AICEB
AIRLANGGA
INTERNATIONAL CONFERENCE
ON ECONOMICS AND BUSINESS
2018

UNIVERSITAS AIRLANGGA
FACULTY OF ECONOMICS AND BUSINESS

AFEBI

CERTIFICATE

This is to certify that

Anna Triwijayati

has participated as

PRESENTER

COMPARISON OF CONSUMPTION ATTITUDE ACROSS DIFFERENT SOCIAL CLASSES OF
INDONESIAN CONSUMERS

Airlangga International Conference on Economics and Business - 2018
organized by Faculty of Economics and Business Universitas Airlangga
in collaboration with AFEBI (Association for Faculties of Economics and Business Indonesia)

Surabaya, October 24, 2018

Conference Chair

Dr. Rudi Purwono

Dean

Prof. Dr. Dian Agustia, SE., M.Si., Ak., CMA, CA.

Book of Abstracts

AIRLANGGA INTERNATIONAL CONFERENCE ON ECONOMICS AND BUSINESS | 2018

BUSINESS AND GOVERNMENT

Faculty of Economics and Business - Universitas Airlangga

f febunair   feb.unair   @febunair   febunair

AICEB

AIRLANGGA
INTERNATIONAL CONFERENCE
ON ECONOMICS AND BUSINESS
2018

Book of Abstracts

AIRLANGGA INTERNATIONAL CONFERENCE ON ECONOMICS AND BUSINESS | 2018

DISRUPTION ERA: HOW SHOULD BUSINESS AND GOVERNMENT RESPONSE?

Editor:

Rahmat Heru Setianto, M.Sc.
Iman Harymawan, Ph.D
Bayu Arie Fianto, Ph.D
Rumayya Batubara, Ph.D
M. Khoirul Mubin, M.Sc

Welcome Remarks

International conferences provide an excellent opportunity to bring together academics from different countries and background for the purpose of presenting their research result, critically discussing methodology and finding and improving the quality of research and the impact of the research on society and science. Furthermore, conferences enable the scientific community to create new networks, to foster relationships and extend their visibility.

Airlangga International Conference on Economics and Business (AICEB) 2018 is an annual conference Hosted by Faculty of Economics and Business, Universitas Airlangga, in Collaboration with Association for Faculties of Economics and Business – Indonesia (AFEBI). The theme of AICEB 2018 is Disruption Era : How Should Business and Government Response?

I expect this conference raises an important things in the discussion room and proceeding. The theories use in this conference should be problem driven-that is addressing a problem of direct, indirect, or long-linked relevance to practice, rather than narrowly addressing the (theoretical) issues. Hence, the research and discussion in this conference could provide a useful insight for practitioners, while at the same time contribute to the development of the field of economics and business.

I'm looking forward to seeing you in AICEB in the near future

With warmest regards

Dr. Rudi Purwono

AICEB 2018 Conference Chair

Foreword

Assalamualaikum Warahmatullahi Wabarokatuh

Praise be to God for the Almighty who for His grace, the preparation for organizing the 1st AICEB can run well. It is a big work for us at the Faculty of Economics and Business Airlangga University to held this International conference.

Welcome to all conference participants at the Faculty of Economics and Business, Airlangga University. In accordance with the theme of the 1st AICEB: " Disruption Era : How Should Business and Government Response? ", it is expected that this conference can produce many contribution to the development of research in the area of economics and business, especially in topic that is related to the disruption issues.

My highest appreciation to all committee who have worked hard to prepare this agenda well. Hopefully the 1st AICEB can run smoothly and can be a means to be able to answer the future challenges faced by the Field of Economics and Business.

