kelas bawah melakukannya. Makan di luar bukan hanya hiburan, melainkan, telah menjadi cara menunjukkan status sosial kepada publik (Al-Modaf, n.d).

Kelas atas menghabiskan proporsi terbesar pada belanja untuk hiburan. Namun berbeda dengan kelas bawah, konsumen dari kelas atas menghabiskan lebih banyak untuk biaya hiburan di luar rumah, seperti untuk film yang ditampilkan di bioskop, konser, dan acara olahraga (Al-Modaf, n.d). Subjek kelas atas mendeskripsikan diri sebagai orang yang ingin tahu dan tertarik pada hal-hal baru, sehingga berusaha untuk memperluas pikiran (Iqbal dan Ismail, 2011). Penelitian ini mendukung pernyataan tersebut. Untuk mendukung waktu luang di rumah, kelas atas memiliki 1-5 item perangkat hiburan di rumah, yakni TV, saluran TV lokal dan berlangganan dan home internet. Sebagian besar memiliki video player dan home theater. Media atau sumber informasi sebagian besar kelas sosial atas adalah koran, majalah, radio, TV berlangganan, internet, pertemanan dan media sosial.

Kelas sosial atas menyukai produk berkualitas dan dengan demikian mengumpulkan lebih banyak informasi termasuk dari orang-orang di sekitar mereka (Iqbal dan Ismail, 2011). Kelas atas lebih menggunakan media sosial sebagai akses informasi dan bukan saluran TV lokal/nasional. Endorsement kurang digunakan kelas atas sebagai sumber informasi. Acara TV favorit adalah film asing, Talkshow hiburan, acara hiburan (music, talent show, dll), acara olah raga dan Channel berita Indonesia, yang diakses < 2 sampai 4 jam per hari. Ketika membaca



media massa, kelas atas menyukai membaca artikel populer dan ulasan/opini di majalah/Koran.

## **2. Kelas Sosial dan pendapatan menengah serta hubungannya dengan pembelian produk**

Kelas menengah adalah kelas sosial yang paling diminati oleh pemasar adalah kelas menengah ke bawah dan bawah karena jumlahnya yang besar dan daya beli yang tipikal (Iqbal dan Ismail, 2011). Kelas menengah mewakili dua kuartil populasi konsumen. Kelas menengah berevolusi yang berarti menjadi pembeli yang canggih dan berpengalaman — mereka yang mampu dan bersedia membayar premium untuk kualitas dan untuk mempertimbangkan barang-barang pilihan, bukan hanya kebutuhan dasar (Ahmed, Khan dan Samad, 2016). Bila kelompok kelas pekerja atau kelas bawah cenderung menghabiskan sumber daya keuangan, sementara kelompok kelas menengah menghabiskan sesuai dengan apa yang mereka butuhkan (Al-Modaf, n.d).

Konsumen menengah ke atas merasa lebih percaya diri dalam kemampuan belanja mereka sehingga suka mencari tempat-tempat baru untuk berbelanja (Durmaz dan **Taşdemir, 2014**). Tempat belanja kelas menengah bisa di mana saja dan juga di toko modern (Supermarket/ hypermarket/ minimarket). Untuk belanja online, jawaban kelas menengah adalah bervariasi mulai dari 1 sampai dengan 4 bulan sekali. Kelas menengah belanja menggunakan uang tunai dan/atau kartu debit; serta sekali-kali belanja saat promo. Kelas menengah menyukai merek dalam negeri baik produk massal maupun produk unik/ khusus.

Produk fashion yang disukai adalah produk dalam negeri baik yang bermerek terkenal maupun tidak bermerek. Produk fashion dibeli di department store, dengan harga produk berkisar antara Rp. 100 ribu-500 ribu. Kelas menengah tidak terlalu mengikuti gaya tertentu dalam pemilihan produk fashion.

Kelas sosial menengah memiliki 1-2 item asuransi, yang terutama adalah asuransi kesehatan standar pemerintah ataupun asuransi kesehatan tambahan. Kelas sosial menengah sebagian besar memiliki asuransi jiwa, namun tidak memiliki asuransi pendidikan, kendaraan dan asuransi lainnya. Kelas sosial menengah memiliki 1-4 jenis investasi, namun tabungan adalah yang pasti dimiliki. Sebagian kelas sosial menengah tidak memiliki produk investasi lainnya yakni deposito, surat berharga, emas dan investasi lainnya.

Kelompok kelas menengah dan kelas bawah membeli bahan makanan yang sama, tetapi dalam berbagai jenis Al-modaf (n.d). Dalam hal pembelian produk makanan dan minuman, kelas menengah menunjukkan perilaku yang lebih fleksibel. Kelas menengah melakukan belanja di pasar tradisional maupun modern. Produk makanan dan minuman yang dikonsumsi pun dapat bervariasi dan berkualitas seperti apa yang dikonsumsi kelas atas. Di Indonesia kelas menengah mengkonsumsi makanan rumahan dan makan di luar rumah. Hasil tersebut sedikit berbeda dari penelitian Iqbal dan Ismail (2011) yang menyatakan bahwa makanan rumahan kurang dihargai oleh kelas menengah di Turki karena dianggap sama dengan kelas bawah. Al-modaf (n.d) menyatakan bahwa ketika memutuskan apa

yang akan dibeli, kelompok kelas menengah lebih peduli tentang masalah kesehatan.

Konsumen berpendapatan menengah memiliki kebutuhan yang cukup beragam dan khususnya dalam trade-off antara apa yang mereka mampu dan kesukaan merek dan kualitas (Ahmed, Khan dan Samad, 2016). Kelas menengah menghabiskan proporsi terbesar pada produk yang terlihat (Al-modaf, n.d). . Kelas menengah sering digambarkan sebagai orang-orang yang ingin membeli produk yang populer, tinggal di rumah dan lingkungan yang baik, berbelanja di toko yang lebih mahal, merek yang lebih baik, untuk mengekspresikan kekhawatiran atas penampilan mereka dan penilaian orang lain atas mereka.

Kelas menengah mengkonsumsi produk untuk menunjukkan identitas yang berbeda dengan kelas bawah dan ingin seperti kelas atas. Ahmed, Khan dan Samad (2016) menyatakan bahwa rumah tangga kelas menengah seringkali meminjam untuk membeli rumah dan perabotan. Namun, konsumen kelas menengah-atas di negara-negara berkembang, bagaimanapun, akan tetap bijaksana dan logis dalam pembelanjaan mereka, mengikuti nilai-nilai leluhur tentang kehidupan (Ahmed, Khan dan Samad, 2016).

Ahmed, Khan dan Samad (2016) menyatakan bahwa kelas menengah juga mengkonsumsi barang-barang mewah, termasuk jam tangan, pakaian siap pakai, perhiasan, perabotan dan sejenisnya dan lebih cenderung membeli laptop, kamera digital, dan barang-barang rumah tangga khusus lainnya. Penelitian di Indonesia ini juga menunjukkan kelas sosial menengah memiliki 3-7 item peralatan elektronik rumah tangga terutama TV dan kulkas, sebagian besar memiliki pemanas air dan mesin cuci, dan tidak memiliki microwave dan pemanggang roti. Kelas sosial menengah memiliki 1-5 jenis peralatan elektronik pribadi terutama HP dan laptop. Untuk peralatan pribadi lainnya, yakni handycam, kamera, dan tablet, sebagian besar kelas sosial menengah tidak memilikinya. Adapun harga alat elektronik pribadi bervariasi mulai dari < Rp. 2 juta sampai dengan lebih dari Rp.5 juta.

Kelas sosial menengah mendiami rumah tinggal berukuran sedang di kawasan perumahan atau perkampungan yang berjarak < 500 meter dari jalan raya dengan fasilitas yang bervariasi. Harga rumah tinggal kelas sosial menengah adalah < Rp 1 milyar namun sebagian menyatakan bahwa rumah yang ditempati bukan rumah milik pribadi.

Kelas menengah di Indonesia mengkonsumsi barang tahan lama, bersama dengan makan di luar, waktu luang dan perjalanan, juga berada pada tingkat konsumsi tertinggi di kota-kota besar (Ahmed, Khan dan Samad, 2016). Hasil penelitian ini menunjukkan furniture yang digunakan untuk rumah tinggal adalah bahan apa saja, yang penting dapat digunakan. Sebagian kelas sosial menengah menggunakan bahan kayu jati, atau kayu lain, atau bahan mahal lainnya. Arsitektur dan dekorasi rumah tidak bertema atau bertema tertentu, namun tidak didesain secara khusus. Materi dekorasi dibeli di toko apapun yang menjual dekorasi.

Kelas sosial menengah melakukan 2-3 aktifitas di waktu luang yakni terutama makan dengan keluarga atau teman dan jalan-jalan ke mall. Sebagian besar melakukan aktifitas luar ruang (naik gunung, ke pantai, OR) dan menekuni hobby di rumah (memasak, ketrampilan, berkebun, ternak, dll). Tempat liburan kelas sosial menengah bervariasi mulai lokasi liburan dekat rumah sampai dengan liburan

ke negara-negara asia lainnya. Kelas sosial menengah memiliki 1-2 perangkat hiburan yaitu terutama saluran TV lokal. Sebagian memiliki TV berlangganan, namun sebagian besar tidak memiliki video player, home thater dan home internet. Sebagian kelas sosial menengah mengakses 4-9 media informasi yakni majalah, koran, radio, TV lokal/nasional, TV berlangganan, internet, home internet dan medsos. Dampak dari internet pada konsumen akan terus berkembang. Di Cina, misalnya, 68% kelas menengah memiliki akses ke sana, dibandingkan dengan 57% dari total penduduk perkotaan (Ahmed, Khan dan Samad, 2016).

Kelas sosial menengah tidak mengakses endorsement sebagai sumber media. Kelas sosial menengah menonton tayangan film asing, Talkshow hiburan, Acara hiburan (music, talentshow, dll), acara olah raga dan Channel berita Indonesia. Kelas sosial menengah menonton TV selama kurang dari 2 jam sampai dengan 4 jam per hari. Topik media yang disukai oleh kelas menengah adalah membaca artikel populer, membaca ulasan/opini di majalah atau koran.

Secara umum tidak ada perbedaan pembelian produk oleh kelas sosial dan pendapatan konsumen kelas menengah. Beberapa perbedaan pada item produk yang dikonsumsi terjadi pada kelas sosial dan kelompok pendapatan. Kelas pendapatan menengah memiliki 1-2 item asuransi, yang terutama adalah asuransi kesehatan standar pemerintah, namun tidak memiliki asuransi kesehatan tambahan, asuransi jiwa, asuransi pendidikan, kendaraan dan asuransi lainnya. Hasil tersebut tidak jauh berbeda dengan penelitian Ahmed, Khan dan Samad (2016) yang menyatakan bahwa kelas menengah Indonesia juga mulai melakukan pembelian produk keuangan seperti hipotek dan reksadana dan memiliki tingkat penetrasi 30% lebih tinggi dalam produk keuangan dibandingkan dengan rata-rata perkotaan. Penetrasi kartu kredit pada konsumen kelas menengah juga cukup tinggi dan mereka jauh lebih terhubung secara digital dibandingkan dengan populasi umum lainnya.

Kelas pendapatan menengah memiliki 3-7 item peralatan elektronik rumah tangga terutama TV dan kulkas, sementara kelas sosial menengah sedikit lebih beragam yakni TV, AC, kulkas, mesin cuci. Sebagian kelas pendapatan menengah menggunakan bahan kayu jati, atau kayu lain, atau bahan mahal lainnya dan sebaliknya untuk kelas sosial menengah. Sebagian kelas pendapatan menengah mengakses 4-9 media informasi yakni koran, radio, TV berlangganan, internet, home internet dan medsos. Kelas pendapatan menengah tidak mengakses TV lokal/nasional, majalah, dan endorsement sebagai sumber media. Sedangkan sebagian kelas sosial menengah mengakses 4-9 media informasi yakni majalah, koran, radio, TV lokal/nasional, TV berlangganan, internet, home internet dan medsos. Kelas sosial menengah tidak mengakses endorsement sebagai sumber media.

Hasil tersebut tidak jauh berbeda dengan penelitian Ahmed, Khan dan Samad (2016) yang menyatakan bahwa konsumen berpenghasilan menengah ke atas di Indonesia membeli kategori produk baru dan akan membawa perubahan pada bauran konsumsi antara produk dasar dan mewah. Produk yang mulai disukai

konsumen kelas menengah di Indonesia microwave, home theater, oatmeal, minuman energi, obat kumur, minyak vitamin rambut dan asuransi mobil.

Kelas sosial lebih memiliki varian produk atau jasa serta akses sumber informasi dibandingkan kelompok pendapatan. Hal tersebut dikarenakan bahwa pengukuran kelas sosial juga melibatkan pekerjaan dan pendidikan. Produk-produk tersebut dikonsumsi untuk memenuhi dan berkaitan dengan kebutuhan pekerjaan atau pendidikan.

### **3. Kelas Sosial dan pendapatan bawah serta hubungannya dengan pembelian produk**

Hasil analisis hubungan kelas sosial sebagian besar konsisten dengan kelas pendapatan. hanya satu item terdeteksi sedikit berbeda yakni pemanfaatan waktu luang. Kelas sosial bawah lebih cenderung memanfaatkan waktu luang dengan makan bersama keluarga/teman, sementara kelas berpendapatan bawah cenderung memanfaatkan waktu luang dengan jalan-jalan ke Mall. Dibandingkan dengan kelas sosial atau kelas pendapatan atas dan menengah, hasil analisis hubungan kelas sosial lebih konsisten dengan hasil dari kelas pendapatan. Hal tersebut disebabkan karena proporsi kelas sosial bawah dan kelas berpendapatan bawah berimbang atau kurang lebih sama besar.

Kelas sosial bawah didominasi laki-laki berkeluarga, usia > 35-45 tahun. Tingkat pendidikan didominasi SMA dan SMP dan dengan tingkat penghasilan  $\leq$  Rp 1,9 juta sampai dengan Rp. 3,8 juta per bulan. Pekerjaan kelas sosial bawah didominasi pekerja lepas profesional, karyawan swasta dan wirausaha skala kecil.

Kelas sosial konsumen menentukan gambaran tentang belanja dan toko yang menarik bagi kelas sosial mereka sendiri. Konsumen kelas atas ingin menikmati suasana toko yang menyenangkan dengan menampilkan pameran yang menarik; kelas bawah menekankan pada membeli barang-barang rumah tangga atau pakaian sebagai bagian belanja yang menyenangkan (Durmaz dan **Taşdemir, 2014**). Konsumen kelas sosial bawah lebih suka belanja dekat kediaman, tempat di mana konsumen dan penjual dapat bertatap muka dan mendapatkan layanan lebih mudah (Durmaz dan **Taşdemir, 2014**). Tempat belanja konsumen kelas sosial bawah adalah di mana saja dan tidak pernah belanja online. Alat pembayaran yang digunakan adalah uang tunai atau kartu debit. Konsumen kelas sosial bawah menyukai promo/diskon produk. Produk yang dikonsumsi adalah produk massal dan tidak bermerek. Konsumen kelas bawah menekankan pada membeli barang-barang rumah tangga atau pakaian sebagai bagian belanja yang menyenangkan (Durmaz dan **Taşdemir, 2014**). Produk fashion yang dikonsumsi oleh kelas sosial bawah adalah produk tidak bermerek atau merek apa saja, harga < Rp 100 ribu sampai dengan Rp.300 ribu, dan dibeli di pasar tradisional, toko baju dan department store. Fashion style konsumen kelas sosial bawah tidak bertema khusus dan kadang-kadang mengikuti gaya/ tema fashion tertentu.

Kelas bawah cenderung untuk tidak merencanakan masa depan (Iqbal dan Ismail, 2011). Sebagian kelas sosial bawah hanya memiliki asuransi kesehatan standar pemerintah dan tidak memiliki asuransi lainnya. Sebagian besar kelas sosial bawah

memiliki tabungan namun tidak memiliki investasi lainnya (emas, deposito dll). Kelas bawah menghabiskan proporsi pendapatannya untuk kebutuhan pokok, sehingga asuransi masih dianggap biaya/pengeluaran tambahan.

Meskipun kelas bawah memiliki ukuran keluarga terkecil, keluarga kelas bawah peringkat pertama dalam pengeluaran untuk makanan (19,7% dari total pengeluaran), dibandingkan dengan keluarga kelas atas (12,7%) (Al-Modaf, n.d). Berkaitan dengan konsumsi makanan dan minuman, baik kelas pendapatan maupun kelas sosial bawah menunjukkan konsumsi makanan dan minuman yang sederhana, murah dan dibeli di warung dekat rumah, pedagang keliling dan pasar tradisional. Kelas bawah jarang mengkonsumsi daging, susu, ikan dan makanan berkualitas lainnya yang membutuhkan biaya tinggi.

Peralatan rumah tangga yang selalu dimiliki oleh kelas sosial bawah adalah TV. Kulkas dimiliki oleh sebagian besar konsumen kelas bawah. HP adalah peralatan elektronik pribadi yang dimiliki oleh kelas sosial bawah. Peralatan elektronik rumah tangga dan pribadi lainnya tidak dimiliki oleh konsumen kelas sosial bawah. harga rata-rata peralatan elektronik pribadi < Rp 2 juta sampai dengan Rp. 3 juta.

Sebagian besar kelas sosial bawah tidak memiliki rumah tinggal pribadi. Hal tersebut juga ditunjukkan oleh penelitian Al-Modaf (n.d) yang menyatakan bahwa proporsi belanja kelas bawah terkait dengan ruman tinggal lebih tinggi dibandingkan kelas atas karena antara lain digunakan untuk membayar sewa. Luas rumah tinggal kurang dari 45M<sup>2</sup> sampai dengan 70 M<sup>2</sup> di kawasan perkampungan yang jaraknya lebih dari meter dari jalan raya. Harga rumah tinggal mereka kurang dari Rp 1 Milyar. Rumah yang dihuni kelas sosial bawah minim fasilitas dan bahkan tidak memiliki halaman depan. Bahan furniture yang digunakan adalah bahan apa saja yang penting dapat digunakan. Dekorasi rumah tinggal tidak bertema bahkan apa adanya dan rumah tinggal tidak didesain khusus.

Konsumen dari kelas bawah menghabiskan lebih banyak untuk hiburan rumah, seperti televisi, radio, VCR, dan DVDplayer (Al-Modaf, n.d). Waktu luang sebagian besar kelas sosial bawah adalah makan dengan keluarga atau teman. Tidak ada aktivitas lain yang digunakan untuk mengisi waktu luang untuk kelas sosial bawah. Tempat liburan kelas sosial bawah adalah di sekitar tempat tinggal. Semnetara untuk media hiburan, kelas sosial bawah memiliki TV dengan saluran lokal/nasional. Tidak ada perangkat hiburan lainnya yang dimiliki.

Secara khusus, beberapa penelitian menunjukkan bahwa kelas bawah kurang menunjukkan kemungkinan mencari informasi sebelum pengambilan keputusan daripada kelas atas (Durmaz dan **Taşdemir, 2014**). Kelas sosial bawah mengkases informasi dari 1-3 sumber, dan yang pasti diakses adalah saluran TV lokal/nasional. Koran, majalah, TV berlangganan, internet dna home internet, media sosial, teman dan endorsement hanya sebagian kecil diakses oleh konsumen kelas sosial bawah. Kelas sosial bawah jarang membaca media. Durasi nonton TV <2-4 jam per hari. Acara favorit yang dilihat oleh konsumen kelas sosial bawah adalah berita selebritis/entertainment, Film asing, talkshow hiburan, Acara hiburan (music, talentshow, dll), acara olah raga dan Acara Drama (romantic, Korea, India, sinetron Indonesia).

