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Online Shopping Behavior on Generation Y in Indonesia

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A B S T R A C T

Online shopping behavior is the most preferred shopping method for modern society, especially Generation Y who are always connected to the internet and technology in every aspect of life. Young consumers prefer online shopping because of its convenience, lower price, many choices, time saving, and ease of access anywhere and anytime. This topic was addressed to analyze determinant factors of online shopping behavior on Generation Y's consumers. This research involved 100 undergraduate students of Bogor Agricultural University selected using snowball technique. This research used cross-sectional study's design. Data were collected by self-report using questionnaires and analyzed by using multiple regression analysis. The result showed that monthly allowance and attitudes influenced significantly and positively on online shopping behavior.

Keywords: Attitude; Generation Y; Internet Usage; Lifestyle; Online Shopping

ç . Introduction

The growth of technology results in a change in consumers mindset and value toward the internet as a new way of shopping (Lestari, 2014). According to eMarketer (2014), Indonesia ranked sixth at the world's internet usage based on 83.7 million smartphone users. Brand Marketing Institute Research (2015) reports that the average of Indonesian consumers online shopping expenditure is IDR 825.000.00 per year. Some products that consumers usually buy online were fashion products, cosmetics, CDs, DVDs, books, tickets, gadgets, electronics, toys, computers, household products, softwares, hotel reservations, and travel packages (Cho, Im, Hiltz, & Fjermestad, 2002; Delafrooz, Paim, & Khatibi, 2010; Veeralakshmi, 2013; Khan, Ahmed, Yousuf, Hassan, & Zia, 2014).

Online shopping behavior (also called online buying behavior and Internet shopping/buying behavior) refers to the process of purchasing goods or services over the internet (Javadi, Dolatabadi, Nourbakhsh, Poursaeedi & Asadollahi, 2012; Jusoh & Ling, 2012). Reasons for shopping online have been cited for time efficiency, avoidance of crowds, 24 hour shopping availability, better decision and more environmental friendly (Karayanni, 2003; Jusoh and Ling, 2012).

There are a number of factors influencing the online shopping behavior. Consumers' attitude on online shopping is an important factor that influences the intention of online shopping (Lim, Yap, and Lee, 2011: Andrews and Bianchi, 2012). The role of consumer factors or characteristics as one of the determinants of online shopping behavior has been studied (e.g. Kim et al., 2000;

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in Indonesia with various economic backgrounds; therefore, it was assumed to represent the figure of under graduate students from all universities in Indonesia. Why this study was conducted in university is as noted by Traffic (2010) showed that internet users were dominated by those graduated from university (34%) or were conducting post-graduate studies (15%). This research involved 100 undergraduate students selected by snowball technique. The sample of this research should meet several criteria, some of which are having conveyed online shopping three times and aged 19-24 years old. Data were collected by self-report using the questionnaire as a tool.

Instrument on lifestyle using VALS2 (Values, Attitudes, and Lifestyles System 2) was adopted from Willbanks (2005). VALS2 was a widely accepted lifestyle in marketing approach that identifies American lifestyles. This research used six lifestyle categories such as fulfilled (satisfied and comfortable consumers who tend to be practical thinkers and look for functionality), believers (conservative consumers with strong beliefs in established codes and values), achievers (consumers who strive to achieve control in the many aspects of their lives), strivers (consumers who seek approval of others and the image of success), experiencers (young, impulsive consumers who like risk taking), as well as makers (consumers who focus on independence and live within the context of family and work). Lifestyle was measured by choosing one lifestyle orientation that described the sample of lifestyle. The participants chose self-selected characteristics set that most accurately represent their lifestyle orientation.

The attitude on online shopping instrument was adopted from Fah and Choo (2010). There was no information available regarding the reliability and validity for the variables of attitude towards online shopping from this previous research. Nevertheless, the reliability of the instrument of this research was 0.677 for attitude on shopping behavior with 14 valid questions. The attitude on online shopping was measured by four scales of Likert which start from "strongly disagree" to "strongly agree". Scores of attitude on online shopping were transformed into index with the scale of 0 to100. Categorization of attitude was based on the index value which was devided into four, they are very poor (score G 25), poor (score of 26-50), good (score of 51-75), and very good (score > 75).