Surabaya, October 2018

Dean of FEB UNAIR,

Prof. Dr. Hj. Dian Agustia, SE., M.Si.,Ak

Table of Content

BUSINESS MANAGEMENT

FP-2
Comparison Of Consumption Attitude Across Different Social Classes Of Indonesian Consumers

Anna Triwijayati, Melany, Dian Wijayanti
University of Ma Chung

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 costumers 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. With regards to insurance and investment products, social class difference decides the type of insurance and investment owned. With regards to daily needs purchase, there is a tendency of unique attitude from each social class. 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 and quality of the use of leisure time. Meanwhile, for the media of entertainment, the main differences lies in the number, type, media access and interest in the contents of news/program.

Keywords: social class; consumer; behavior; Indonesia

Comparison of Consumption Attitude
Across Different Social Classes of Indonesian Consumers

Anna Triwijayati[1], Melany[2] and Dian Wijayanti[3]

[1] *Management Study Program, University of Ma Chung, Villa Puncak Tidar N-01, Malang, Indonesia*
[2] *English Study Program, University of Ma Chung, Villa Puncak Tidar N-01, Malang, Indonesia*
[3] *Accounting Study Program, University of Ma Chung, Villa Puncak Tidar N-01, Malang, Indonesia*
{anna.triwijayati, melany, dian.wijayanti}@machung.ac.id

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 extend 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. Sosial 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 & 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 & 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 house 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 classfied 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 issignificant. 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 accept Ha (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 ≤ 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/the 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 pursue 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 thater 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 access 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 & Weisskopf, 2008). In general the upper class represents the top 25% of the population. Regarding consumption patterns, Durmaz & 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 & Taşdemir, 2014).

Middle class is the most desirable social class according to marketers because of the large number and typical purchasing power (Iqbal & 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 & 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 & 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 & 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 &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 & 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 & 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 & 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 elite -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 & 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 & Samad, 2016). Consumers from the lower classes spend more on home entertainment, such as television, radio, VCR, and DVD player (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 & Taşdemir, 2014). The lower classes, however, access information from word of mouth or from direct sellers (Barki & 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.

ACKNOWLEDGEMENT

REFERENCES

Ahmed, M. E., Khan, M. M., & Samad, N., 2016. Income, social class and consumer. *International Journal of Applied Business and Economic Research*, vol. 14, no. 10, pp.6679-6702.

Al-Modaf, O. A., 2002. *Class and Consumption: a Comparative Analysis of Consumption patterns a Cross Different Social Classes*. The Southern Sociological Society. April 4. Baltimore, MD: The Southern Sociological Society. viewed June 5, 2017, < www.kau.edu.sa/Files/0003309/Files/69972_Consumption%20and%20Class.pdf>

Barki, E., & Parente, J., 2010. Consumer behavior of the base of the pyramid market in Brazil. *Greener Management International*, vol. 56, pp.11-23.

Bathaee, A., 2014. *Consumer Culture and Purchase Behavior: Analysis aof anticipated regret, variety-seeking and Quality Consciousness*. dissertation, der Ernst-Moritz-Arndt-Universität Greifswald.

Chaundhary, G., & Verma, O. P., 2016. A Study of the influence of extrinsic factors on consumer buying behavior. *International Journal of Advanced Research of Computer and Software Engineering*, vol. 6, no. 10, pp.351-357.

Ciribeli, J. P., & Miquelito, S., 2015. Market Segmentation by psychographic criteria: an essay on the main psychographic theoretical approaches and its relationship with performance criteria. *Vision de Futuro*, vol. 19, no.1, pp.51-64.

Coleman, R. P., 1983. The Continuing Significance of Social Class to Marketing. *Journal of Consumer Research*, vol.10, no.3, pp.265-280.

Dubois, D., & Ordabayena, N., 2015. 'Social hierarchy, social status, and status consumption'. In *The Cambridge Handbook of Social Psychology*, M. I. Norton, D. D. Rucker, & C. Lamberton (Eds.), Cambridge University Press, pp. 332-367.. doi:10.1017/CBO9781107706552.013

Durmaz, Y., & Taşdemir, A., 2014. A theoretical approach to the influence of social class on cunsumer behavior. *American International Journal of Social Science*, vol.3, no. 3, pp.187-191.