## Appendix 1

**Tabel XXX. Hasil analisis penentuan peran kelas sosial dan pendapatan dengan pembelian produk**

Variabel	Kode	Indikator	$\chi^2$ (Chi Square) Kelas Sosial	$\chi^2$ (Chi Square) Pendapatan	Sin
Belanja	B1	Tempat belanja favorit	2.740E2	2.41E2	Kel
Ha8	B2	Kedekatan dengan media belanja online	4.448E2	2,825E2	Kel
	B3	Kecenderungan cara bertransaksi kebutuhan sehari hari	3.875E2	2.952E2	Kel
	B4	Kecenderungan merek	3.731E2	2.978E2	Kel
Fashion	F1	Rata-rata harga produk fashion yang dibeli per potong (Rp)	2.916E2	2.644E2	Kel
Ha9	F2	Tempat pembelian produk fashion yang sering dikunjungi	3.924E2	3.542E2	Kel
	F3	Merek produk fashion yang dibeli	2.895E2	2.212E2	Kel
	F4	Style (gaya) dalam fashion	1.091E2	67.126	Kel
Investasi	A1	Kepemilikan Jaminan masa depan (asuransi) 1). asuransi kesehatan standar pemerintah 2). asuransi kesehatan tambahan 3). asuransi jiwa 4). asuransi pendidikan 5). asuransi kendaraan 6). Asuransi lainnya	61.908	46.732	Kel
Ha10	A1b1	asuransi kesehatan standar	14.285	11.723	Kel
	A1b2	asuransi kesehatan tambahan	2.221E2	2.284E2	Kel me
	A1b3	asuransi jiwa	1.907E2	1.554E2	Kel
	A1b4	asuransi pendidikan	1.198E2	1.597E2	Kel me
	A1b5	asuransi kendaraan	1.651E2	1.808E2	Kel me
	A1b6	Asuransi lainnya	39.630	22.610	Kel
	A2	Kepemilikan investasi: 1. Tabungan; 2. Deposito; 3. Surat berharga (saham, obligasi, dll); 4. Investasi emas; 5. Investasi lain (sawah, ternak, kost-kostan, dll)	3.662E2	3.343E2	Kel
	A2b1	Tabungan	1.380E2	78.624	Kel
	A2b2	Deposito	1.290E2	1.446E2	Kel me
	A2b3	Surat berharga (saham, obligasi, dll)	84.247	70.659	Kel
	A2b4	Investasi emas	1.657E2	2.193E2	Kel me
	A2b5	Investasi lain (sawah, ternak, kost-kostan, dll)	1.246E2	1.552E2	Kel me
Food and Beverages	FB1	Frekuensi membeli daging sapi per minggu	56.926	51.293	Kel

Variabel	Kode	Indikator	$\chi^2$ (Chi Square) Kelas Sosial	$\chi^2$ (Chi Square) Pendapatan	Sim
Ha11	FB2	Tempat membeli daging yang sering dikunjungi	2.180E2	2.224E2	Kel me
	FB3	Frekuensi konsumsi ikan per minggu	2.791E2	2.153E2	Kel
	FB4	Tempat membeli ikan yang sering dikunjungi	1.532E2	1.851E2	Kel me
	FB5	Jenis susu yang dikonsumsi	1.974E2	1.644E2	Kel
	FB6	Frekuensi konsumsi susu per minggu	1.621E2	1.229E2	Kel
	FB7	Frekuensi konsumsi <i>soft drink</i> per minggu	25.888	24.383	Kel
	FB8	Frekuensi mengkonsumsi <i>fast food</i> per bulan	94.944	67.700	Kel
	FB9	Jenis <i>fast food</i> yang dikonsumsi	4.830E2	4.092E2	Kel
	FB10	Jenis Roti yang dikonsumsi	2.560E2	2.167E2	Kel
	FB11	Tempat membeli roti yang sering dikunjungi	3.109E2	2.862E2	Kel
	FB12	Frekuensi konsumsi roti per minggu	1.887E2	2.047E2	Kel me
	FB13	Tempat membeli sayur dan buah yang sering dikunjungi	3.158E2	2.476E2	Kel
	FB14	Frekuensi konsumsi sayur dan buah per minggu	2.535E2	2.312E2	Kel
	FB15	Frekuensi mengkonsumsi produk organik per bulan	1.530E2	78.583	Kel
	FB16	Tempat membeli produk organik yang sering dikunjungi	3.000E2	2.404E2	Kel
	FB17	Jenis suplemen kesehatan yang dikonsumsi	85.230	52.563	Kel
	FB18	Tempat membeli suplemen yang sering dikunjungi	1.067E2	67.779	Kel
Durable Goods	DG1	Jenis transportasi yang digunakan	2.874E2	3.137E2	Kel me
Ha12	DG2	Harga rata-rata kendaraan pribadi (Rp)	3.521E2	4.388E2	Kel me
	DG3	Peralatan elektronik rumah tangga yang dimiliki:1. AC 2. TV 3. <i>Microwave</i> 4. Kulkas 5. Pemanggang roti 6. Mesin cuci 7. Pemanas air	4.116E2	3.789E2	Kel
	DG3b1	AC	1.985E2	2.086E2	Kel
	DG3b2	TV	1.534 (NS)	4.682 (NS)	Kel me
	DG3b3	<i>Microwave</i>	1.270E2	1.312E2	Kel me
	DG3b4	Kulkas	76.440	61.092	Kel
	DG3b5	Pemanggang roti	1.303E2	1.450E2	Kel me
	DG3b6	Mesin cuci	1.364E2	80.035	Kel
	DG3b7	Pemanas air	1.468E2	1.433E2	Kel
	DG4	Peralatan elektronik pribadi yang dimiliki:1. HP 2. <i>Handycam</i> 3. Kamera 4. <i>Tablet</i> 5. Laptop	6.314E2	4.464E2	Kel

Variabel	Kode	Indikator	$\chi^2$ (Chi Square) Kelas Sosial	$\chi^2$ (Chi Square) Pendapatan	Sim
	DG4b1	HP	16.491	15.098	Kel
	DG4b2	Handycam	1.235E2	1.090E2	Kel
	DG4b3	Kamera	2.658E2	2.572E2	Kel
	DG4b4	Tablet	2.239E2	2.079E2	Kel
	DG4b5	Laptop	5.454E2	3.539E2	Kel
	DG5	Harga rata-rata alat komunikasi pribadi (Rp)	5.041E2	3.678E2	Kel
House	H1	Luas bangunan rumah tinggal	4.779E2	4.024E2	Kel
Ha13	H2	Kawasan tempat tinggal	4.501E2	3.835E2	Kel
	H3	Kepemilikan tempat tinggal dan bangunan lain yang dimiliki 1).Satu rumah 2).Lebih dari 1 rumah 3).Halaman depan 4). Halaman belakang 5). Garasi 6). Fasilitas lain (kolam renang, ruang OR, ruang pakaian dll)	2.515E2	2.197E2	Kel
	H3b1	Satu rumah	16.034	14.393	Kel
	H3b2	Lebih dari 1 rumah	97.362	97.730	Kel me
	H3b3	Halaman depan	2.742E2	2.422E2	Kel
	H3b4	Halaman belakang	1.861E2	1.548E2	Kel
	H3b5	Garasi	2.627E2	2.264E2	Kel
	H3b6	Fasilitas lain (kolam renang, ruang OR, ruang pakaian dll)	58.065	72.874	Kel me
	H4	Harga tempat tinggal dan bangunan	1.961E2	1.924E2	Kel
	H5	Bahan Furniture (mebel)	2.354E2	2.276E2	Kel
	H6	Desain interior	2.436E2	2.229E2	Kel
	H7	Tempat pembelian	2.923E2	2.686E2	Kel
	H8	Arsitektur rumah	2.304E2	1.988E2	Kel
Waktu Luang dan Liburan	WL1	Pemanfaatan waktu luang Makan dengan keluarga, atau teman; 2). jalan-jalan ke mall; 3). Aktifitas luar ruang (naik gunung, ke pantai, OR); 4).menekuni hobby di rumah (memasak, ketrampilan, berkebun, ternak, dll) 5) Jalan-jalan untuk kebutuhan hobby (traveling, naik moge dll)	2.643E2	2.391E2	Kel
Ha14	WL1b1	Makan dengan keluarga, atau teman	63.755	43.019	Kel
	WL1b2	jalan-jalan ke mall	2.066E2	1.687E2	Kel
	WL1b3	Aktifitas luar ruang (naik gunung, ke pantai, OR)	1.709E2	1.229E2	Kel
	WL1b4	menekuni hobby di rumah (memasak, ketrampilan, berkebun, ternak, dll)	1.082E2	92.212	Kel
	WL1b5	Jalan-jalan untuk kebutuhan hobby (traveling, naik moge dll)	2.029E2	1.521E2	Kel
	WL2	Tempat tujuan liburan keluarga (1 tahun terakhir)	3.509E2	3.770E2	Kel me
	WL3	Perangkat hiburan: TV saluran lokal, 2. TV	3.196E2	2.805E2	Kel



Variabel	Kode	Indikator	$\chi^2$ (Chi Square) Kelas Sosial	$\chi^2$ (Chi Square) Pendapatan	Sim
		berlangganan 3. Home theater; 4. Video ; 5. Home internet			
	<b>WL3b1</b>	<b>TV saluran lokal</b>	<b>5.847 (NS)</b>	8.447	<b>Kel me</b>
	WL3b2	TV berlangganan	1.881E2	1.882E2	Sar
	WL3b3	Home theater	94.320	1.060E2	<b>Kel me</b>
	WL3b4	Video	1.735E2	1.473E2	<b>Kel me</b>
	WL3b5	Home internet	2.929E2	2.953E2	Sar
	WL4	Media/ sumber Informasi: 1.Majalah; 2. Koran; 3. Radio; 4. TV lokal/nasional; 5. TV berlangganan; 6. Internet; 7. Langganan home internet; 8. Medsos; 9. Teman. 10. endorsement	4.371E2	3.426E2	<b>Kel me</b>
	WL4b1	Majalah	1.843E2	1.937E2	<b>Kel me</b>
	WL4b2	Koran	1.204E2	1.447E2	<b>Kel me</b>
	WL4b3	Radio	1.340E2	1.375E2	sar
	WL4b4	TV lokal/nasional	2.928E2	2.427E2	Kel
	WL4b5	TV berlangganan	2.048E2	2.019E2	sar
	WL4b6	Internet	2.744E2	2.018E2	Kel
	WL4b7	Langganan home internet	3.093E2	3.277E2	<b>Kel me</b>
	WL4b8	Medsos	2.463E2	1.607E2	Kel
	WL4b9	Teman	3.049E2	2.286E2	Kel
	WL4b10	endorsement	71.410	47.157	Kel
	WL5	Acara TV yang disukai	87.550	73.754	Kel
	<b>WL6</b>	<b>Durasi nonton TV</b>	<b>9.057 (NS)</b>	<b>5.099 (NS)</b>	Kel
	WL7	Apa yang anda baca di media?	3.853E2	2.970E2	Kel

Keterangan:

NS: Not signifikan

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**D. STATUS LUARAN:** Tuliskan jenis, identitas dan status ketercapaian setiap luaran wajib dan luaran tambahan (jika ada) yang dijanjikan. Jenis luaran dapat berupa publikasi, perolehan kekayaan intelektual, hasil pengujian atau luaran lainnya yang telah dijanjikan pada proposal. Uraian status luaran harus didukung dengan bukti kemajuan ketercapaian luaran sesuai dengan luaran yang dijanjikan. Lengkapi isian jenis

luaran yang dijanjikan serta mengunggah bukti dokumen ketercapaian luaran wajib dan luaran tambahan melalui BIMA.

1. ...

No	Jenis luaran				Indikator capaian		
	Kategori	Sub kategori	Wajib	Tambahan	TS <sup>1)</sup>	TS+1	TS +2
1	Artikel Ilmiah dimuat di jurnal <sup>2)</sup>	Internasional bereputasi	W		Submitted Jurnal Innovative Marketing (Scopus indexed)	accepted	Accepted
		Nasional terakreditasi	W		Submitted Jurnal Ekonomi (Sinta 4) Jurnal Wacana (Sinta 4)	accepted	Accepted
2	Artikel ilmiah dimuat di prosiding <sup>3)</sup>	Internasional terindeks		T	Airlangga International Conference on Economics and Business (AICEB) 2018. Penyelenggara: Fakultas Ekonomi dan Bisnis, Universitas Airlangga – Surabaya, 24 Oktober 2018.	Sudah dilaksanakan	Sudah dilaksanakan
		Nasional					
3	Invited speaker dalam temu ilmiah <sup>4)</sup>	Internasional nasional					
4	Visiting lecturer <sup>5)</sup>	Internasional					
5	Hak Kekayaan Intelektual (HKI) <sup>6)</sup>	Paten					
		Paten sederhana					
		Hak cipta		T	Draft Buku	terdaftar	granted
		Merek dagang					
		Rahasia dagang					
		Desain Produk industry					
		Indikasi Geografis					
Perlindungan varietas tanaman							

		Perlindungan topografi sirkuit terpadu					
6	Teknologi tepat guna <sup>7)</sup>						
7	Model/Purwarupa/Desain/ Karya seni/ Rekayasa Sosial <sup>8)</sup>			T	Draft	produk	produk
8	Buku Ajar (ISBN) <sup>9)</sup>			T	Draft Buku	editing	Terbit
9	Tingkat Kesiapan Teknologi (TKT) <sup>10)</sup>			T	3	3	3

1) TS = Tahun sekarang (tahun pertama penelitian)

2) Isi dengan tidak ada, draf, submitted, reviewed, *accepted*, atau *published*

3) Isi dengan tidak ada, draf, terdaftar, atau sudah dilaksanakan

4) Isi dengan tidak ada, draf, terdaftar, atau sudah dilaksanakan

5) Isi dengan tidak ada, draf, terdaftar, atau sudah dilaksanakan

6) Isi dengan tidak ada, draf, terdaftar, atau *granted*

7) Isi dengan tidak ada, draf, produk, atau penerapan

8) Isi dengan tidak ada, draf, produk, atau penerapan

9) Isi dengan tidak ada, draf, atau proses *editing*, atau sudah terbit

10) Isi dengan skala 1-9 dengan mengacu pada Lampiran A

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**E. PERAN MITRA:** Tuliskan realisasi kerjasama dan kontribusi Mitra baik *in-kind* maupun *in-cash* (untuk Penelitian Terapan, Penelitian Pengembangan, PTUPT, PPUPT serta KRUPPT). Bukti pendukung realisasi kerjasama dan realisasi kontribusi mitra dilaporkan sesuai dengan kondisi yang sebenarnya. Bukti dokumen realisasi kerjasama dengan Mitra diunggah melalui BIMA.

..... Tidak ada mitra karena penelitian dasar.  
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**F. KENDALA PELAKSANAAN PENELITIAN:** Tuliskan kesulitan atau hambatan yang dihadapi selama melakukan penelitian dan mencapai luaran yang dijanjikan, termasuk penjelasan jika pelaksanaan penelitian dan luaran penelitian tidak sesuai dengan yang direncanakan atau dijanjikan.

Penelitian berjalan lancar.  
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**G. RENCANA TAHAPAN SELANJUTNYA:** Tuliskan dan uraikan rencana penelitian di tahun berikutnya berdasarkan indikator luaran yang telah dicapai, rencana realisasi luaran wajib yang dijanjikan dan tambahan (jika ada) di tahun berikutnya serta *roadmap* penelitian keseluruhan. Pada bagian ini diperbolehkan untuk melengkapi penjelasan dari setiap tahapan dalam metoda yang akan direncanakan termasuk jadwal berkaitan dengan strategi untuk mencapai luaran seperti yang telah dijanjikan dalam proposal. Jika diperlukan, penjelasan dapat juga dilengkapi dengan gambar, tabel, diagram, serta pustaka yang relevan. Pada bagian ini dapat dituliskan rencana penyelesaian target yang belum tercapai.

.....Tahapan selanjutnya adalah melanjutkan penelitian pada tahun 2 dan 3, dengan tujuan:

Tahun 2: Pemetaan budaya nasional konsumen Indonesia khas Indonesia dan dikaitkan dengan teori Hofstede.

Teori Hofstede National culture telah ditelaah di lebih dari 50 negara termasuk Indonesia. Penting untuk melihat kearifan dan kekayaan lokal Indonesia terkait dengan budaya nasional yang aplikatif dalam perilaku konsumen. Budaya nasional akan dieksplorasi dalam penelitian ini dan dibandingkan dengan temuan Hofstede tentang budaya nasional Indonesia. Tiap suku di Indonesia tentunya memiliki budaya lokal yang luhur dan tentu saja penelitian ini akan sangat sulit untuk mengeksplorasi seluruh suku yang ada di Indonesia. Oleh sebab itu budaya nasional berbasis suku hanya akan mengambil 10 suku di Indonesia dengan jumlah penduduk/populasi terbesar.

Tahun 3: Pemetaan gaya pengambilan keputusan konsumen Indonesia dan hubungan antara segmentasi sosial dengan budaya nasional dan gaya pengambilan keputusan konsumen

Gaya pengambilan keputusan pembelian secara klasik telah diteliti oleh Sproles dan Kendall (1980) dan akan digunakan sebagai basis eksplorasi gaya pengambilan keputusan pembelian. Tidak tertutup kemungkinan ditemukan gaya pengambilan keputusan pembelian khas Indonesia.

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**H. DAFTAR PUSTAKA:** Penyusunan Daftar Pustaka berdasarkan sistem nomor sesuai dengan urutan pengutipan. Hanya pustaka yang disitasi pada laporan akhir yang dicantumkan dalam Daftar Pustaka.

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## The Role of Social Class vs. Income in The Purchase of Consumer Products in Jawa Timur

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### Abstract

Social class and income are related to purchasing behavior. This research utilized quantitative survey with an *ex-post facto* approach, which is aimed to find out the relationship and difference between social class and income with the purchase of consumer goods and services in Jawa Timur. Respondents were classified by social classes and income levels using the Index of Social Position (ISP); the respondents then filled out a questionnaire on 18 items of purchase grouped into five types, which are food and beverages, clothing, durable goods, investment services, and other products. The data analysis was conducted with the chi-square technique. Analysis results showed that social class is linked with the purchase of 17 items, while income level correlates with all items of products and services that are used. Social class is more linked to milk, fast food, owned and the price of personal and household electronic equipment, and the type of investments and finances. Meanwhile, income is more related to meat, soft drink, clothing, type and price of utilized vehicle.

**Keywords:** social class, income, consumer goods and services, index of social position (ISP)

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### INTRODUCTION\*

Consumer decision making is affected by many factors. Social class and income are two of many external factors that affect consumer decision making of purchases. Both factors are often used together and separated in the context of consumer purchasing behavior which can affect the consumer's behaviors under different conditions. Social class and income are often compared by researcher, such as [1] and [2] in particular inexpensive price of product. Income is more dominant compared to social class in affecting consumer decision in the convenience; social class itself is more dominant related to comfort or practical goods. In another research, [3] indicated that social class can better serve as a basis for market segmentation of durable goods compared to consumer income. Research results indicated that social class has greater dominant compared to income in food and non-alcoholic beverages product. Income has greater advantage than social class for cases of primary equipment, soft drinks, and alcoholic drinks. Social class is also a determinant factor of shopping and watching television. [4] looked

income and social class from the effect on the price and life styles. Income affects more the purchase of expensive products, for which consumers must expend and involve the consumer resource such as money, while social class is more dominant in affecting the purchase of products that are associated with prestige, look expensive, and signify lifestyles of certain classes. This result was empowered by [5] that stated that consumerism leads people to redefine themselves and their social status in the context of consumption and lifestyle. [6] stated that the increase in consumer income will push expenses for leisure, entertainment, and traveling abroad. However, with ever-increasing consumer purchase power, demand for household goods, clothing, cars, health insurance and imported food will become higher as well.

Social class is present and already establish. Social classes represent the distribution of members of society into a hierarchy of different classes so that the members of each class possess the relatively same status, while the members of other classes possess statuses that are higher or lower [7]. Social status is well-defined social categories of positions which are usually arranged in a hierarchy from low social status to high social status [8]. The hierarchical positions or statuses of social classes are important for

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marketers to consider for product segmentation and consumer behavior.

The mobility and transformation of social class is assumed drives the economy, such as China [9]. The increasing of middle class is believed can drive economy. Many developing countries and several Southeast Asian countries, are experiencing an increase in social classes especially middle class ([10]. Indonesia has 42% of the residents are the middle class with an annual income of 60-120 million rupiah (IDR) per year [11]. A report from [12] at Global Economy and Development report indicated that at the end of 2016, more than 3.2 billion people are part of the middle class, and nearly half are present in Asia.

Social class is used to understand consumer behavior, including segmenting strategy, preferences, and decision. In general, there are already much literature that grouping market segments based on social classes [13]. It is hard to understand consumer without considering social classes [14, 15]. Consumer preferences, types of experiences, and purchase selections can be predicted by social class and status. Further, it has been stated that the position and status in the social hierarchy has an important influence on almost all aspects of consumer behavior [16]. All products consumed by consumers and the consumption behaviors reflect and are reflected by social classes.

The conceptualization of social classes is through structure and process approaches. Social classes and socioeconomic status are often used interchangeably. Social classes is reflection of the differentiation of classes in a hierarchical manner and the socio-economy of a person. Class structure is analyzed using the socioeconomic status such as through income, occupation, and education. Many research also used other factors such as neighbourhood quality, home interior and exterior. European marketers usually use social classes structure that are based on occupation, which are in line with education and income [17]. The processes approach explores more how individuals develop, interpret, and describe their class identity [18].

Income is social class based that mostly used by researcher. Many forms of income factors used in social class research. [19] used comparison of social class categories based on the greatest proportion of income prestige from an occupation. The 'new-world' marketers used the concept of socioeconomic status, by using permanent income as the latent measure, while

European marketers utilize the basis of occupation in the social stratification schema [20].

Social class divided into many types, hierarchy and characteristics of class. The classical hierarchy has 3 classes: upper, middle and lower. [21] differentiated the society into three or more classes based on income, education, occupation and life style: 1) the upper class, characterized by the size of wealth and influence in individual or public society sectors, high incomes, education, and stability of family life; 2) the middle class, characterized by middling education and income, and high appreciation of hard work, education, the need to save money, and future planning, as well as involvement in community activities; and 3) the lower class, composed of manual workers and those with relatively lower incomes who cannot save, are more focused in fulfilling current needs rather than future needs, and are of low education. Mosca [in 22] differentiated into two types, the ruling class and the class being ruled, between the rich and the poor. Warren [in 23] divided the three into six classes based on mixed factors, such as occupation, income, and education. The six classes are upper-upper class, the lower-upper class, the upper middle class, the lower middle class, the upper lower class, and the lower-lower class.

Social class and income are sometimes related to consumer behavior. Even in Indonesia, it is still difficult to find empirical research on the measurement and relationship of social classes with consumption behaviors. The basis for determining social classes in Indonesia is still in part taken from traditional view such as just income or occupation. On the many research social class take the secondary database. The database of income from Statistics Indonesia (*Badan Pusat Statistik*, BPS) often serves as the reference for social classes.

Though income is often used to determine the social class of a person. [24] stated that should it increase, income as a determining factor that does not necessarily or almost never results in changes of a family's social class. Research by [25] indicated that social status can be linked to occupation. Actually, social classes may be measured using three techniques: the reputational, subjective, and objective approach. The reputational approach, known as the Warner approach, assumes that social classes can be determined by someone's reputation among people around him/her. The subjective approach

determine social classes from the individuals themselves and the objective approach measures social classes based on demography, free from individual bias. The objective approach is divided into two types, based on the usage of a single factor/item index or multiple factors/item indices. The single item index approach is often utilized by marketers, using one of the factors of income, occupation, or education.

The process of forming social classes in the modern view relates to the classification of occupational and positional strata, in correlation to income. So, that why social classes are often linked to income. The variable of income is often mentioned as a factor of social classes, but several articles have positioned income as a part of occupation and education; this means income is a consequence of occupation and education.

Income and social classes are often combined and separated in various researches. However, [26] stated that most research consider social classes as a variable, rather than income. Income more affects value or price or expensive products, while social class is more dominant in affecting products that relate to prestige, look expensive, and signify lifestyles of certain classes. Income has a positive relationship on normal goods, while inferior goods have a negative relationship on income, because related to social status that if income increases, the demand of inferior goods will decrease. By considering income as stable, it cannot actually be interpreted that income has an effect on the demand of goods, because there are still other factors that are no less important, which are tastes and other goods [27].

[28] mentioned that consumer behavior is affected by social class. The relationship between social class and consumption is self-reflexive that are social class affect consumption patterns, and conversely, consumption reflects a certain social status [29]. The research from [30] indicated that differences in social class are related to the consumption and selection of all kinds of food. Consumption has an important meaning in expressing social identity [31] and a characteristic of certain social classes [32]. Social class has also been proven to be an important indicator related to convenience products [33].

The relationships and differences in product purchasing among three groups of social classes and income needs to be tested. Both social class and income affect consumer behavior, but which one determines purchase is to be identified. This article, based on a research in Province of Jawa

Timur, is aimed to discover the link between groups of social classes and income in the purchase of consumer goods and services. Consumer goods and services were differentiated into 18 purchase items grouped into five types, i.e. food and beverages, clothing, durable goods, investment services, and other products. The hypothesis in the research is that there are relationships and differences between social classes and income, and product purchase.

## **MATERIAL AND METHOD**

The research is a survey research. Based on this explanation, this research is considered a comparative research, as it compares social class and income. The population of this research consists of 800 respondents in the Province of Jawa Timur. The utilized technique of data collection was the survey technique by distributing questionnaires. The samples were collected through the purposive sampling. The criteria used to determine samples was possession of a stable occupation and continuous income. The utilized variables yang were Social Class (X1) and Income (X2). Then, the variables were associated with the purchase of consumer goods and services [34], which had been appropriated to Indonesia people and culture. After this development and change, groups of goods and services as 18 research items appropriate to the characteristics of the research location were obtained, and the following are the 18 items:

1. Food and Beverages
  - a. Frequency of purchase or consumption of meat, milk, soft drink and fast food
  - b. Place of purchasing meat
  - c. Type of milk and fast food consumed
2. Clothing: average price and place of clothing purchased
3. Durable Goods
  - a. Type of transportation utilized
  - b. Average price of personal vehicles
  - c. Owned household, personal electronic appliances, communication devices, and aspecifically cell phones
4. Various Types of Services: type and value of owned investment and financial facilities
5. Other: status and price of house and building ownership

Income is the amount of earnings received by a family in monthly periods. The variable of income that is most often used in various studies is gross household money income [35], the same

as the statistics agency in the U.S. that uses pretax money income [36. Statistics Indonesia [37] classifies the people into two groups, as impoverished people and non-impoverished people. The BPS uses the concept of basic need approach in measuring poverty. With this approach, poverty is seen as an economic inability to fulfill food and non-food basic needs, as measured by expenses.

A research by [38] classified consumer income as a proxy of social class into four levels:

1. Higher income (> Rp. 120 million per year)
2. Upper middle income (Rp. 60-120 million per year)
3. Lower middle income (Rp. 36-60 million per year)

4. Lower income (< Rp. 36 million per year)

This research used the Index of Social Position (ISP) as the basis for social class grouping. The ISP approach is one of the multiple-item index approaches that utilize several items in determining social class. The classification of social class in this research uses the three groups, i.e. upper social class, middle social class, and lower social class, using the Index of Social Position (ISP). The ISP value is the combined index of family occupation, education, and income; the ISP value determines the social class position. Table 2 explains the classification of social class based on the total ISP value.

$$ISP\ value = (occupation\ weight \times 4) + (education\ weight \times 3) + (income\ weight \times 3).$$

**Table 1.** Index of Social Position

Description	Value
<b>Occupation Scale (Weight Value 4)</b>	
Non-permanent worker	10
Unskilled laborers (house cleaners, gardeners, repairer, etc.)	9
Non-permanent small farmers	8
Retirees only relying on benefits	7
Skilled laborers (hair cutters, factory workers, secretaries, and other employees)	6
Middle managers, supervisors, small business owners, government officials	5
Teachers, lecturers, soldiers, police officers, and other civil servants	4
Upper-class professional workers (doctors, celebrities, artists, painters, designers)	3
Upper managers, mid-scale business owners (10-20 employees)	2
High-rank company executive, large-scale business owner, high-rank government officials (minister, parliament member)	1
<b>Education Scale (Weight Value 3)</b>	
<b>Current or Achieved Level of Education</b>	
Non-formal educated	10
Elementary school	9
Middle school	8
High/vocational high school	7
One-year Diploma (D1)	6
Two-year Diploma (D2)	5
Three-year Diploma (D3)	4
Bachelor's (Strata 1 / Diploma 4, S1/D4)	3
Master's (Strata 2, S2)	2
Doctorate (Strata 3, S3)	1
<b>Income Scale (Weight Value 3)</b>	
<b>Total Income per Month</b>	
Up to 1000 KN	10
Up to 2000 KN	9
Up to 3000 KN	8
Up to 4000 KN	7
Up to 6000 KN	6
Up to 8000 KN	5
Up to 10000 KN	4
Up to 13000 KN	3
Up to 16000 KN	2
> 16000 KN	1

Source: [39]

**Table 2.** Social Class Grouping with ISP

No	Social Class Level	ISP Value
1	High Social Class	10 – 27
2	Middle Social Class	28 – 60
3	Low Social Class	61 – 100

Source: [40]

Next, the data were analyzed by 1) descriptive presentation of respondent data; 2) classification of respondent social class by the ISP formula, using the basis of the rupiah with the lowest minimum wage value, as the basis for the calculations of Mihić & Ćulina used their foreign currency; and 3) testing the relationship of social class grouping and income with product purchasing. The relationship of social class and

income with product purchase was tested using the Chi Square ( $\chi^2$ ) test.

### RESULT AND DISCUSSION

The data in this research had been tested for validity using the Spearman correlation analysis and for reliability using Cronbach's Alpha. The data used in this research met the statistical requirements for further analysis using the chi-square test.

**Table 3.** Respondent Description

No	Indicator	Percentage (%)
<b>Gender</b>		
1	Male	56.4
2	Female	43.6
<b>Age</b>		
1	17-25	8.2
2	>25-35	28.4
3	>35-45	29.6
4	>45-55	24.7
5	>55	9.0
<b>Status Status</b>		
1	1 Married	82.2
2	2 Single	17.8
<b>Status in the family</b>		
1	1 Husband	48.2
2	2 Wife	32.6
3	3 Children	14.8
4	4 Others	4.4
<b>Education</b>		
1	S3	2.1
2	S2	5.0
3	S1	22.5
4	Diploma	3.2
5	Senior High School/Vocational School	37.5
6	Junior School	19.8
7	Elementary School	7.2
8	Non school	2.6
<b>Income</b>		
1	> 30.400.0000	1.1
2	24.700.001 – 30.400.000	0.6
3	19.000.001 – 24.700.000	0.4
4	15.200.001 – 19.000.000	1.4
5	11.400.001 – 15.200.000	1.2
6	7.600.001 – 11.400.000	5.9
7	5.700.001 – 7.600.000	4.4
8	3.800.001 – 5.700.000	7.7
9	1.900.001 – 3.800.000	21.5
10	≤ 1.900.000	55.5
<b>Occupation</b>		
1	Government Officer	0.1
2	State Own government Employee/civil servant	2.2
3	Private Employee	34.0
4	Arm Forces, Police	0.4
5	Entrepreneur	14.6
6	Professionals (translator, public speaker, Lecturer, Doctor, Lawyer, Accountant, Consultant,	6.8

No	Indicator	Percentage (%)
7	Farmer etc)	2.4
8	Retirees	1.1
9	Freelancer Professionals (Labour/ Porter, gardener, Ojek driver, etc.	29.3
10	Others	9.1

**Table 3** shows the descriptive data of respondents. Using the formula for social class calculation from [41], social classes of respondents in this research were classified into the three classes, i.e. high social class, middle

social class, and low social class, using the Index of Social Position (ISP). From the descriptive data of respondents, this was the social classification in the Table 4:

**Table 4.** The Clasification of Respondent based on ISP

No	Social Class Level	ISP Value
1	High Social Class ISP 10 – 27	2.0%
2	Middle Social Class ISP 28 – 60	30.8%
3	Low Social Class ISP 61 – 100	67.2%

The next stage of analysis in the Table 5 was testing the relationship of social class and income

with the purchase of products and services, using the Chi Square ( $\chi^2$ ) test.

**Table 5.** Social Class and Income Chi Square Values

No	Category	Social Class	Sig	Income	Sig	Difference
<b>Food and Beverages</b>						
1	Frequency of purchasing meat	48.198**	Sig	48.595	Sig**	(0.397)
2	Place of purchasing meat	1.313E2**	Sig	1.333E2	Sig**	(2.000)
3	Frequency of milk consumption	1.195E2**	Sig	1.106E2	Sig**	8.900
4	Type of milk consumed	1.71E2**	Sig	1.471E2	Sig**	23.900
5	Frequency of soft drink consumption	14.081	<b>Not Sig</b>	25.318	Sig**	(11.237)
6	Frequency of fast food consumption	84.325**	Sig	68.880	Sig**	15.445
7	Type of fast food consumed	3.765E2**	Sig	3.491E2	Sig**	27.400
<b>Clothing</b>						
8	Average price of clothing purchased per piece	1.534E2**	Sig	1.589E2	Sig**	(5.500)
9	Place of purchasing clothing	2.801E2**	Sig	2.967E2	Sig**	(16.600)
<b>Durable Goods</b>						
10	Type of transportation utilized	2.119E2**	Sig	2.237E2	Sig**	(11.800)
11	Average price of personal vehicles	2.977E2**	Sig	3.035E2	Sig**	(5.800)
12	Owned household electronic appliances	3.287E2**	Sig	3.232E2	Sig**	5.500
13	Owned personal electronic appliances	4.533E2**	Sig	3.630E2	Sig**	90.300
14	Average price of personal electronics	3.766E2**	Sig	2.900E2	Sig**	86.600
<b>Investment</b>						
15	Type of owned Insurance	53.228**	Sig	41.835	Sig**	11.393
16	Type of owned investment	2.657E2**	Sig	2.466E2	Sig**	19.100
<b>Housing and Buildings</b>						
17	Ownership of housing and other buildings	1.717E2**	Sig	1.432E2	Sig**	28.500
18	Price of housing and other buildings	1.949E2**	Sig	1.610E2	Sig**	33.900

Note: \*\* indicates significant in confidence interval of 99%.

Next, **Table 6** indicates that difference in the consumption of food and beverages, clothing, durable goods, investment, and housing and buildings among three classes of social class and

income. Research results for each item of goods and services in this research are explained in more details in the following sections.

**Table 6.** Differences of Chi Square Values of Social Class and Income

No	Category	Difference	Explanation
<b>Food and Beverages</b>			
1	Frequency of purchasing meat	(0.397)	Income more likely determines
2	Place of purchasing meat	(2.000)	Income more likely determines
3	Frequency of milk consumption	8.900	Social class more likely determines

4	Type of milk consumed	23.900	Social class more likely determines
5	Frequency of soft drink consumption	(11.237)	Income more likely determines
6	Frequency of fast food consumption	15.445	Social class more likely determines
7	Type of fast food consumed	27.400	Social class more likely determines
<b>Clothing</b>			
8	Average price of clothing purchased per piece	(5.500)	Income more likely determines
9	Place of purchasing clothing	(16.600)	Income more likely determines
<b>Durable Goods</b>			
10	Type of transportation utilized	(11.800)	Income more likely determines
11	Average price of personal vehicles	(5.800)	Income more likely determines
12	Owned household electronic appliances	5.500	Social class more likely determines
13	Owned personal electronic appliances	90.300	Social class more likely determines
14	Average price of personal electronics	86.600	Social class more likely determines
<b>Investment</b>			
15	Type of owned investment and financial facilities	11.393	Social class more likely determines
16	Value of owned investment and finances	19.100	Social class more likely determines
<b>Housing and Buildings</b>			
17	Ownership of housing and other buildings	28.500	Social class more likely determines
18	Price of housing and other buildings	33.900	Social class more likely determines

Note: Value in parentheses indicates that the Chi Square of income is greater than social class

This research has the aim of finding out the relationship between groupings of social class and income with the purchase of products of consumer goods and services. The study on social class and income has the intent of determining the role of social class versus income in relation to the purchase of products and services.

The research results as displayed in Table 5 indicate the relationship between social class and income and the purchase of food and beverages, clothing, durable goods, investment, and housing and buildings. Research results indicated that there is a relationship between the social class of consumers and the purchase of most products. In addition, the results indicated that in general there is a difference in the consumption of food and beverages, clothing, durable goods, investment, and housing and buildings among three social classes. The only item that was not significant was the frequency of soft drink consumption; in other words, there is no relationship between social class and the frequency of soft drink consumption and there is no difference in the frequency of soft drink consumption among three social classes.

#### **Food and Beverages**

Income is more likely determines the frequency and place of purchasing meat product. However, along with the increase in income, the place of purchasing meat is shifting to modern markets. People who possess greater income are able to buy and access high-quality products, such as meat. According to [42], the ability of purchase products depend on the financial ability

rather than tastes and social class. [43] indicated that there is a relationship between income and consumption including meat. In this situation, the relationship is linier, which means that as income increases, there will be the increasing consumption of meat. The place where meat is purchased strongly affected by the price and quality of the meat. Upper social class like to buy meat in the modern supermarket/stores because is the meat is properly wrapped and stored at specific temperatures to maintain freshness. This result is confirmed by [44] who indicated that the place where meat is purchased is still related to the purchasing power, which is seen from their income.

According to [45), income and education level affect the consumption of the types of products; with higher incomes and education, more selective in choosing products, as this concerns the maintaining of their quality of life. The products they selectively purchase according to their incomes include meat. Based on this study, it can be seen that people who possess higher incomes are more selective than those who possess lower incomes.

The consumption of milk and fast food relate much to social class than income. This is affirmed by [46], who indicated that a high social class has a relationship with education or knowledge regarding the benefits of milk, thereby affecting the frequency of milk consumption for each person. [47] also agreed in that for people who possess higher incomes, consuming milk is not something extraordinary, as they always shop for groceries weekly or monthly, and one of the

products they purchase is milk, as one of their needs. In the fast food consumption, a higher social class has the tendency to consume fast food more often. This agrees with the views of [48], who explained that the social class relates to the prestige and lifestyle possessed. Fast food and its restaurant are often associated with middle up class life styles. People who possess a high social class and high lifestyles consider the consumption of fast food as a form of actualization of their lifestyles. The social class of a person has a direct relationship with prestige and lifestyle. Someone who possesses a higher status will opt for restaurants such as international chain's restaurants compared to eating fast food in lower-class restaurants.

The consumption of soft drinks relates to consumer income and not related to social class, and income has a greater relationship compared to social class. This indicates that social class contains formative elements composed of income, education, and occupation. Since consumer have knowledge about soft drink, the education sufficiently contributes to a person not consuming soft drinks. Social class has a lower relationship compared to income, because a high income does not necessarily indicate high education and knowledge, particularly in relation to the selection of food and drink. [49] indicated that knowledge relates to consume softdrink. Level of knowledge has a relationship with social class; a higher social class also means a higher knowledge about soft drinks.