Goodwin, N., Nelson, J., Ackerman, F., & Weisskopf, T., 2008. *Consumption and the consumer society*. Medford: Tuffs University Global Development and Environmental Institute. Retrieved September 5, 2018, from http://ase.tufts.edu/gdae

Goyat, S. (2011). The basis market segmentation: a critical review of literature. *European Journal of Business and Management*, vol.3, no.9, pp.45-55.

Hupkens, C. L., Knibbe, R. A., & Drop, M. J., 2000. Social class difference and Health and cost considerations. *European Journal of Public Health*, vol. 10, no. 2, pp.108-113.

Iqbal, S., & Ismail, Z. (2011). Buying behavior: Gender and socioeconomic class differences on interpersonal influence susceptibility. *International Journal of Business and Social Science*, vol. 2, no. 4, pp.55-66.

Joint Strategic Needs Assessment-JSNA. (2016). *A Local Guide to: Social Segmentation (part of Social marketing)*. Retrieved June 5, 2017, from www.southdevonandtorbay.info: www.southdevonandtorbay.info/media/3306/kit_social_segmentation.pdf

Mirzaei, H., & Ruzdar, M., 2010. The impact of social factors affecting consumer behavior on selecting characteristics of purchased cars. *Journal of Payame Noor University, JEL Co-Des(D18, L62, M31)*, pp. 1-11.

Moss, S. J., & Cubed, M., 2008. *Market Segmentation and Energy Efficiency Program Design*. California Institute for Energy and Environment. Oakland: CIEE Behavior and Energy Program .

Ogachi, P. (2014). *A comparative study of lower and middle class women's consumer behavior towards clothing: a case study of women in mathare valley estate and garden estate in Nairobi city county, Kenya*. thesis. University of Nairobi, School of Business. Nairoby: University of Nairobi.

Shavitt, S., Duo, J., & Hyewon, C., 2016. Stratification and segmentation: Social class in consumer behavior. *Journal of Consumer Psychology*, vol. 26, no. 4, pp. 583-593.

Yankelovich, D., & Meer, D., 2006. Rediscovering market segmentation. *Harvard Business Review,* February, pp. 1-12.

Williams, T. G. (2002). Social class influences on purchase evaluation criteria. *Journal of Consumer Marketing*, vol.19, no. 3, pp. 249-276. doi:10.1108/07363760210426067

APPENDIX 1. The Respondent Description

Items	ISP (%)			Total (%)
	Upper	**Middle**	**Lower**	
Gender				
Male	2,1	18,5	34,5	55,2
Female	1,4	22,2	21,2	44,8
Age				
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
Status				
1 Married	3	27,7	50,1	80,7
2 Single	0,5	13,1	5,4	19,1
Etnic Group				
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
Province				
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
Status in the family				
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
Education				
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
Income				
> 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
Occupation				
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, online 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

Variable	Code	Indicator	χ^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 purchashing 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, bording house etc.)	1.246E2	0.000
Food and Baverages	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	*soft drink* consumption frequency per week	25.888	0.000
	FB8	*fast food* 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

Variable	Code	Indicator	χ^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
	DG3b2	**TV**	**1.534**	**0.464**
	DG3b3	*Microwave*	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	*Handycam*	1.235E2	0.000
	DG4b3	Camera	2.658E2	0.000
	DG4b4	*Tablet*	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

Variable	Code	Indicator	χ^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
	WL3b1	**Local Channel TV**	**5.847**	**0.054**
	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	Frienship	3.049E2	0.000
	WL4b10	Endorsement	71.410	0.000
	WL5	Favourite TV show	87.550	0.000
	WL6	**Watching TV Duration**	**9.057**	**0.061**
	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 purchashing 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	*soft drink* consumption /week	Once/ sometimes	Once/ sometimes	Once/ sometimes
FB8	*fast food* 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^2; 120-200m^2; > 200m^2	70-120m^2; 120-200 m^2	45-70 m^2; < 45 m^2
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	**Local Channel TV**	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