### **Clothing**

Income have a close relationship with the price and place of purchasing clothing. With higher income, the frequency of purchasing clothing also increases and tend to select places to purchase clothing that are comfortable and modern. Clothing that is more expensive will certainly associated to better quality. This not agrees with [50] that social class has a positive influence on the decision and upper social class select more expensive and better quality clothings more than those of the lower social class do. Different clothing store will display different products with different qualities. Store choices show the consumer status. For example, specialty boutiques will be liked by upper class or income because of quality of product, limited product or prestige. This not agrees with [22], who explained that social class influence satisfaction of selecting clothing places and quality.

### **Durable Goods**

Income more likely determines type and average price of personal transportation vehicles, while social class determines the type and price of household and personal electronic appliances. However, consumer income more likely determines transportation that is more comfortable and a higher average vehicle price. This is in line with the research by [52] that indicated that vehicle does not relate to social status; rather, it is about practical purchase. [53] explained that people who possess greater income would certainly possess high mobility as well. The mobility is very much determined by the type of vehicle that the person has; greater income will desire fast and comfortable vehicles. High income class also like luxurious and expensive because assisting mobility, such vehicles also possess greater aspects of comfort and security. [54] explained that upper economic levels who possess incomes greater than the average national earnings in developed countries have the tendency to buy expensive vehicles and up date a new released.

Social class have close relationships with ownership of household and personal electronic equipment. This means that at higher social class, the personal electronic equipment is greater in price that that at lower social class. This is different result with [55] who explained that selection, variation, and completeness of electronic equipment is very much affected by the income level of a person.

[56] indicated that the ownership of personal electronic equipment is a strategic matter, but this does not mean that all people are required to possess them because of the constraints of price and requirement in their work. If their line of work requires adequate electronic equipment, it can then be ascertained that the person must possess the equipment to support his or her work. A simple lifestyle encourages consumption of decorations and electronic equipment that makes housework easier [57].

The price of personal electronic equipment is very much affected by social class. This ownership of expensive cell phones is caused by the popularity or prestige as an everyday tool of communication. This is in line with the findings of [58] that high social class can purchase a expensive cell phone and have the tendency to possess more than one cell phone.

### **Investment**

Social class have a close relationship with the types and value of owned investments and insurance. Higher social class usually has higher education and occupation, a person is able to purchase various forms of investment. This is not in line with [59] that indicated a longer period of investment will result in greater income and also require greater value or money.

The value of owned investments depends on the social class of the person. A research by [60] indicated that the proportion of money that saved by middle class of consumers is greater than lower class. In case of Indonesia, middle class consumers tend to shift from purchases of essential products to supplementary products such as savings or investment [61].

### **Housing**

Social class are highly related to the ownership and price of housing. The ownership and price of house/building will show a status of social class. Thus people need large amount of money to be among those who own more than one house or building. Housing and building ownership statuses are reflection of economic class segments (Rahadian, in 62)). The people must expend high costs in order to increase status. This is not in accordance with the results of research by [63], i.e. the level of income strongly affects the selection of places to live.

### **CONCLUSION**

The aim of this research is to test the relationship of social class and income with the purchase of consumer goods and services in Jawa Timur. These are the conclusions of this research:

- a. Social class has relationship with the purchase of goods and services as seen from the 11 and income has relationship with 7 research components.
- b. Social class is related to the type and frequency of purchase of milk and fastfood. Meanwhile income is related to type and place of purchasing meat and frequency of purchasing soft drink.
- c. Income has a relationship with the purchase of clothing, wherein income determines the price of and place to purchase clothing.
- d. Income have a positive relationship with the purchase of durable goods as the type and price of transport vehicles. Social class more likely determines owned and price of

household and personal electronic equipment.

- e. Social class more likely determines the type of owned insurance and investments.
- f. Social class more likely determines the ownership and price of housing.
- g. Income has a positive and significant relationship with the purchase of all items of consumer goods and services. This means as income increases, the level of consumption is higher or much better in quality.
- h. There are differences in the relationship of social class and income with the purchase of consumer goods and services. Social class is more linked to milk, fast food, owned and the price of personal and household electronic equipment, and the type of investments and finances. Meanwhile, income is more related to meat, soft drink, clothing, type and price of utilized vehicle.

This research just examined the descriptive differences of the non parametric results of the relationships. A recommendation for further researchers is to examine the differences among factors toward items of purchase simultaneously using parametric test. This research was also limited to five kinds or items of purchased products. Further researchers can add other products than ones researched here, such as related to product based on lifestyle, type of involvement, and luxurious product. The next research also can compare the consumer choice base on other based of social class such as neighbourhood area, occupation, and famly life cycle.

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# “Impact of consumer innovativeness on risk and new product adoption: a moderating role of Indonesia’s demographic factors”

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# IMPACT OF CONSUMER INNOVATIVENESS ON RISK AND NEW PRODUCT ADOPTION: A MODERATING ROLE OF INDONESIA'S DEMOGRAPHIC FACTORS

## Abstract

Consumer innovativeness is an important driver of economic progress and a country's position in global competition. This study aims to examine the moderating effect of demographic factors of Indonesian consumers on the impact of consumer innovativeness on perceived risk and new product adoption. The type of research chosen is a causal comparative study by using online and offline survey methods. Data were obtained from a sample of 1,000 consumers from 31 provinces. The results showed that the demographic variable became a moderating variable for the impact of consumer innovativeness on new product adoption, but did not play a role in the influence of consumer innovativeness on credit-purchase risk perception. With regard to the influence of consumer innovativeness on credit-purchase risk perception, only social class has a significant effect as a moderating variable. As for the effect of consumer innovativeness on a new product adoption, the variables of marital status, occupation, income, and social class have significant effects. The social class variable consistently becomes a moderating one in both equations. The results of this study are useful for marketers to focus more specifically on their target markets, especially on the diffusion of new product innovations based on demographic characteristics.

**Keywords** demography, consumer, innovativeness, risk, adoption,  
new product, purchase

**JEL Classification** J19, O33, M39

## INTRODUCTION

Development of the global market and rapid application of technology encourage marketers to continue to innovate and pay more attention to consumer linkages with new product acceptance (Jain & Dalal, 2015). Companies need to understand how the diffusion of new product innovations can successfully penetrate specific population segments (Hussain et al., 2014).

Recent studies tend to link consumer innovativeness with demographic factors (Dobre et al., 2009). The impact of demographic factors on consumer innovativeness, especially risk and new product adoption, has been debated (Bartels & Reinders, 2011). Demographic variables and attitude toward technology complement each other as predictors of the intention to embrace and use technology-based products and services (Rojas-Méndez & Parasuraman, 2015).

Demographic factors are considered to be the causes of this diversity. In several studies, demographic factors are directly associated with saving behavior and credit constraints (Blanc et al., 2015), credit card objects

(Hong et al., 2006; Athiyaman & Subramaniam, 2018; Da Silva et al., 2012; Kiarie et al., 2013), online purchase (Nawi et al., 2019), and insurance products (Thomas et al., 2005). Savage (1993) linked them with risk and fear of hazards, but he did not associate them with consumer innovativeness and new product adoption. Elliehausen (2010), Blanc et al. (2015) and Chavali and Mohanraj (2016) examined the impact of demographic factors on perceptions of making credit purchases and linked it to consumer innovativeness and new product adoption. However, very little is known about the relationship between consumer perceived risk and purchasing on credit (Goyal, 2008).

According to demographic factors, Indonesia is a large and potential new product market. By 2020, half of the total population of 270 million are young people (under 30); 34% will be millennials. It is predicted that in 2035, Generation Z will dominate the Indonesian millennial market (Alvara Strategic Research, 2019).

Generation Z in Indonesia has a consumptive nature, spontaneous in spending money, and shopping online (Simangunsong, 2018) and always follow technological changes (Salim et al., 2019). This generation is also a creative and connected generation, marked by the character of innovative consumers, which is characterized by internet addiction, using smartphones and thin wallets/cashless money (Alvara Strategic Research, 2019). Cards are the dominant payment method when shopping online, and debit card usage tends to decline, replaced by digital wallet (E-commerce payments trends: Indonesia, 2019).

In Indonesia, consumers can choose to buy consumer products for cash or on credit. Some examples of products commonly purchased on credit include investment products and even other consumer goods. SOFIA (Survey on Financial Inclusion and Access) research in 2017 showed that more than 60% of respondents borrowed money and/or are currently having loans in the last 12 months, with 71% borrowed from outside the financial system. The consumer credit market in Indonesia tripled by 1,115,092 billion rupiah in the last 10 years, from 2010–2020 (Global Economy, 2020). Financial risk is an important factor that affects perceived risk (Putritama, 2019), and Indonesian consumers who are interested in buying products on credit have a risk taker characteristic (Adiyanto et al., 2017). However, not many link the Indonesian consumer credit market with the adoption of new products and consumer innovativeness.

Several Indonesia researchers examined the impact of demographic factors on the risk tolerance in the context of investor decisions as stated by Nosita et al. (2020), and Leon and Angie (2019). In addition, Firmansyah (2016) has shown that consumer innovativeness and financial risk tolerance significantly influence consumer's intention to adopt a payment card. However, they did not examine the effect of consumer innovativeness on perception on credit-purchase risk and new product adoption and did not relate it to the role of demographic factors. Here it is important to examine the relationship between consumer innovativeness and perceived risk of credit purchase because the willingness to take risks is a characteristic of consumer innovativeness.

It is important for companies to rely on the success of new product diffusion and survival in a fiercely competitive environment (Jain & Dalal, 2015). For business people, it is very important to know how consumers have innovative behavior; knowing about innovations, accepting an innovation, buying innovations, and finding new areas of use for a product are the different levels of innovative behavior (Karaarslan & Akdoğan, 2015). Innovators have an influence on the success and failure of new products related to the diffusion level of their innovation (Dobre et al., 2009).

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## 1. LITERATURE REVIEW AND HYPOTHESES

Consumer innovativeness is a personal characteristic as reflected in human behavior (Dobre et

al., 2009). The definition of consumer innovativeness among researchers leads to a predisposition of consumers to new products, earlier than other consumers. Midgley and Dowling (1978) believe that the level of acceptance toward innovativeness

is the way individuals take new viewpoints and make innovative decisions without referring to other people's experience.

Consumer innovativeness is behavior that is present from birth and is constant (Hynes & Lo, 2006). Roerich (2004) and Lobanenko (2017) define consumer innovativeness as consumption of newness, which is associated with motives for innovation, namely desire for excitement, need for novelty, independent to other people's experience, and necessitates for uniqueness. Tellis et al. (2009), Lan et al. (2011), and Racela (2015) define it more closely with individual characteristics and have different lifestyles, namely individual's willingness to change, inclination to purchase new products, preference for novel and unique experience, tend to be influencer in making purchase decisions, and leaders in their peer groups. The more the consumer is innovative, the more willing he/she is to accept and purchase and use new products (Absari & Joudaki, 2018). Consumer innovativeness is also a heavy user and more frequently a person uses new products (Lee & Son, 2017) and technologies (Filová, 2015). These explanations show that consumer innovativeness is a behavior and is reflected in consumer behavior.

### 1.1. Consumer innovativeness – risk perception of credit purchase

In some situations, retailers offer products that can be purchased on credit. To encourage transactions, the seller creates a marketing strategy in the form of installment credit (Holmes & Shore, 1982). Decision making carries the effects of risk. Thus, the risk perception of credit purchase is actually a risk that consumers realize in relation to credit purchases. However, consumers want to manage these risks (Koparal & Çalık, 2014) because they cannot foresee the impact of these decisions (Goyal, 2008).

Perceived risk in purchasing decisions is defined as uncertainty in decision making and the consequences of these decisions. Perceived risk refers to the degree of risk that consumers perceive and their own tolerance for risk taking, which are factors that influence their purchase strategies (Goyal, 2008). Maciejewski (2011) states that consumer

risk is a possible consequence of decision making and this is an important aspect in the level of consumer perception.

Many aspects of consumers' budget limitations are related to consumer preferences for high-risk products and high-risk loans (Jorgensen, 2011). In particular, financial risk in purchasing on credit shows the probability of financial loss that consumers must manage (Okeke, 2013). The higher the level of perceived risk, the weaker the desire to use or choose credit purchase decisions and use credit cards (Chahal et al., 2014).

Consumer innovativeness also correlates to risk-taking behaviors; high-level innovators are also risk takers (Chih, 2018). As a group, they are motivated by stimulation, need, and novelty (Roerich, 2004). Thakur and Srivastava (2014) found that consumer innovativeness negatively affected buying-perceived risk. Commonly studies use risk-taking as an indicator of consumer innovativeness (Kim, 2008; Lyu et al., 2018). However, the perceived risk level in consumers is varied for the category of innovator (Sharma & Das, 2016).

### 1.2. Consumer innovativeness – new product adoption

Consumer innovativeness is an innate tendency to be attracted to the unique qualities of inherent propensity to desire to adopt innovations (Morton et al., 2016). New product adoption is the process of a mental set of consumers going through, beginning with first becoming aware of the new product's existence and ending with the decision to adopt the product for continued and regular use (Ngirwa, 2014). Consumer adoption behavior itself is influenced by perceived group size moderated by need for assimilation and need for distinctiveness (Timmor & Katz-Navon, 2008).

Consumer innovativeness is related to the adoption of new products (Sharma & Das, 2016). New products are called related to new product adoption behavior (Nasution & Astuti, 2012). Most studies suggest that innovative consumers tend to adopt new products earlier than consumers who are less innovative (Ansari, 2014; Cowart et al., 2007; Tellis et al., 2009; Savas, 2017; Morton et al., 2016; Roerich, 2004; Neckel & Boeing, 2017; Lee

& Son, 2017; Al-Jundi, Shuhaiber, & Augustine, 2019). Less innovative consumers tend to consider many aspects of product attributes before buying a new product (Figueroa & De Meneses, 2013). Lee and Son (2017), Filová (2015), and Cowart et al. (2007) state that innovators are the fastest adopters of new products and tend to buy and explore new products voluntarily. Shi (2018) emphasizes this, stating that innovative consumers have a strong sense of innovation, tend to have a positive attitude to new things, and they are eager for new experiences.

### 1.3. Demographic aspects as a moderating variable

In several studies, consumer innovativeness is related to consumer demographics, but these studies are still debatable. For example, Rojas-Méndez and Parasuraman (2015) state that age is the most consistent predictor of intention to use new technology-based products. Frank et al. (2015) find that age negatively affects consumer innovativeness in Bolivia, but not in the USA and Japan. Hussain et al. (2014) show that age and income have no moderating effect on innovation level, while education and gender have no effect at all. Consumer innovativeness has a positive correlation with income, education, and marital status (Akdogan et al., 2018).

In many studies, demographic factors are used to profile consumer innovators (Ansari, 2014). Dobre et al. (2009) state that demographic factors relate and differentiate consumer innovativeness, consciousness of financial risk, and adoption of first innovation. Tellis et al. (2009) state that consumers' interest in new products varies substantially depending on demographics. Sulaiman (2012) states that categorical changes in demographic factors determine changes in risk tolerance. Midgley and Dowling (1978) propose a contingency model of innovativeness in which predispositions interact with socio-demographic variables. Tellis et al. (2009) say that demographic factors are helpful in measuring consumer innovativeness, and consumers' efficiency for new products varies substantially by product category and demographic.

The research aims to examine the moderating effect of demographic factors on the impact of

consumer innovativeness on the perceived risk of credit purchase and new product adoption of Indonesian consumers.

Based on these arguments, the hypotheses are:

*Ha1: Consumer innovativeness affects risk perception of credit purchase.*

*Ha2: Consumer innovativeness affects new product adoption.*

*Ha3: Demographic variables (gender, age, marital status, the role in the family, income, level of education, types of work, social class, and ethnicity) affect the influence of consumer innovativeness on risk perception of credit purchase.*

*Ha4: Demographic variables (gender, age, marital status, the role in the family, income, level of education, types of work, social class, and ethnicity) affect the influence of consumer innovativeness on new product adoption.*

## 2. METHOD

The type of research used in this study is a survey to look for causal relationships between variables. The variables in this study were consumer innovativeness, perceived risk of credit purchase, and new product adoption. Indicators of the three variables are developed by researchers themselves because indicator measurement of the three variables has many versions and lacks consensus (Chih et al., 2012; Tellis et al., 2009; Roerich, 2004). In relation to demographic aspects, Tellis et al. (2009) show that five of the ten demographic variables (age, income, mobility, education, gender, and family size) are related to consumer innovativeness. Savas (2017) added household size and family life cycle. In this study, the demographic variables used were gender, age, marital status, family role, ethnicity, education, income, occupation, and social class. Table 1 shows the indicators of the three variables.

This study conducted among 1,000 consumers in Indonesia. The selected respondents were



**Table 1.** Indicators of variables

Variables		Indicators
<b>Consumer innovativeness</b>		
1.	Internally oriented and independent of the norms of the belonging group (Dobre et al., 2009)	Live full of freedom; Be true to principles; Value free
2.	Open to new ideas and changes (Dobre et al., 2009; Tellis et al., 2009; Shi, 2018)	Being open to inputs
3.	Less dogmatic (Dobre et al., 2009; Parker & Sarvary, 1996; Alkailani & Kumar, 2016)	Indonesian local brand; adherence to customs and culture
4.	Think logically and critically (Karaarslan & Akdoğan, 2015)	Logical and rational Positive thinking
5.	Media proneness (Savas, 2017)	Ease of getting information
6.	Autonomy in innovative decision (Roehrich, 2004; Midgley & Dowling, 1978; Lobaneko, 2017)	' <i>Gemi, nastiti, ati-ati</i> ' (thrifty, careful in managing money)
7.	Internet shopper, reflects their acceptance of technology and innovation (Sharma & Das, 2016)	Believe in internet purchases Modern life
8.	Willingness to give advice, responsibility and proactivity (Filová, 2015)	Responsible individual
9.	Negative effort, nostalgia, suspicion, and frugality (Tellis et al., 2009)	Positive thinking
<b>Perceived risk of credit purchase</b>		
1.	Tolerant to risk (Dobre et al., 2009; Tellis et al., 2009; Roehrich, 2004; Sharma & Das, 2016; Lan et al., 2011)	Willing to take risks Open to offers of credit
2.	Openness, enthusiasm and reluctance (Tellis et al., 2009; Shi, 2018; Dobre et al., 2009; Alkailani & Kumar, 2016)	Live full of passion; Think and act conservatively; Being easy to adapt
<b>New product adoption</b>		
1.	Enjoying novelty for both hedonic and social reasons (Karaarslan & Akdoğan, 2015; Tellis et al., 2009; Nasution & Astuti, 2012; Lee & Son, 2017; Lobaneko, 2017; Hussain et al., 2014; Roehrich, 2004)	
2.	Variety seeking (Tellis et al., 2009; Nasution & Astuti, 2012)	<ul style="list-style-type: none"> <li>• Shop in multiple stores for a variety of products</li> <li>• Shop for various product brands to get variety</li> </ul>
3.	Opinion leadership (Tellis et al., 2009; Savas, 2017; Lee & Son, 2017; Lan et al., 2011)	Be the first to buy new products; It is a lot of fun to buy something new
4.	Have and actively increase knowledge about the product (Nasution & Astuti, 2012; Lee & Son, 2017)	Be the first to buy new products

Indonesian consumers over 17 years old from 31 provinces (out of 34 provinces) and 42 ethnicities. Respondents from the largest ethnic groups in Indonesia are those from Java, Batak, Sundanese, Madurese, Chinese, Buginese, and Balinese. Most of the respondents are of Javanese ethnicity and live on the island of Java. 60% of the Indonesian population lives in Java and 50% is of Javanese ethnicity.

Samples were taken using the network method or snowball sampling. Researchers took a sample from a network of researchers throughout Indonesia. Questionnaires were distributed in 2019, before the Covid-19 pandemic. Data were collected by surveys distributed both online and offline in hard copy with the help of a network of researchers. The survey contained closed questions. The scale of measurement uses a 5-point Likert scale. The data analysis method was moderating regression analysis.

### 3. RESULTS

Before the analysis, the data was transformed into centered data on the independent and moderating variables to equalize the scale between the variables. Classical assumption tests were then conducted, namely the normality, multicollinearity, and heteroscedasticity tests. The autocorrelation test was not carried out because the data used were time series. All the prerequisites for the assumption of the normality test, multicollinearity, and heteroscedasticity are fulfilled.

Validity and reliability tests were carried out to ensure that the instruments used are valid and reliable. The validity test of the instrument was the Spearman Brown Correlation, which correlates the items with the total per variable. Validity and reliability tests show that all items are significant at the level of  $\alpha = 0.05$ . The Alpha Cronbach reliability test showed that all items were reliable at  $\alpha = 0.05$  level.

### 3.1. Descriptive data

This study found that 54.6% of the respondents were male and 44.4% were female. The group with the largest age range is young people 17-35 years as much as 57% and aged >36 years as much as 43%. Based on the marital status of the respondents, it was found that 57.9% were married, 29.4% were husbands, 27.5% were wives and 39.6% were children. As many as 68.4% of respondents had a higher education background above the diploma and the rest had an education from elementary to senior high school. Based on the ethnic origin, 60.9% are those from the Javanese ethnic group.

Based on social class and income aspects, 80.2% are those with income > IDR 2,400,000 – IDR 7,200,000, and the remaining 19.8% have income > IDR 7,200,000. This is in line with the respondent's social class where 56.8% are the lower social class, 40.7% the middle social class and only 2.1% the upper social class. Based on the aspect of work, 73.8% are those who work as daily workers, technicians, operators, students, and housewives.

Data analysis used Moderating Regression Analysis (MRA). First, compare the three equations, namely: equations a, b, and c. Equation a tests the effect of the consumer innovativeness variable on perceived risk of credit purchase or new product adoption. Equation b examines the effect of consumer innovativeness and demographic variables on perceived risk of credit purchase or new product adoption. Equation c examines the effect of the interaction of demographic variables.

**Equation 1. Consumer innovativeness on the perceived risk of credit purchase**

*Equation 1a: Before the interaction.*

$$Y = 2.290 + 0.301 \text{ Consumer innovativeness}$$

$$R = 0.652$$

$$R^2 = 0.425$$

$$F = 689.734$$

$$\text{Sig} = 0.000.$$

*Equation 1b: Before the interaction with consumer innovativeness and demographic factors as independent variables.*

$$\text{Perceived risk of credit purchase} = 18.675 + 0.290\text{CI}^{**} - 0.348 \text{Sex}^{**} - 0.002 \text{age} - 0.324 \text{marital status} - 0.166 \text{family status} + 0.052 \text{occupation}^* + 0.095 \text{education}^* - 0.024 \text{income} + 0.705 \text{tribe}^{**} + 0.376^{**} \text{social class}$$

$$R = 0.689$$

$$R^2 = 0.475$$

$$F = 79.469$$

$$\text{Sig} = 0.000.$$

*Equation 1c: After the interaction of consumer innovativeness with demographic variables.*

$$\text{Perceived risk of credit purchase} = 18.675^{**} + 0.285\text{CI}^{**} - 0.359 \text{Sex}^{**} - 0.014 \text{age} - 0.339 \text{marital status} - 0.157 \text{family status} + 0.046 \text{occupation}^* + 0.098 \text{education}^{**} - 0.017 \text{income} + 0.759 \text{tribe}^{**} + 0.394 \text{social class}^{**} + 0.011 \text{Sex}^*\text{CI} - 0.010 \text{age}^*\text{CI} + 0.030 \text{marital status}^*\text{CI} + 0.005 \text{family status}^*\text{CI} + 0.005 \text{occupation}^*\text{CI} - 0.008 \text{education}^*\text{CI} + 0.002 \text{Income}^*\text{CI} - 0.003 \text{tribe}^*\text{CI} + 0.049 \text{social class}^*\text{CI}^{**}$$

$$R = 0.695$$

$$R^2 = 0.483$$

$$F = 42.751$$

$$\text{Sig} = 0.000.$$

Based on the results of the three equations (before and after the moderating variable interaction), consumer innovativeness has a significant effect on perceived risk of credit purchase. Thus, hypothesis *Ha1* is accepted. Based on the results of the Fit model, it is known that before the interaction (1a), after adding the demographic variables (1b), and after the demographic variables interact with consumer innovativeness as a moderating variable (1c), the existence of demographic variables slightly increases the values of R, R2 and F. It can be said that the demographic variable is a

slightly moderating variable for the effect of consumer innovativeness on perceived risk of credit purchase. Thus, hypothesis *Ha3* is not accepted. Based on the partial test results, the variables that have a significant direct effect are consumer innovativeness, gender, occupation, education, ethnicity, and social class. After the demographic variable is included as a moderating variable, only the social class variable has a significant effect.

**Equation 2. Consumer innovativeness on new product adoption**

*Equation 2a: Before the interaction.*

$$Y = 0.450 + 0.191 \text{ Consumer innovativeness}$$

$$R = 0.290$$

$$R^2 = 0.084$$

$$F = 85.604$$

$$\text{Sig} = 0.000.$$

*Equation 2b: Before consumer innovativeness interacts with demographic variables.*

$$\text{New product adoption} = 14.952^{**} + 0.205 \text{ CI}^{**} - 0.105 \text{ Sex} - 0.331 \text{ age}^{**} - 0.207 \text{ marital status} + 0.096 \text{ family status} - 0.075 \text{ occupation} + 0.272 \text{ education}^{**} - 0.044 \text{ income} + 1.161 \text{ Tribe}^{**} + 0.574 \text{ social class}^{**}$$

$$R = 0.378^a$$

$$R^2 = 0.143$$

$$F = 14.699$$

$$\text{Sig} = 0.000.$$

*Equation 2c: After consumer innovativeness interacts with demographic variables.*

$$\text{New product adoption} = 14.867^{**} + 0.226 \text{ CI}^{**} - 0.164 \text{ Sex} - 0.317 \text{ age}^{**} - 0.234 \text{ marital status} + 0.196 \text{ family status} - 0.085 \text{ occupation} + 0.285 \text{ education}^{**} - 0.058 \text{ income} + 1.234 \text{ Tribe}^{**} + 0.549 \text{ social class}^{**} - 0.076 \text{ Sex} \times \text{CI} - 0.022 \text{ age} \times \text{CI} - 0.202 \text{ marital status} \times \text{CI}^{**} + 0.036 \text{ family status} \times \text{CI} + 0.016$$

$$\text{occupation} \times \text{CI} - 0.025 \text{ education} \times \text{CI} + 0.026 \text{ income} \times \text{CI} + 0.059 \text{ tribe} \times \text{CI} + 0.091 \text{ social class} \times \text{CI}^{**}$$

$$R = 0.407^a$$

$$R^2 = 0.166$$

$$F = 9.118$$

$$\text{Sig} = 0.000.$$

Based on the results of the three equations (before and after the moderating variable interaction), consumer innovativeness has a significant effect on perceived risk of credit purchase. Thus, hypothesis *Ha1* is accepted. Based on the results of the Fit model, it is known that before the interaction (2a) and after adding demographic variables (1b), the existence of demographic variables increases the values of R, R2 and F. After the demographic variables interact with consumer innovativeness as a moderating variable (1c), there are differences in the increase in the values of R, R2 and F, so it can be said that the demographic variable may have a part in the moderating role of the influence of consumer innovativeness in new product adoption. This means that these variables significantly affect the level of influence of the consumer innovativeness variable on the new product adoption. Thus, hypothesis *Ha4* is accepted.

## 4. DISCUSSION

Based on the initial test results, it can be explained that the variables that directly and significantly affect the influence of consumer innovativeness on perceived risk of credit purchase are consumer innovativeness, gender, occupation, education, ethnicity, and social class. Consumer innovativeness has a positive and significant direct effect, so this means that the higher the consumer innovativeness level, the higher the perception on credit-purchase risk. This result is in line with Dobre et al. (2009) but different from Sharma and Das (2016). The variables of age, marital status, family-role status, and income did not affect the relationship between consumer innovativeness and perceived risk of credit purchase. This result is slightly different from the research of Nosita et al. (2020), which showed that marital status, income, and ed-

ucation had a significant effect, while gender and age had no significant effect on risk tolerance.

The second test results show that the variables that significantly affect the new product adoption variable before the moderating variable interaction are consumer innovativeness, age, education, ethnicity, and social class. According to Rojas-Méndez and Parasuraman (2015), demographic factors are very important related to willingness to adopt new technology. Tello et al. (2018) stated that demographics influenced individual adoption habits.

After the interaction of the demographic moderating variables, social class is the only variable that has a significant impact on the effect of consumer innovativeness toward perceived risk of credit purchase. Meanwhile, after the moderating variable interaction, the demographic moderating variables that have a significant effect on the influence of consumer innovativeness toward new product adoption are marital status, occupation, income, and social class.

Social class has a positive and significant effect, both directly and as a moderating variable. This means that the lower the social class, the higher the level of perceived risk of credit purchase and new product adoption. These results appear to confirm the research of Blanc et al. (2015) and Savage (1993), which state that the social class components, such as the lower class, income, level of education, and unemployed household, have high credit constraints. This result differs from the study by Nosita et al. (2020) in the context of risk tolerance for Indonesian consumers and Athiyaman and Subramaniam (2018) in the context of credit card applications.

The age variable, before and after the interaction, has a negative and significant effect. This means that younger consumers tend to prefer new product adoption. However, as a moderating variable, age does not have a significant effect. This is in line with Morton et al. (2016), Savas (2017), and Rojas-Méndez and Parasuraman (2015) that age affects the adoption of new product innovations. Young consumer groups are significantly more socially motivated to buy innovations and different products than older respondents (Vandecasteele & Geuens, 2008; Thomas et al., 2005).

Furthermore, of the consumer innovativeness, gender, occupation, education, ethnicity, and social class variables that directly affect perceived risk in credit-purchase, only gender has a negative and significant effect. This means that male consumers have a higher perception on credit-purchase risk than women. These results are in line with Chavali and Mohanraj (2016), although on a different object, which is investment. Kiarie et al. (2013) state that women are more risk averse. Frank et al. (2015) state that male consumers tend to have more innate willingness to pay for innovation compared to female consumers.

Besides, the marital status variable plays a negative and significant moderating role; and the 'unmarried' status has a greater influence on the effect of consumer innovativeness on the new product adoption. In Savas (2017) and Morton et al. (2016), marital status is not a variable that influences new product adoption and there is no difference in innovation based on marital status.

The three components of social class show interesting results. The occupation variable becomes a moderating variable that significantly affects the influence of consumer innovativeness on the new product adoption. This means that non-managerial work affects the influence of consumer innovativeness on the new product adoption. The education variable has a positive and significant direct effect on new product adoption, but it is not significant as a moderating variable. This means that the lower the education, the higher the preference for new product adoption. Rojas-Méndez and Parasuraman (2015) stated that less educated people prefer the adoption of new products more because of the company's interpersonal way of communication. The income variable becomes a moderating variable, which is positive and significant. This means that the lower the income, the higher the influence of consumer innovativeness on the new product adoption. Savas (2017) shows the same thing, while Lee and Son's (2017) research shows that income is not related to consumer innovativeness.

Parker and Sarvary (1996) and Tellis et al. (2009) also state that differences in nationality and cultural differences will lead to varying levels of consumer innovativeness. In this study, the differenc-

es between the Javanese and non-Javanese have a positive and significant direct effect on new product adoption. The non-Javanese tend to have a more level of new product adoption. However, the difference in ethnicity is not important as a moderating variable.

In general, the results of this study indicate that the demographic variable becomes a moderating variable of the effect of consumer innovativeness on new product adoption, but does not play a role in perceived risk of credit purchase. The results of this study are in line with Sharma and Das (2016), as well as Elliehausen (2010), but are in contrast to Chih (2018) that highly innovative consumers are less sensitive to purchase risk or risk takers. The results of this study do not support the research results of Cowart et al. (2007), Tellis et al. (2009) and Rojas-Méndez and Parasuraman (2015), which state that innovation is more inclined towards individuals who adopt new products earlier.

Academics and practitioners have paid a lot of attention to consumers' adoption of new products (Kim, 2008). In practical terms, this research implies that identifying innovators is essential for proper segmentation and market analysis to make it more competitive in the market (Hussain et al., 2014). For example, there is a large gap between millennial and non-millennial generations of Indonesia related to consumer innovativeness in adopting new products due to perceived risk aspects. Currently in Indonesia, the millennial market is the locomotive of the market, and female consumers are the first locomotive for technology-affiliated products (IPSOS Flair Collection, 2019). Tellis et al. (2009) stated that the relationship between demographics and consumer innovativeness can help marketers focus more on their target market.

Apart from individual consumer reasons, company success is also determined by consumer response to products, which is motivated by con-

sumer adoption (Tomaseti et al., 2004). Racela (2015) states that consumer decision making will become increasingly complex when consumers are faced with innovative products. Marketers need to implement the right strategy based on the product life cycle that is on target in the innovator segment, offering discounts to early adopters at product launch, adequate information, and quality products (Al-Jundi et al., 2019).

Research on consumer innovativeness and new product adoption has several implications for further studies. One of the emerging topics is the differences between individuals and categorization of people's responses to new things (Absari & Joudaki, 2018) and psychographic (Savas, 2017). Dobre et al. (2009) suggest that consumer innovativeness research can be linked to the product life cycle at the introduction and innovation levels.

Consumer innovativeness also needs to be linked to differences in culture and nationality, for example with Hofstede's nationality (Jain & Dalal, 2015). To expand research in Indonesia, consumer innovativeness can be explored more deeply in various ethnic groups in Indonesia in order to describe the diversity of characteristics of Indonesian consumers. The difference between the three variables with many ethnicities requires further study.

This study has several limitations. Indonesia is a very large and heterogeneous multicultural country. The study portrays only consumers in general and to a lesser extent reflects the demographic aspects of all consumers from hundreds of ethnic groups and regions in Indonesia, not just Javanese versus non-Javanese. This research is also part of a large multi-year study related to social class segmentation, culture, and consumer decision making style, so the focus on variables needs to be further explored. Future research, especially in Indonesia, is suggested to fill the limitations of this research.

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## CONCLUSION

Innovative consumers become companies' capital valuable for introducing new products, as they can spread innovation (Cowart et al., 2007; Figueroa & De Meneses, 2013). When testing the direct effect, consumer innovativeness, occupation, education, ethnicity, and social class have a positive and significant effect, while gender has a negative effect on perception on credit-purchase risk. Among all these variables, only the social

class variable acts as a moderating variable for the effect of consumer innovativeness on the perception of credit-purchase risk. The next test results show that the demographic variables that have a significant direct effect on new product adoption before moderating interactions are age, education, ethnicity, and social class. After the interaction, the variables of marital status, occupation, income, and social class have a significant effect.

In general, the results of this study indicate that the demographic variable becomes a moderating variable in relation to the effect of consumer innovativeness on new product adoption compared to the perception of credit-purchase risk. These are new findings for consumer studies in which demographic differences contribute to the level of innovativeness of Indonesian consumers. This leads to a willingness to adopt new products compared to perceived risk. This is the basis that the diffusion of new product innovations has great potential.

Based on testing the moderating role, only the social class variable has a significant effect, as a moderating variable, on the influence of consumer innovativeness on perception of credit-purchase risk and new product adoption. Differences in social class of consumers and their components, namely education, income, and work, should be of concern to marketers, as it relates to the characteristics of consumer innovativeness, adoption of new products and risks.

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# APPENDIX A

**Table A1.** Moderating regression analysis test results

Source: Author's own research (2020).

Variable	Before interaction			After interaction		
	$\beta$	t	Sig	$\beta$	t	Sig
<b>Equation 1. Y = Perceived risk of credit purchase</b>						
Equation 1a. Constant	2.290	3.656	0.000	–	–	–
Consumer innovativeness	0.301	26.263	0.000	–	–	–
Equation 1b. Constant	18.675	286.034	0.000**	18.675	280.396	0.000**
Consumer innovativeness	0.290	25.021	0.000**	0.285	22.208	0.000**
Sex	–0.348	–2.090	0.037**	–0.359	–2.138	0.033**
Age	–0.002	–0.020	0.984	–0.014	–0.174	0.862
Marital status	–0.324	–1.132	0.258	–0.339	–1.185	0.236
Family status	–0.166	–1.047	0.295	–0.157	–0.982	0.326
Occupation	0.052	1.957	0.051*	0.046	1.703	0.089*
Education	0.095	1.918	0.055*	0.098	1.973	0.049**
Income	–0.024	–0.611	0.541	–0.017	–0.434	0.664
Tribe	0.705	4.900	0.000**	0.759	5.238	0.000**
Social class	0.376	2.849	0.004**	0.394	2.948	0.003**
<b>Equation 1c</b>						
Sex*Consumer innovativeness	–	–	–	0.011	0.394	0.694
Age*Consumer innovativeness	–	–	–	–0.010	–0.681	0.496
Marital status*Consumer innovativeness	–	–	–	0.030	0.702	0.483
Family status*Consumer innovativeness	–	–	–	0.005	0.213	0.832
Occupation*Consumer innovativeness	–	–	–	0.005	1.151	0.250
Education*Consumer innovativeness	–	–	–	–0.008	–0.800	0.424
Income*Consumer innovativeness	–	–	–	0.002	0.208	0.835
Tribe*Consumer innovativeness	–	–	–	–0.003	–0.119	0.905
Social Class*Consumer innovativeness	–	–	–	0.049	2.148	0.032**
<b>Equation 2. Y = New product adoption</b>						
Equation 2a. Constant	0.450	4.018	0.000			
Consumer innovativeness	0.191	9.252	0.000			
Equation 2b. Constant	14.952	125.248	0.000**	14.867	122.512	0.000**
Consumer innovativeness	0.205	9.502	0.000**	0.226	9.594	0.000**
Sex	–0.105	–0.344	0.731	–0.164	–0.538	0.591
Age	–0.331	–2.281	0.023**	–0.317	–2.190	0.029**
Marital status	–0.207	–0.391	0.696	–0.234	–0.445	0.656
Family status	0.096	0.324	0.746	0.196	0.661	0.509
Occupation	–0.075	–1.554	0.121	–0.085	–1.746	0.081*
Education	0.272	2.992	0.003**	0.285	3.127	0.002**
Income	–0.044	–0.629	0.530	–0.058	–0.830	0.407
Tribe	1.161	4.433	0.000**	1.234	4.707	0.000**
Social class	0.574	2.371	0.018**	0.549	2.257	0.024**
<b>Equation 2c</b>						
Sex*Consumer innovativeness	–	–	–	–0.076	–1.514	0.130
Age*Consumer innovativeness	–	–	–	–0.022	–0.817	0.414
Marital status*Consumer innovativeness	–	–	–	–0.202	–2.493	0.013**
Family status*Consumer innovativeness	–	–	–	0.036	0.796	0.426
Occupation*Consumer innovativeness	–	–	–	0.016	1.826	0.068*
Education*Consumer innovativeness	–	–	–	–0.025	–1.309	0.191
Income*Consumer innovativeness	–	–	–	0.026	1.899	0.058*
Tribe*Consumer innovativeness	–	–	–	0.059	1.241	0.215
Social Class*Consumer innovativeness	–	–	–	0.091	2.143	0.032**

Note: \*\* significant at  $\alpha = 0.05$ ; \* significant at  $\alpha = 0.10$ .



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4<sup>th</sup> of December, 2020

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## ACCEPTANCE LETTER

Dear Anna Triwijayati,

We are pleased to inform you that your manuscript «Consumer innovativeness effect on risk and new product adoption: moderating role of Indonesia demographic factors» co-authored with Melany and Dian Wijayanti has been double blind peer-reviewed and accepted for publication in the international journal “Innovative Marketing”, which is scheduled to be published in Volume 16, Issue 4, 2020.

With cordial regards,  
Viktoriiia Obravyt

Managing Editor  
International research journal  
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# Comparison of Consumption Attitude Across Different Social Classes of Indonesian Consumers

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**Keywords:** Sosial class, Consumer, Behavior, Indonesia.

**Abstract:** Societies form social classes naturally. Social classes decide how, what, and where consumers buy their products. Social classes are reflected in social statuses that among other are reflected in product consumption. This current research is a descriptive research on Indonesian consumers, divided into three social classes, with regards to factors such as, fashion shopping, food and beverages, insurance and investment, durable goods, house and appliances, and the use of leisure time. The respondents of this research included 1,000 Indonesian consumers from various ethnic groups, provinces, and levels or profession and income. The researcher applied Chi Square analysis to test the differences in purchase and ownership of product across different social classes. The result of this research shows that in general all alternative hypotheses are received in the sense that there are differences in product purchase and ownership among customers across different social classes. Partially, some product items are not different across social classes, such as TV ownership, duration of watching TV and the selection of local TV channels. The difference of shopping style between the higher class, middle class, and lower class lies in the selection of shopping place, the use of transaction tools, and the types and brands of products selected. A fundamental difference is noticeable in terms of the purchase of food and beverages between the higher, middle, and lower social classes in terms of the quality, frequency, and types of shopping place. With regards to the purchase of durable goods, there is a fundamental difference in terms of price, types, and facilities. The basic difference in house ownership and house facilities among the three social classes is on the price, location, and materials for decoration/interior selected. The leisure time uses of the three social classes are also different in terms of types of quality of the use of leisure time. Meanwhile, for the media of entertainment, the main difference lies in the number, type, media access and interest in the contents of news/program.

## INTRODUCTION

Customer behavior appears to be difficult to understand without considering their social class (Shavitt, Duo, & Hyewon, 2016). A classic research from Coleman (1983) suggests that a market research should observe more closely on how value and communication system relates to social class and consumption pattern.

Social class is a consumer segment that naturally exists in society. Segmentation or consumer groups can be deliberately formed by the company or self-

formation. Segmentation is one of the strategies in marketing, namely a process or marketing effort to classify heterogeneous consumers into homogeneous groups. Homogeneous consumer groups are then selected as target markets and given different marketing strategies for each segment (Moss & Cubed, 2008). Market segmentation is based on the assumption that consumers have different buying behavior or in other words heterogeneous markets have differences in the characteristics of buyers (Moss & Cubed, 2008).

Consumer social segmentation is an example of a more homogeneous consumer group that has been

formed in society. Literally speaking they come to terms social classes or strata. Consumer groups or segments can be formed by companies using various methods (Moss & Cubed, 2008) as such classical economic, economic behavioral, technology diffusion, social psychology and sociology.

Segmentation development is based upon attributive differences. In general, there has been a lot of literature that groups consumer class base (Ciribeli & Miquelito, 2015). The basis of segmentation in general can be grouped into 4, namely geography, demography, psychographic and behavioral (Goyat, 2011). Yankelovich & Meer (2006) states demographic bases are the basis of the most traditional segmentation used by marketers. Likewise, segmentation practices by marketers of consumer goods products tend to use demographic variables (age, gender, occupation, incomes) as a basis for segmentation. The Joint Strategic Needs Assessment-JSNA (2016) develops a segmentation of social marketing theoretical aspects including social classes.

Social class is the existent social strata in a particular society. Strata in the community are formed by various factors including social factors. To some extent social classes also predict direct preferences and different types of experiences and purchasing choices (Shavitt, Duo, & Hyewon, 2016). Furthermore, it is said that one's position in the social hierarchy has an important influence in almost all aspects of everyday life: where consumers live, the outfit they wear, where they travel, shopping and dining, the cars they drive and what media they utilize. In other words, all products consumed and the consumptive behaviorism of the individual consumer is of the reflection and so manifested by the social class.

Of all social systems, social classes have already existed or are formed. Each member of a particular social class is bound by an eminently defined social position, called status. Social class levels are classically classified into 3 to 6 classes, namely upper, middle and lower classes. Classification into 6 classes only adds sub-classes into the three classes in question; upper-top, top-down, upper-middle, lower-middle, lower-upper and lower-class.

Social classes can be measured using three techniques: 1). Reputational approach; 2). Subjective approach; 3). Objective approach. The reputational approach is known as the Warner approach, assuming that social class can be determined by the reputation of a person addressed by the surrounding community. The subjective approach is the approach of determining social class from the personal being.

An objective approach constitutes measuring social class from a demographic basis that is free from individual bias. The objective approach is divided into two types; to use either single factor/item index or multiple factors/item index. The single item index approach is often used by marketers using one of the factors: income, employment and education. The income factor is often used in determining one's social class, Revenue, referred to by Coleman (1983) as a factor which, despite the increase, is not necessarily or almost always cannot produce changes in the family social class. The study of Chaundhary and Verma (2016) shows that social status can be associated with work.

Multiple items index approach uses several items in determining social class. Some methods frequently used by researchers are Warner's Index of Status Characteristics (ISC); Hollingshead Index of social position (ISP); and Coleman's Computerized status index (CSI).

Attention to social status in society can be a factor of market competitive advantage (Mirzaei & Ruzdar, 2010). For example, the social class below likes the pedestrian atmosphere which is full of shops or traders, which is crowded and 'overcrowded'; while the upper class likes clean and quiet shopping places (Barki and Parente, 2010). Research on social class and consumption behavior can help marketers to place the right strategy based on social class. Profiling social class also provides an overview of the product, type, quality, brand, characteristics and place to purchase products that consumers are interested in. Products consumed by social classes also indicate the status and desires of consumers.

Social class can have implications for some things in consumer behavior. Shavitt, Duo, & Hyewon (2016) state that social class is related to the thinking process, product evaluation process, attribution to product failures, perceptions of brand extensions, advertisement and advertising persuasion, elaboration of social models, and selected product preferences. Dubois & Ordabayeva (2015) state social class is related to the form and function of consumption status. This means that what is consumed by consumers is a reflection of the desire to achieve consumer social status. This study tests the research alternative hypothesis (Ha) as follow:

Ha1 There is a difference in shopping activities for the Upper, Middle and Lower social Class consumer

Ha2 There is a difference in Fashion Product Purchasing for the upper, middle and lower social class consumer.

Ha3 There is a difference in Investment Product Purchasing for the upper, middle and lower social class consumer

Ha4 There is a difference in food and beverages product purchasing for the upper, middle and lower social class consumer

Ha5 There is a difference in durable Product Purchasing for the upper, middle and lower social class consumer

Ha6 There is a difference in House ownership and home facility for the upper, middle and lower social class consumer

Ha7 There is a difference in Leisure Time and vacation for the upper, middle and lower social class consumer.

## RESEARCH METHOD

The method or type of research used in this study is descriptive which aims to describe consumption behavior amidst social classes. The variables used are social classes and consumption. Social class measurement uses measurements from ISP. The consumption factors studied are shopping, fashion products, insurance and investment, food and beverages, transportation and durable goods, homes and decorations, and leisure time activity. The samples in this study are all consumers in Indonesia under the criteria of aged  $\geq 17$  years or married and have income. The study sample consist of 1000 people from 34 provinces in Indonesia, but the respondents filled out the questionnaire from only 27 provinces in Indonesia. The sampling technique used is purposive sampling. Data collection techniques used were online surveys. The data were analyzed using descriptive analysis techniques and Chi Square.  $\chi^2$  to examine the relationship between social class segmentation and consumption patterns.

## RESULT

Research respondents were 1000 Indonesian consumers aged  $> 17$  years and earn income and were divided into 3 social groups. The first table in **Appendix 1** extract the respondent's data description.

Social classes are classified based on the ISP formula, the classified classification are as follow:

**Table 2. Social Class Classification**

ISP	Social Class	Total (respondent)	%
10-26	Upper	35	3,5
27-60	Middle	408	40,8
61-100	Lower	557	55,7

Furthermore, the data were analyzed and tested using Chi Square analysis instrument to test the relationship and differences among the three social classes with each item of product purchased. The result is described in **Appendix 2**.

Based on the result of the data analysis, it is stated that most of the alternative hypothesis are confirmed.

1. Chi square value of all shopping activity variables insignificant. Thus, the alternative Hypothesis (Ha1) is confirmed, namely there are differences in shopping activities in upper, middle, and lower class social consumers.
2. Chi square value of all purchasing variables of Fashion products is significant. Thus the alternative hypothesis (Ha2) is confirmed, namely there is a difference in the purchase of Fashion products for upper, middle and lower class social consumers.
3. Chi square value of all purchasing variables of investment products is significant. Thus the alternative hypothesis (Ha3) is confirmed, namely there is a difference in the purchase of investment products for upper, middle and lower class social consumers.
4. The Chi square value of all purchasing variables of food and drinks is significant. Thus the alternative hypothesis (Ha4) is confirmed, namely there is a difference in the purchase of investment products for upper, middle and lower class social consumers.
5. The Chi square value of the most durable goods purchasing variable is significant. Thus the alternative hypothesis (Ha5) is confirmed, namely there is a difference in the purchase of durable goods for the upper, middle and lower class consumers, except for TV ownership.
6. The Chi square value of the most ownership and home facilities variables is significant. Thus the alternative Hypothesis (Ha6) is confirmed, namely there are differences in ownership and home facilities for upper, middle and lower class social consumers.
7. The predominant Chi square values of vacation and leisure variables are significant. Thus the alternative Hypothesis (Ha7) is confirmed. There is a difference in leisure time and vacation for

upper, middle and lower class social consumers, except for the ownership of local / national TV channels and the duration of watching TV. This means that there is no difference in ownership of local / national TV channels and the length of watching TV between upper, middle and lower social classes.

The results of the study show that in general all hypotheses except  $H_a$  (alternative hypothesis) in the sense that there is a difference in the purchase or ownership of the product in a different class of consumers. Partially there are several product items that do not have differences in social classes such as TV ownership, duration of watching TV and selection of local TV channels as information media.

Descriptively the top social class respondents are male, aged > 35-55 years old, married, S1-S2 education and income > from Rp. 15.2 million of profession of private employees, entrepreneurs and professionals. Middle social classes are dominated by consumers of family women aged > 25 to 45 years. Most of the middle class are private employees, professionals and entrepreneurs, with S1-S2 education with income ranging from Rp. 1.9 - 11.4 million. The lower social class is predominated by family man, aged > 35-45 years. The level of education most of which are dominated by high school and junior high school and with an income level of  $\leq$  Rp 1.9 million to Rp. 3.8 million per month. Lower social class social is dominated by professional freelancers, private employees and small-scale entrepreneurs.

Having attained the Chi Square of social classes, the results are descriptively analyzed, to explain differences in product purchases. The descriptive analysis results are found in **Appendix 3**.

Of the shopping style, the upper class and middle class tends to shop at supermarkets and hypermarkets and also less frequent be online shoppers ranging from 1-4 times a month. Lower social classes shop anywhere and never shop online. When shopping, upper class uses cash, debit and credit cards; middle and lower classes uses cash and/or debit cards; and generally incline to like shopping during promos. The types of products that are of interest to the upper class are unique or special/customized products, and domestic brand products but also likes domestic mass/common brands. The middle and lower class like domestic brands both mass products and unique/special products.

The Upscale fashion style preferences appear to be the well-known local brands, despite

the selecting of any other brands. The price is expensive but also buy as such at low prices; the product is purchased at the department store or in a special boutique/distribution. Fashion products favored by the middle class are domestic products; both famous and non-branded and the prices ranging from Rp. 100 thousand-500 thousand. The fashion products consumed by the lower social class are non branded ones or else any brands, the price is cheap, and are purchased in traditional markets, clothing stores and department stores. Top, middle and lower class respondents tend not to have a particular theme or style in fashion, and only occasionally follow a certain fashion style/theme. This trend, however, due to the fact that the most respondents were men.

Concerning to the insurance products, upper and middle class social classes have 1-2 types of insurance, namely health insurance and one other type of insurance (life insurance, education, vehicles). The middle class respondents mostly have life insurance, but do not have education, vehicle and other insurance. Some lower social classes only have government standard health insurance and do not have other insurance. Upper and middle class had 1-4 types of investment, especially savings. Deposits, gold, securities and other tend to only be kept by the upper class. Some middle social class do not have other investment products. Most of the lower social classes only have savings but do not have other investments.

In connection with the expenditure of daily necessities, namely the purchase of meat, fish, milk, bread, vegetables and fruit, organic products and health supplements, behavioral tendencies are typical of upper social classes. The fundamental difference from the purchase of food and beverages in the upper, middle and lower classes are the quality, price, frequency, type and place of shopping. The upper, middle and lower classes sometimes buy meat in a week. High-end consumer meat shopping places are in traditional markets and modern markets. Middle and lower class social consumers buy meat in traditional markets or at any meat stall for the reasonable price. The upper classes consume large box packaging milk, in spite of its tendency to consume less milk. Soft drink and fast food are rarely consumed. The middle class consumes famous brand fast food which is consumed packaged milk and some respondents seldom drank milk and soft drinks. A small number of lower social class respondents rarely consume milk, soft drink and fast food from the street vendors to the famous brand ones. The upper, middle and lower classes consume bread - 1-3 times per week.

The upper class consumed any type of bread and diet/low fat/organic bread purchased in mini/supermarkets.

Vegetables and fruit are consumed almost every day by all social classes. The upper class bought them in traditional markets and supermarkets, the middle class bought them at the traditional market, the stalls near the house or the vegetable shop and the lower class buys anywhere at a reasonable price, such as in a stall near the house or at the vegetable peddler. Organic products are consumed in the upper and middle class <5X up to 9x per week. The upper class buy organic products in supermarkets, the middle class buy them anywhere as long as it's cheap. The upper and middle class consumed 1-2 types of health supplements purchased in supermarkets, pharmacies or minimarkets.

The aspects of durable goods consists of the type of transportation, the price of vehicles, ownership of household electronic equipment and the tools and the cost of personal electronic goods. The top social class use a type of private car or taxi as a means of transportation. The average price of private cars owned mostly ranges from Rp. 100-500 million. Most of the middle social classes have motorcycle and some have private cars. The middle social class owned a car of <50 million and ranges Rp. 100-250 million in price. Transportation used by lower class consumers is motorbikes and public transportation. The price of the private car is <Rp.50 million.

The top social class had 5-7 household electronics items and 2-5 pieces of personal electronic equipment. Household electronic appliances that are always owned by high social class are TVs, air conditioners, refrigerators, and washing machines. Middle social class have 3-7 items of household electronic appliances, especially TVs and refrigerators and 1-5 types of personal electronic equipment. Cellphones and laptops are owned by upper and middle class. Whereas Tablets / Tabs, cameras and camcorders are only owned by some upper and middle class consumers. Household appliances that are always owned by the lower social class are TV and handphone. The price of high-end consumer electronic devices ranges from > Rp. 3.1 -> Rp. 5 million, while the middle class varies from <Rp. 2 million -> Rp. 5 million, and the lower class is between Rp. 2 million to Rp. 3 million.

The upper class lives in a house that is quite spacious and expensive, in a housing complex or in an elite area or non-residential area close to the highway; have complete, qualified facilities,

equipped with wood furniture/ their expensive materials and home-themed home decorations. Some middle-class social classes live in medium-sized homes, with architecture and the home décor is non-themed and not specifically designed. Houses that are inhabited by lower social classes lack in facilities and don't even have a front yard. The material used is the applicable ones. The decor of the residential is not themed even it appears very simple and it is not specifically designed as well.

Upscale social class spend the leisure time eating with family, colleagues and going to malls. Middle social classes did 2-3 leisure activities, mainly eating with family or friends and going to the mall. Most of the upper and middle classes also do outdoor activities, such as climbing mountains, going to beaches, doing some sports; or catching up fun hobby such as traveling; or pursuing indoor hobbies such as cooking, gardening, handicrafts, livestock and others. Most of the lower social class spend their free time eating with family or friends and no other activities. Family vacation destinations vary from home to abroad, even outside Asia. Middle social class vacation spots vary from vacation locations nearby to holidays to other Asian countries. The lower social class vacation spot is around the residence.

To facilitate free time at home, the upper class has 1-5 items of entertainment devices at home, namely TV, local TV channels, cable TV, and home internet, most of whom have video players and home theater. Middle social classes have 1-2 entertainment devices, mainly local TV channels. Some subscribe cable TV. Most of them, however, do not have a video player, home theater and home internet. Furthermore, for lower social classes the entertainment media is simply TVs with local / national channels and no other entertainment device

The media or sources of information for most of the top social classes are newspapers, magazines, radio, cable TV, internet, friendships link and social media. The upper classes used social media more as access to information and not local/national TV channels. Some intermediate social classes accessed 4-9 information media. Endorsement is less used by the upper and middle class as a source of information. The lower social class access information from 1-3 sources, and the most access is to watch local/national TV channels. Only are small parts of other media accessed by lower social class consumers. Lower social classes rarely read media.

Favourite TV shows of upper class are foreign films, entertainment talk shows,



entertainment events (music, talent shows, etc.), sports events and Indonesian news channels. When reading mass media, the upper class liked to read popular articles and reviews/opinions in magazines/newspapers. Middle social class watches foreign film shows, entertainment talk shows, entertainment programs (music, talent show, etc.), sports events and Indonesian news channels. The most favourite programs seen by lower class social consumers are celebrity/entertainment news, foreign films, entertainment talk shows, entertainment events (music, talent shows, etc.), sporting events and Drama Events (romantic, Korean, Indian, Indonesian soap operas).

## **DISCUSSION**

### **1. Shopping Behavior**

One fifth of the world's consumers are the upper class who have the characteristics of traveling by means of car and air transportation, consuming meat-based food, living in large single-family residence, and dissipating a lot of what they buy as post-consumption packaging or waste (Goodwin, Nelson, Ackerman and Weisskopf, 2008). In general the upper class represents the top 25% of the population. Regarding consumption patterns, Durmaz and Taşdemir (2014) state that upper class social consumers have greater awareness and preference for commercial marketing stimulus and are more likely to seek information before decision making than the lower classes. Middle and upper consumers feel more confident in their shopping capacity thereby they like to look for new places to shop (Durmaz and Taşdemir, 2014).

Middle class is the most desirable social class according to marketers because of the large number and typical purchasing power (Iqbal and Ismail, 2011). The middle class represents two quartiles of the consumer population. The middle class evolves which means being sophisticated and experienced buyers - those who are able and willing to pay premium for quality and to consider selected items, not just basic needs (Ahmed, Khan and Samad, 2016). Medium social class consumers tend to learn to be independent, see themselves and others as unique and learn to distinguish objects from the environment (Shavitt, Duo, & Hyewon, 2016). Middle and upper consumers feel more confident in their shopping abilities so they like to look for new places to shop (Durmaz and Taşdemir, 2014). Middle class shopping places can be anywhere and also in modern stores (Supermarkets/hypermarkets/minimarket). Middle class is also important for online shopping. Middle class shopping using cash

and/or debit cards; and shopping a few at promos on rarely basis.

The lower social class evaluates products based on background and contextual factors (Shavitt, Duo, & Hyewon, 2016). Consumer social classes determine the description of shopping and shops that are attractive to the state of their social class. The upper class consumers want to enjoy the pleasant atmosphere of the shop by displaying attractive exhibits; the lower class emphasizes buying household items or clothing as part of a pleasant shopping (Durmaz and Taşdemir, 2014; Shavitt, Duo, & Hyewon, 2016). Lower social class consumers prefer shopping near the residence, a place where consumers and sellers can face to face and get services more easily (Durmaz and Taşdemir, 2014). The lower classes tend to be influenced by the display and retail contexts when evaluating products (Shavitt, Duo, & Hyewon, 2016). The lower social class consumer shopping places are everywhere and never shop online. Often consumers of social class and lower income buy products from street vendors (door to door) with the reason that they can interact with sellers (Barki and Parente, 2010).

### **2. The Fashion Product**

Consumption of high-end products, such as fashion, is a manifestation of status seeking (Dubois & Ordabayeka, 2015). Upscale fashion styles tend to be the outstanding Indonesian brands, although they also like any brands. In particular, several studies show that young consumers of the upper social class may have stronger brand preferences and are more likely to seek information before decision making than the lower classes (Durmaz and Taşdemir, 2014). There are, however, distinction in the fashion product selection between the middle and lower classes (Ogachi, 2014). Fashion products consumed by the lower social class are either non branded or any brands, economical prices, and are purchased in traditional markets, clothing stores and department stores.

### **3. The Insurance and Investment Product**

Fourteen percent of upper-class consumers spend a greater proportion of income on insurance, while only 3.0% of lower-class consumers do as such (Al-Modaf, 2002). Insurance consumption also proved attractive to the upper class. On the account of the insurance products, the upper and middle social classes in this study have 1-2 types of insurance while the lower class is only part of the lower class having government health (BPJS). Middle social

classes have 1-4 types of investment, but savings are definitely owned. Most of the lower social classes have savings but do not have other investments (gold, deposits etc.). The lower class spends the proportion of its income for basic needs, so insurance is still considered additional costs/expenses.

#### 4. Food and Beverage Product

In terms of the daily need expenditure, encompass the purchase of meat, fish, milk, bread, vegetables and fruit, organic products and health supplements, high-end consumers spend a smaller proportion of expenditure on food. The tendency of the behavior of upper class consumers to choose food products that are higher in quality and healthier. The upper class distinguishes itself from the middle and lower classes based on the selection of more modern foods (Hupkens, Knibbe, & Drop, 2000). High-end consumers also consume more and more frequent organic products and health supplements than other social class consumers. Middle and lower class groups buy the same food ingredients, but in various types (Al-Modaf, 2002). In regard of purchasing food and beverage products, the middle class shows more flexible behavior. The middle class does shopping in traditional and modern markets. Food and beverage products consumed can vary and are of the same quality as what is consumed by the upper class. In Indonesia the middle class consumes homey foods and dine out. These results are slightly different from the research of Iqbal and Ismail (2011) which states that home-based food is less valued by the middle class in Turkey because it is considered the same as the lower class. Al-Modaf (2002) states that when deciding what to buy, the middle class is more concerned about health problems. The lower social class shows the consumption of simple, inexpensive food and drinks and is purchased in a stall near the house, door-to-door vendors and traditional markets. The lower classes rarely consume meat, milk, fish and other high quality foods that require high costs.

#### 5. Durable goods

The purchase of durable goods in this study comprises of the type of transportation, the price of vehicles, ownership of household electronic equipment and the tools and the economic value of of personal electronic goods. The upper class has most of the high quality and expensive durable goods. Expensive prices generally show high status (Dubois & Ordabayeva, 2015). Ahmed, Khan and Samad (2016) state that the middle class also

consumes luxurious goods, including watches, ready-made clothing, jewelry, furniture and of the kind and are more likely to buy laptops, digital cameras, and other special household items. This research in Indonesia also shows that middle social classes have 3-7 items of household electronic equipment. The difference with the upper class is that the prices of products purchased by the middle class are not as costly as high-end products. Meanwhile the household appliances owned by the lower social class are TV yet the most owned product of the lower class consumers is refrigerators. Cellular Phone is personal electronic equipment that is owned by the lower social class. Other than those mentioned the lower social class consumer possesses no other household and personal electronic equipment.

#### 6. House, Furniture, and Decoration

The state of large sizes, houses for instance, are generally associated with high status (Dubois & Ordabayeva, 2015). The upper class lives in spacious homes in residential areas or elite areas or non-residential areas that are close to the highway. The elitemodaf-quite-complete-facility-private residences are equipped with certain themed home interiors with sets of furniture/teak wood furniture, or other woody materials, or else the other expensive ones and home decoration as well. Middle social classes inhabit medium-sized residential houses in residential areas or villages that are <500 meters in length from the highway with varied facilities. Most of the lower social classes do not have private residences. This was also indicated by the research of Al-Modaf (2002) which stated that the proportion of lower-class spending related to residential housing was higher than that of the upper class because among other things it was expended to pay rent. Houses that are inhabited by social classes are lacking in facilities and don't even have a front yard. The décor of the house is not themed even as plain as it is and the residence is not specifically designed. Lower class consumers are less interested in purchasing products that have unique and different features (Shavitt, Duo, & Hyewon, 2016).

#### 7. Fun and Leisure

The upper class spends the largest proportion on shopping for entertainment. Despite unlike the lower classes, consumers from the upper class spend more on entertainment expenses outside the house, such as for films aired on theaters, concerts, and sporting events (Al-Modaf, 2002). Not only is out dining an entertainment, but rather, has become a way of

showing social status to the public (Al-Modaf, 2002). The middle class in Indonesia consumes durable goods, along with eating out, leisure and travel, also at the highest levels of being consumptive in large cities (Ahmed, Khan and Samad, 2016). Cable TV, internet, home internet and social media are products that are being accessed by the middle class. The impact of the internet on consumers will remain growing. In China, for example, 68% of the middle class have access to it, compared to 57% of the total urban population (Ahmed, Khan and Samad, 2016). Consumers from the lower classes spend more on home entertainment, such as television, radio, VCR, and DVDplayer (Al-Modaf, 2002). Most free time for the lower social class is spent by having quality time eating with family or friends. The lower social class bestowed no other activity to spend on their leisure time. The lower social class vacation spot is around the residence. In particular, several studies show that the lower classes are less likely to seek for information, including from the internet, before decision making than that of the upper classes (Durmaz and Taşdemir, 2014). The lower classes, however, access information from word of mouth or from direct sellers (Barki and Parente, 2010).

## THE CLOSING

1. The results shows that there are differences in attitude behavior between the three social classes. The difference between upper, middle and lower class shopping styles is the selection of shopping places, use of transaction tools and types and brands of products of interest.
2. In spite of the fashion styles or themes of the three social classes being no different, high-end fashion tends to be the utmost Indonesian brands, even though they like any brand, prices are quite expensive, and are purchased at the Department Store or in special boutiques/distributions. The preferred fashion products for the middle class are domestic products both famous and unbranded brands, medium prices. Fashion products consumed by the lower social class are not the branded products or any brands; easy and purchased at traditional markets, clothing stores and department stores.
3. Regarding insurance and investment products, differences in social class determine the type of insurance and investment bought. The upper and middle social classes had insurance and several types of investments, while the lower classes only some who have such investment and insurance.
4. Referring to the expenditure of daily needs, behavioral tendencies are obtained in each social class. The fundamental difference from the purchase of food and beverages within classes is the quality, frequency, type and place of shopping. The upper class buy quality and healthy food and beverage products including organic products and health supplements purchased at supermarkets. Middle class tended to follow upper class behavior.
5. The purchase of durable goods in this study consisted of the type of transportation, the price of vehicles, ownership of household electronic equipment and the tools and prices of personal electronic goods. The upper class has a vehicle, expensive personal and household electronic devices. The middle class has a variety of household and personal electronic devices but at a moderate price. The fundamental difference in home ownership and home facilities from the three social classes is the price, location and decoration/interior material chosen.
6. Upper and middle class spend their leisure time by doing such activities that can reflect status, such as dining with family, colleagues and going to the mall. Most of the upper and middle class also do outdoor activities. Family vacation destinations vary from nearby home to abroad. Most lower class leisure time is spent by eating out with family and friends. There is no other activity to make use of the spare time for the lower social class. The lower social class vacation spot is around the residence.
7. The making use of leisure time in the three classes is also different according to types of devices, the media information and the favorite program/information.  
The very diverse and wide area of Indonesia certainly generates different consumer behavior to be studied. This study has not been able to see consumers in Indonesia from all tribes, provinces and regions in Indonesia. In addition to the coverage of respondents, it is also necessary to differentiate the behavior of urban and rural consumers. Subsequent researchers can also develop research factors beyond spending factors, for example the relationship between social class and lifestyle, decision-making style and Indonesian consumer values.

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**APPENDIX 1. The Respondent Description**

Items	ISP (%)			Total (%)
	Upper	Middle	Lower	
<b>Gender</b>				
Male	2,1	18,5	34,5	55,2
Female	1,4	22,2	21,2	44,8
<b>Age</b>				
17-25	0,3	5	3,5	8,8
>25-35	0,3	17,3	12,7	30,3
>35-45	0,9	9,5	18,6	29
>45-55	1,8	7,6	14,8	24,2
>55	0,2	1,4	0,7	2,3
<b>Status Status</b>				
1 Married	3	27,7	50,1	80,7
2 Single	0,5	13,1	5,4	19,1
<b>Ethnic Group</b>				
Chinese	0,4	4,9	0,4	5,7
Malay	0	1,7	0,2	1,9
Java	2,9	26	54,4	83,2
Dayak	0	0,6	0	0,6
Bugis/ Makasar	0	0,1	0	0,1
Maluku	0	0,2	0,1	0,3
Papua	0	0,3	0,1	0,4
Batak	0	1,3	0,4	1,7
Sunda	0	1,3	0	1,3
Madura	0	0,4	0,1	0,5
Bali	0	0,7	0	0,7
Lombok/Sasak/NTB	0	0,2	0	0,2
Flores/NTT	0,1	1,9	0,1	2,1
Menado	0	0,3	0,1	0,4
Makasar	0,1	0,6	0	0,7
Maluku	0	0,1	0	0,1
<b>Province</b>				
North Sumatera	0	0,9	0,3	1,2
West Sumatera	0	0,4	0	0,4
Riau	0,1	0,4	0	0,4
Jambi	0	0,7	0,3	1
South Sumatera	0	0,2	0	0,2
Bengkulu	0	0,1	0	0,1
Lampung	0	0,2	0	0,2
Kepulauan Riau	0,1	0,1	0	0,2
DKI Jakarta	0,4	1,8	0	2,2
West Java	0,9	3,2	0,1	4,2
Central Java	0	1,8	0,3	2,1
DI Yogyakarta	0,1	0,5	0,1	0,7
East Java	1,5	24	54,1	79,6
Banten	0,1	0,9	0,1	1,1
Bali	0,2	0,9	0	1,1
NTB	0	0,4	0	0,4
NTT	0,1	2	0,1	2,2
West Kalimantan	0	0,5	0	0,5
Central Kalimantan	0	0,2	0	0,2
South Kalimantan	0	0,2	0	0,2
East Kalimantan	0	0,2	0,1	0,3

Items	ISP (%)			Total (%)
	Upper	Middle	Lower	
Central Sulawesi	0	0,1	0	0,1
South Sulawesi	0	0,2	0	0,2
South East Sulawesi	0	0,2	0	0,2
Maluku	0	0,1	0	0,1
West Papua	0	0,3	0,1	0,4
Papua	0	0,3	0,1	0,4
<b>Status in the family</b>				
1 Husband	2	13	31,8	46,8
2 Wife	1	14,8	17,2	33,1
3 Children	0,5	12,5	4,7	17,7
4 Others	0	0,3	2,1	2,4
<b>Education</b>				
S3	0,3	1,7	1,0	3
S2	1,0	11,6	0,4	13
S1	1,9	21,9	2,9	26,7
Diploma	0,3	2,6	1,1	4
Senior High School/ Vocational School	0	2,7	27,8	30,5
Junior School	0	0,2	15,7	15,9
Elementary School	0	0	5,8	5,8
Non school	0	0,1	1,0	1,1
<b>Income</b>				
> 30.400.0000	2	0,5	0	2,5
24.700.001 – 30.400.000	0,8	0,6	0	1,4
19.000.001 – 24.700.000	0,5	0,4	0	0,9
15.200.001 – 19.000.000	0,2	2,1	0,2	2,5
11.400.001 – 15.200.000	0	2,4	0	2,4
7.600.001 – 11.400.000	0	7,3	0,6	7,9
5.700.001 – 7.600.000	0	4,9	0	4,9
3.800.001 – 5.700.000	0	9,7	0,8	10,5
1.900.001 – 3.800.000	0	11,5	10,5	22
≤ 1.900.000	0	1,4	43,6	45
<b>Occupation</b>				
Government Officer	0,2	0,1	0	0,3
State Own government Employee/civil servant	0,2	3,5	0,4	4,1
Private Employee	1,9	17,7	14,4	34
Arm Forces, Police	0	0,3	0	0,3
Entrepreneur	0,6	5,6	7,5	13,6
Professionals (translator, public speaker, Lecturer, Doctor, Lawyer, Accountant, Consultant, etc)	0,4	11,2	1,4	13
Farmer	0	0	1,9	1,9
Retirees	0	0,1	1,1	1,2
Freelancer Professionals (Labour/ Porter, gardener, Ojek driver, etc.	0,2	0,1	23,5	23,8
Others	0	2,3	5,3	7,6

Source: Research data processing (2018)

**APPENDIX 2. The Analysis result of Social class with product purchasing**

Variabel	Code	Indicator	$\chi^2$ (Chi Square)	Sig (P>0.05)
Shopping	B1	Favourite Shopping Place	2.740E2	0.000
Ha1	B2	Online shopping media	4.448E2	0.000
	B3	Daily basis type of transaction trend	3.875E2	0.000
	B4	Brand Orientation/minded	3.731E2	0.000
Fashion	F1	Average price of fashion products purchased per piece (Rp.)	2.916E2	0.000
Ha2	F2	The frequent purchasing place of the fashion product	3.924E2	0.000
	F3	The brand of purchased fashion product	2.895E2	0.000
	F4	Fashion Style	1.091E2	0.000
Investment	A1	Insurance Purchasing	61.908	0.000
Ha3	A1b1	Standard health insurance	14.285	0.000
	A1b2	Additional health Insurance	2.221E2	0.000
	A1b3	Life Insurance	1.907E2	0.000
	A1b4	Education Insurance	1.198E2	0.000
	A1b5	Vehicle Insurance	1.651E2	0.000
	A1b6	Other Insurance	39.630	0.000
	A2	Investment Ownership	3.662E2	0.000
	A2b1	Saving Account	1.380E2	0.000
	A2b2	Deposit	1.290E2	0.000
	A2b3	Commercial Paper (bond, obligation, etc)	84.247	0.000
	A2b4	Gold investment	1.657E2	0.000
	A2b5	Other investments (farm, livestock, boarding house etc.)	1.246E2	0.000
Food and Beverages	FB1	Meat purchasing frequency per week	56.926	0.000
Ha4	FB2	The place to buy meat that frequently visited	2.180E2	0.000
	FB3	Fish consuming frequency per week	2.791E2	0.000
	FB4	The place to buy fish that is frequently visited	1.532E2	0.000
	FB5	Type of milk consumption	1.974E2	0.000
	FB6	Milk consumption frequency per week	1.621E2	0.000
	FB7	<i>soft drink</i> consumption frequency per week	25.888	0.000
	FB8	<i>fast food</i> consumption frequency per month	94.944	0.000
	FB9	Type of fast food consumed	4.830E2	0.000
	FB10	Type of bread consumed	2.560E2	0.000
	FB11	The place to buy bread that is frequently visited	3.109E2	0.000
	FB12	Bread consumption frequency per week	1.887E2	0.000

Variabel	Code	Indicator	$\chi^2$ (Chi Square)	Sig (P>0.05)
	FB13	The Place to buy fruit and vegetable	3.158E2	0.000
	FB14	Frequent fruit and vegetable consumption	2.535E2	0.000
	FB15	Organic product consumption frequency per month	1.530E2	0.000
	FB16	The place to buy organic product that is frequently visited	3.000E2	0.000
	FB17	The type of Consumed health supplement	85.230	0.000
	FB18	The Place to buy supplement that is frequently visited	1.067E2	0.000
Durable Goods	DG1	Type of means of transportation	2.874E2	0.000
Ha5	DG2	The average Price of private vehicle	3.521E2	0.000
	DG3	Owned house hold appliances	4.116E2	0.000
	DG3b1	AC	1.985E2	0.000
	<b>DG3b2</b>	<b>TV</b>	<b>1.534</b>	<b>0.464</b>
	DG3b3	<i>Microwave</i>	1.270E2	0.000
	DG3b4	Refrigerator	76.440	0.000
	DG3b5	Toaster	1.303E2	0.000
	DG3b6	Washing machine	1.364E2	0.000
	DG3b7	Water heater	1.468E2	0.000
	DG4	Personal Electronic equipment	6.314E2	0.000
	DG4b1	HP	16.491	0.000
	DG4b2	<i>Handycam</i>	1.235E2	0.000
	DG4b3	Camera	2.658E2	0.000
	DG4b4	<i>Tablet</i>	2.239E2	0.000
	DG4b5	Laptop	5.454E2	0.000
	DG5	Average price of personal communication devices (Rp)	5.041E2	0.000
House	H1	Area of residential property	4.779E2	0.000
Ha6	H2	Residential Area	4.501E2	0.000
	H3	Private property and other property ownership	2.515E2	0.000
	H3b1	One property	16.034	0.000
	H3b2	More than one property	97.362	0.000
	H3b3	Front yard	2.742E2	0.000
	H3b4	Back yard	1.861E2	0.000
	H3b5	Garage	2.627E2	0.000
	H3b6	Other Facility ( Swimming pool, Sport Area, Locker room etc)	58.065	0.000
	H4	Price of residence and property	1.961E2	0.000
	H5	Furniture Material	2.354E2	0.000
	H6	Interior Design	2.436E2	0.000



Variabel	Code	Indicator	$\chi^2$ (Chi Square)	Sig (P>0.05)
	H7	The Place to Purchase	2.923E2	0.000
	H8	The Housing Architecture	2.304E2	0.000
	WL1	Leisure time activities	2.643E2	0.000
Leisure Time and vacation	WL1b1	Dining with family and friend	63.755	0.000
Ha7	WL1b2	Hanging out to malls	2.066E2	0.000
	WL1b3	Outdoor activities ( mount Climbing, going to beach, sport)	1.709E2	0.000
	WL1b4	Pursuing hobbies at home (cooking, crafting, gardening, cattle, etc)	1.082E2	0.000
	WL1b5	Hanging out for the sake of hobby (traveling, Biking etc)	2.029E2	0.000
	WL2	Family vacation destination (within a year)	3.509E2	0.000
	WL3	Entertainment Devices	3.196E2	0.000
	<b>WL3b1</b>	<b>Local Channel TV</b>	<b>5.847</b>	<b>0.054</b>
	WL3b2	Subscribed Cable TV	1.881E2	0.000
	WL3b3	Home theater	94.320	0.000
	WL3b4	Video	1.735E2	0.000
	WL3b5	Home internet	2.929E2	0.000
	WL4	Media/ source of information	4.371E2	0.000
	WL4b1	Magazine	1.843E2	0.000
	WL4b2	Newspaper	1.204E2	0.000
	WL4b3	Radio	1.340E2	0.000
	WL4b4	Local/national TV	2.928E2	0.000
	WL4b5	Cable TV	2.048E2	0.000
	WL4b6	Internet	2.744E2	0.000
	WL4b7	Subscribed home internet	3.093E2	0.000
	WL4b8	Social Media	2.463E2	0.000
	WL4b9	Friendship	3.049E2	0.000
	WL4b10	Endorsement	71.410	0.000
	WL5	Favourite TV show	87.550	0.000
	<b>WL6</b>	<b>Watching TV Duration</b>	<b>9.057</b>	<b>0.061</b>
	WL7	What do you read in the media?	3.853E2	0.000

**APPENDIX 3. Summary of Social Class and Product Consumption**

Variabel Code/Description		Social Class		
		Upper	Middle	Lower
JK	Gender	Male dominated	Female	Male
Age	Age	Age >45-55 y.o. And >35-45 y.o.	Age >25-35 y.o and > 35-45 y.o	Age > 35-45 y.o. ; >45-55 y.o. and >25-35 y.o.
status	Marital Status	Married	Married	Married
FS	Status in the family	Husband	Wife	Husband
Education	Education	S1-S2; Bachelor - Magister	S1-S2; Bachelor - Magister	Junior – Senior High School
Income	Income	15,2 - > 30,4 million rupiah	1,9 - 11,4 million rupiah	≤ 1.9 - 3,8 million rupiah
Occupation	Occupation	Employee, entrepreneur and professional	Employee, entrepreneur and professional	Employee, entrepreneur and professional
B1	Favourite Shopping Place	Super/hypermarket, Any shop	Super/hyper/mini; Any shop	Any shop
B2	Online shopping media	Once in 1-4 month(s)	Once in 1-4 month(s)	Never
B3	Type of Transaction	Cash and/or debit; Credit card	Cash or debit card; Promotion flyer	Promotion flyer Cash or debit card
B4	Brand Orientation/ minded	Unique Product of domestic brand	Mass Product of domestic brand; Unique Product of domestic brand	Mass non branded product; Mass/ Common Product of domestic brand
F1	Average price of fashion products purchased per piece	500.000– 1 million rupiah 100.000– 300.000 rupiah	100.000– 300.000 rupiah 300.000– 500.000 rupiah	< 100.000 rupiah 100.000– 300.000 rupiah
F2	The frequent purchasing place of the fashion product	Department store Boutique or Distro	Department store	Traditional Market; Common Store; Department store
F3	The brand of purchased fashion product	Any brand; Famous domestic brand	Any brand Famous domestic brand	Non branded product Any brand
F4	Fashion Style	Do not have certain style/ theme of fashion	Do not have certain style/ theme of fashion	Do not have certain style/ theme of fashion
A1	Insurance	1-2 items; Do not have any	1-2 items; Do not have any	1-2 items; Do not have any
A1b1	Government Standard health insurance	registered member	registered member	Equal proportion
A1b2	Additional health Insurance	Have additional health insurance	Do not have additional health insurance	
A1b3	Life Insurance	Equal proportion	Some do have	Do not have
A1b4	Education Insurance	Equal proportion	Do not have	Do not have
A1b5	Vehicle Insurance	Equal proportion	Do not have	Do not have
A1b6	Other Insurance	Do not have	Do not have	Do not have
A2	Investment	1-4 of other investments	1-4 of other investments	Most do not have other investment
A2b1	Saving Account	Have saving account	Have saving account	Equal proportion

Variabel Code/Description		Social Class		
		Upper	Middle	Lower
A2b2	Deposit	Equal proportion	Most do not have	Do not have
A2b3	Commercial Paper	Equal proportion	Do not have	Do not have
A2b4	Gold investment	Equal proportion	Most do not have	Do not have
A2b5	Other Investment	Equal proportion	Most do not have	Do not have
FB1	Meat purchasing freq./week	Once/ sometimes	Once/ sometimes	Once/ sometimes
FB2	The place to buy meat that is frequently visited	Traditional market Modern market/ supermarket	Traditional market Any place cheaper	Any place cheaper Traditional market
FB3	Fish consuming freq./week	Twice; And almost everyday	1 – 3 times	Once/ sometimes twice a week
FB4	The place to buy fish that frequently is visited	Traditional and Modern market or any place with cheaper price	Traditional market Any place with cheaper price	Any place with cheaper price Traditional market
FB5	Type of milk consumption	Large bottled branded milk;	Large and small bottled branded	some rarely not drink
FB6	Milk consumption freq/week	sometimes and some 1-3 times	Once/ sometimes	sometimes ; twice a week
FB7	<i>soft drink</i> consumption /week	Once/ sometimes	Once/ sometimes	Once/ sometimes
FB8	<i>fast food</i> consumption /week	< 5-9 times per month	< 5-9 times per month	< 5 times per month
FB9	Type of fast food consumed	Famous fast food brand at mall/ store; Famous restaurant	Famous fast food brand at mall/ store ; Famous restaurant	Food pedler/ street vendor Famous fast food brand at mall
FB10	Type of bread consumed	Any type of bread Diet/ low fat/ organic bread	Any type of bread Local brand of bread	Any type of bread Local brand of bread
FB11	The place to buy bread that is frequently visited	Minimarket/ supermarket	Minimarket/ supermarket and Grocery shop nearby	Any place with cheaper price Grocery shop nearby
FB12	Bread consumption /per week	1-3x	1-3x	1-2x
FB13	The Place to buy fruit and vegetable	Traditional market and supermarket	Traditional market; Grocery shop nearby/vegetable peddler supermarket	Grocery shop nearby/ vegetable peddler; Any place with cheaper price
FB14	Frequent fruit and vegetable consumption	Almost everyday	Almost everyday	Once/ sometimes; Almost everyday
FB15	Organic product consumption	< 5x	< 5x; 5-9x	< 5x
FB16	The Place to buy fruit and vegetable	supermarket	Any place with cheaper price Traditional market; supermarket	Grocery shop nearby/ vegetable pedler; Any place with cheaper price
FB17	Type of health supplement	1-2 type	1-2 type; some do not consumed	1-2 type; Some do not consumed
FB18	The Place to buy supplement	Supermarket / drugstore	Supermarket/drugstore/ Minimarket	Minimarket ; Supermarket/ drugstore
DG1	Type of transportation	Private car, taxi, online taxi	Motorcycle; Private car, taxi, online	Motorcycle; Public transportation
DG2	The average price of vehicle	100 – 500 million rupiah	< 50 million rupiah or do not have any; 100 – 250 million rupiah	< 50 million rupiah or do not have any

Variabel Code/Description		Social Class		
		Upper	Middle	Lower
DG3	House hold appliances	5-7 itemss	3-7 items	1-4 items
DG3b1	AC	Mostly have	Do not have	Do not have
DG3b2	TV	All have	All have	All have
DG3b3	Microwave	Do not have, But some have	Do not have	Do not have
DG3b4	Refrigerator	All have	All have	Mostly have
DG3b5	Toaster	Mostly do not have	Do not have	Do not have
DG3b6	Washing machine	All have	Mostly have	Mostly do not have
DG3b7	Water heater	Mostly do not have	Mostly do not have	Do not have
DG4	Personal Electronic equipment	2-5 items	1-5 items	1 items
DG4b1	HP	All have	All have	All have
DG4b2	Handycam	Do not have	Do not have	Do not have
DG4b3	Camera	Mostly have	Mostly do not have	Mostly do not have
DG4b4	Tab	Equal proportion	Mostly do not have	Do not have
DG4b5	Laptop	All have	All have	Mostly do not have
DG5	Average price of personal communication devices (Rp)	> 3,1 - >5 millions	Varied from < 2 - > 5 millions	< 2 – 3 millions
H1	Area of residential property	70-120m <sup>2</sup> ; 120-200m <sup>2</sup> ; > 200m <sup>2</sup>	70-120m <sup>2</sup> ; 120-200 m <sup>2</sup>	45-70 m <sup>2</sup> ; < 45 m <sup>2</sup>
H2	Residential Area	Housing area < 500m from the main road; Real estate	Housing complex; Housing area located < 500m from the main road	Housing area located more than 500m from the main road
H3	The ownership of private property and other property	Have other 1-4 properties	Have other 1-4 properties Mostly is not the private properties	Have other 1-2 properties Mostly is not the private properties
H3b1	One property	Equal proportion	Mostly have	Mostly do not have
H3b2	More than one property	Mostly do not have more	Do not have	Do not have
H3b3	Front yard	Mostly have	Equal proportion	Do not have
H3b4	Back yard	Equal proportion	Mostly do not have	Do not have
H3b5	Garage	Mostly have	Equal proportion	Do not have
H3b6	Other Facility	Do not have	Do not have	Do not have
H4	Price of residence	< 1 - 5 billions	< 1 billion, some are not private	< 1 billion, some are not private
H5	Furniture Material	Teak wood, other type of woods or sophisticated material	Any functional material ; Teak wood, other type of woods or other	Any functional material
H6	Interior Design	Specific themed of house decoration	House decoration is not specifically design whether has themed or not	Unspecific house decoration / design
H7	The Place to purchase furniture	Any furniture shop	Any furniture shop It has no specific decoration	It has no specific decoration
H8	The Housing Architecture	No specific theme Follow standard housing design	No specific theme Follow standard housing design	Do not understand No specific theme
WL1	Leisure time activities	Do 2-3 activities	Do 2-3 activities	Do 1-3 activities

Variabel Code/Description		Social Class		
		Upper	Middle	Lower
WL1b1	Family and friend dining	Yes	Yes	Mostly answered "Yes"
WL1b2	Hanging out to malls	Yes	Yes	Mostly answered "No"
WL1b3	Outdoor activities	Mostly do the activity	Equal proportion	Mostly do not do the activity
WL1b4	Pursuing hobbies at home	Mostly do the activity	Mostly do the activity	Mostly do not do the activity
WL1b5	Hanging out for the sake of hobby (traveling, Biking etc)	Proportion of those who do and do not do almost the same	Mostly do not do the activity	Do not do the activity
WL2	Family vacation destination (within a year)	Varied	Varied from around the hometown to Asian countries	Vacation around the town or to neighbouring town
WL3	Entertainment Devices	Varied. Having 1-5 items	Having 1-2 items	Having 1-2 items
WL3b1	<b>Local Channel TV</b>	Have	Have	Have
WL3b2	Subscribed Cable TV	Have	Equal proportion	Mostly do not have
WL3b3	Home theater	Mostly do not have	Do not have	Do not have
WL3b4	Video player	Equal proportion	Mostly do not have	Do not have
WL3b5	Home internet	Mostly have	Mostly have	Do not have
WL4	Media/ source of information	Have 4-9 source	Have 4-9 source of information	Have 4-9 source of information
WL4b1	Magazine	Equal proportion	Mostly do not read	Do not read
WL4b2	Newspaper	Mostly read	Equal proportion	Mostly do not read
WL4b3	Radio	Equal proportion		Mostly do not listen to
WL4b4	Local/National TV	Mostly do not watch	Mostly do not watch	Mostly watch
WL4b5	Subscribed TV	Mostly watch	Equal proportion	Mostly do not watch
WL4b6	Internet	Mostly have access	Equal proportion	Mostly do not have access
WL4b7	home internet	Mostly have access	Equal proportion	Mostly do not have access
WL4b8	Social Media	All have access	Mostly have access	Equal proportion
WL4b9	Friendship	Mostly have	Mostly have	Mostly do not have
WL4b10	Endorsement	Mostly do not access	Do not access	Do not access
WL5	TV Program	Foreign film, entertainment, Sport event show, Indonesian news	Foreign film, entertainment, Sport events, Indonesian news channel	Foreign film, talkshow, music, talent show, Sport events, serial, Celebrities
WL6	Duration of watching TV	<2-4 hours per day	<2-4 hours per day	<2-4 hours per day
WL7	Topic on the media	popular article or Feature/ opinion in the magazine	popular article or Feature/ opinion in the magazine/ newspaper	Rarely watch or read entertainment related news on the media



UNIVERSITAS  
**MA CHUNG**

## SEGMENTASI KELAS SOSIAL DAN KETERKAITANNYA DENGAN *HOFSTEDE'S NATIONAL CULTURE* DAN GAYA PENGAMBILAN KEPUTUSAN KONSUMEN INDONESIA

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# Judul: SEGMENTASI KELAS SOSIAL DAN KETERKAITANNYA DENGAN *HOFSTEDE'S NATIONAL CULTURE* DAN GAYA PENGAMBILAN KEPUTUSAN KONSUMEN INDONESIA

Tahun 2018 (tahun ke 1 dari 3 tahun )

- Lokasi penyebaran angket: Indonesia
- Pengusul

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# Latar Belakang



All product consumed &  
Consumption behavior

Reflection &  
Manifested by  
social class

- Customer behavior appears to be difficult to understand without considering their social class (Shavitt, Duo, & Hyewon, 2016).
- Coleman (1983): a market research should observe more closely on how value and communication system relates to social class and consumption pattern.
- Social class is a consumer segment that naturally exists in society.
- To some extent social classes also predict direct preferences and different types of experiences and purchasing choices (Shavitt, Duo, & Hyewon, 2016).

Tujuan Tahun 1: membuat segmentasi konsumen Indonesia berdasarkan kelas sosial dan pendapatan, dihubungkan dengan pola konsumsi



# Metode

– Descriptive. The variables: Social classes and consumption (shopping, fashion products, insurance and investment, food and beverages, transportation and durable goods, homes and decorations, and leisure time activity). The samples consumers in Indonesia under the criteria of aged  $\geq 17$  years or married and have income. The study sample consist of 1000 people from 34 provinces in Indonesia, but the respondents filled out the questionnaire from only 27 provinces in Indonesia. The sampling technique used is purposive sampling. Data collection techniques used were online surveys. The data were analyzed using descriptive analysis techniques and Chi Square.  $\chi^2$  to examine the relationship between social class segmentation and consumption patterns.

- The results shows that there are differences in attitude behavior between the three social classes.
- The difference between upper, middle and lower class shopping styles is the selection of shopping places, use of transaction tools and types and brands of products of interest.



# Luaran

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- Proceeding

Airlangga International Conference on Economics and Business (AICEB) 2018. Penyelenggara: Fakultas Ekonomi dan Bisnis, Universitas Airlangga – Surabaya, 24 Oktober 2018.

- Jurnal akreditasi: Wacana, Jurnal Sosial dan Humaniora (Sinta 4) Vol. 22, No. 4, 2019.
- Draft buku: Nilai Budaya dalam kelas social konsumen Indonesia. Menunggu tahun 2 dan 3

Terima kasih



## Rekapitulasi Penggunaan Dana Penelitian

Judul : SEGMENTASI KELAS SOSIAL DAN KETERKAITANNYA DENGAN HOFSTEDE'S NATIONAL CULTURE DAN GAYA PENGAMBILAN KEPUTUSAN KONSUMEN INDONESIA

Skema Hibah : Penelitian Dasar Unggulan Perguruan Tinggi

Peneliti/Pelaksana

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Tahun Pelaksanaan : Tahun ke 1 dari rencana 3 tahun

Dana Tahun Berjalan : Rp. 82.500.000-

Dana mulai diterima tanggal

### Rincian Penggunaan

1. Honor Output Kegiatan				
Item Honor	Volume	Satuan	Honor/Jam (Rp)	Total
Honor Petugas Survey	2000	responden	Rp 8.000	Rp 16.000.000
Honor Pengolah Data	1	penelitian	Rp 1.540.000	Rp 1.540.000
Honor Sekretariat Peneliti	6	bulan	Rp 300.000	Rp 1.800.000
YEFI CS				
				Rp 19.340.000

2. Belanja Bahan Habis Pakai				
Item Bahan	Volume	Satuan	Harga Satuan (Rp)	Total
Fotokopi instrumen	1490	lembar		Rp 185.800
Fotokopi instrumen	1580	lembar	Rp 200	Rp 316.000
Fotokopi instrumen	500	lembar	Rp 200	Rp 100.000
Fotokopi proposal, pembelian map	1	paket	Rp 148.400	Rp 148.400
Pembelian ATK	1	paket	Rp 171.600	Rp 171.600
Pembelian ATK	1	paket	Rp 279.800	Rp 279.800
Pembelian ATK	1	paket	Rp 179.600	Rp 179.600
Fotokopi instrumen	1136	lembar		Rp 124.000
Pembelian materai	15	lembar	Rp 6.000	Rp 90.000
Pembelian ATK	1	paket	Rp 181.000	Rp 181.000

Fotokopi instrumen	600	lembar	Rp	200	Rp	120.000
Fotokopi instrumen	300	lembar	Rp	175	Rp	52.500
Fotokopi instrumen	2400	lembar	Rp	210	Rp	504.000
Pembelian ATK	1	paket	Rp	96.000	Rp	96.000
Cartridge HP	2	unit	Rp	108.000	Rp	216.000
Cartridge HP color	2	unit	Rp	114.000	Rp	228.000
Catridge HP	5	unit			Rp	766.000
Pembelian ATK	1	paket	Rp	164.800	Rp	164.800
Catridge Printer	1	unit	Rp	245.000	Rp	245.000
Tinta printer	4	unit	Rp	20.000	Rp	80.000
Toner 2030	3	unit	Rp	85.000	Rp	255.000
Pembelian cartrige	1	unit	Rp	355.000	Rp	355.000
Paket ATK untuk responden Ballpoint	1000	Biji	Rp	3.000	Rp	3.000.000
Paket ATK untuk responden Goodie bag	1000	Biji	Rp	7.000	Rp	7.000.000
Paket ATK untuk responden Block Note	1000	Biji	Rp	5.000	Rp	5.000.000
Biaya konsumsi rapat	20	pax	Rp	30.000	Rp	600.000
Biaya konsumsi rapat	20	pax	Rp	30.000	Rp	600.000
Penggandaan dan pencetakan laporan akhir	1	paket	Rp	288.800	Rp	288.800
Biaya konsumsi rapat	1	paket	Rp	313.000	Rp	313.000
Biaya konsumsi rapat	1	paket	Rp	132.000	Rp	132.000
Sub Total					Rp	21.792.300

### 3. Biaya Perjalanan

Item Perjalanan	Volume	Satuan	Harga Satuan (Rp)	Total		
Biaya transport lokal pengambilan data	65	Lokasi	Rp	150.000	Rp	9.750.000
Biaya perjalanan dinas Konferensi 23-24 Oktober, di Surabaya	2	hari	Rp	410.000	Rp	820.000
Biaya pengeluaran riil perjalanan dinas Konferensi 23-24 Oktober, di Surabaya	2	hari	Rp	100.000	Rp	200.000
Biaya transportasi Kereta Api Malang-Surabaya	1	kali	Rp	35.000	Rp	35.000
Biaya akomodasi Konferensi	1	malam	Rp	337.725	Rp	337.725
Sub Total					Rp	11.142.725

4. Belanja Lain-lain

Item Barang	Volume	Satuan	Harga Satuan (Rp)	Total
Kontribusi International Conference	1	kegiatan	Rp 3.000.000	Rp 3.000.000
Biaya terjemahan	30	lembar	Rp 75.000	Rp 2.250.000
Biaya terjemahan	6672	kata	Rp 250	Rp 1.668.000
Biaya terjemahan	20	lembar	Rp 200.000	Rp 4.000.000
Biaya proofread draft artikel	20	lembar	Rp 125.000	Rp 2.500.000
Biaya proofread draft artikel	15	lembar	Rp 125.000	Rp 1.875.000
Biaya proofread draft artikel	30	lembar	Rp 125.000	Rp 3.750.000
Publikasi artikel di jurnal internasiona;	1	artikel	Rp 8.500.000	Rp 8.500.000
Pendaftaran Hak Cipta	1	hak cipta	Rp 1.200.000	Rp 1.200.000
Biaya sewa ruangan rapat	6	jam	Rp 150.000	Rp 900.000
Biaya sewa ruangan rapat	6	jam	Rp 150.000	Rp 900.000
Sub Total (Rp)				Rp 30.543.000
Total Pengeluaran				Rp 82.818.025

Mengetahui,  
Kepala Lembaga Penelitian dan  
Pengabdian Masyarakat

Malang, 12 November 2018

Ketua



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