Online shopping behavior consists of five sub-variables, i.e. frequency of online shopping (times/month/year), online shopping spending (IDR/month/year), frequently purchased items (type of items that commonly purchased through the online shopping sites with multiple response allowed), payment method (method of online payment used with multiple response allowed) and shopping sites frequented (the largest online shopping or online shop are usually visited by selection which could be more than one). The kind of online shopping sites frequently accessed for online shopping that referred to the 18 most popular online stores in Indonesia was based on Lukman (2014). For regression analysis, online shopping behavior only used online shopping frequency,which means, how many times consumers did online shopping that was measured by times per year. Other sub-variables only describe descriptively in result part.

Data analysis using multiple linear regression was conducted to analyze the factors that influenced online shopping behavior. Previously, there were several requirements should be met before conducting the regression test. Classic assumption test including normality test, multicollinearity, heteroscedasticity, and autocorrelation (Ghozali, 2011). Independent variables included individual characteristics (gender, monthly allowance), lifestyle, internet usage (number of social media accounts, internet access intensity, internet expenditure), and attitudes on online shopping. In addition, lifestyle orientation was categorized into dummy, both fulfilled orientation and other life style orientations. The formula of multiple linier regression model for regression test is :

$$Y = @ + A_1D_1 + A_2X_1 + A_3X_2 + A_4X_3 + A_5D_2 + A_6X_4 + A_7X_5 + e$$

where :

Y = online shopping frequency (times/year), @G constants, A_{1-7} = unstandardized coefficient, $dummy_1$ = gender (1=female; 0=male), X_1 = monthly allowance (IDR/month), X_2 = internet access intensity (hours/day), X_3 = number of social media account (amount), X_4 = internet expenditure (IDR/month), $dummy_2$ = lifestyle (1=fulfilled orientation; 0=other life style orientations), X_5 = attitude (index), e =error.

□. Results

A. Individual Characteristics

More than half (68%) consumers are female. The average of consumers monthly allowance was IDR 235.000.00 or around $ 95, with range from IDR 500.000.00 or around $ 38 to IDR 3.500.000.00 or around $ 269 per month.

B. Lifestyle

Willbanks (2005) divided lifestyle into six lifestyle orientations i.e. achievers, strivers, fulfilled, believers, experiencers, and makers. This research found that fulfilled is the most dominant (30% of consumers) lifestyle orientation. Consumers with fulfilled lifestyle purchase long lasting and functional products. This lifestyle orientation was characterized by consumers who strive to achieve control in many aspects of their lives, tend to be practical thinkers, look for functionality, and risk taking. This type of lifestyle also represents the unique characteristics of Generation Y such as confidence, independent, goal oriented, up-to-date, and able to select and adapt to technology in every aspect of life, including shopping (Ashraf et al., 2013; Meier and Crocker, 2010; Ismail and Lu, 2014; Luthfi, 2014) and utilitarian benefits (Dholakia and Uusitalo, 2002). These lifestyle and unique characteristics become the background why they are potential consumers for online shopping (Veronika, 2013).

C. Internet Usage

Eighteen of 100 consumers spend 12 hours per day to access internet. The average of consumers' internet access intensity was 11.03 hours per day. This average is still higher than the highest percentage (43.8%) of students in Malaysia who spent more than 20 hours per week, or about 3 hours per day (Delafrooz, Paim, and Khatibi, 2010). Compared to the finding of this research, the average of consumers' internet access intensity was higher than Curus' (Paina and Luca, 2011) finding (11.03 hours per day compare to 9.59 hours per day).

The average of consumers' internet expenditure was IDR 78.237.90 or around $ 6 per month or about 6 percent of their monthly allowance. In addition, a range number of social media accounts owned by consumers was from 1 to 10. Social media accounts most widely owned by Generation Y are Line (98%), Facebook (95%), Twitter (93%), BBM or Blackberry Messenger (93%), Whatsapp (90%), and Instagram (90%). Dobre and Ciota (2015) stated that consumers who had facebook account experience online shopping at least once.

D. Attitude toward Online Shopping

The result showed that 75 percent consumers had a good (score of 51-75) attitude toward online shopping. It was also revealed that 23 percent of consumers were categorized as having a poor (score of 26-50) attitude on online shopping. Then, only 2 percent of consumers belonged to very good (score> 75) attitude on online shopping category. The average score of attitude toward online shopping reached 57.95 ± 8.80. Higher scores indicated a more positive attitude towards online shopping. Based on items analyses of attitude toward online shopping's instrument, most of the consumers answered "agreed" on attitude items variables. The questions of this variable i.e. "I like online shopping with it's time-saving", "It is a great advantage to be able to shop at any time of the day on the internet", and "I like online shopping with lower prices".

E. Online Shopping Behavior

The range of consumers frequency conveyed online shopping was from 1 to 50 times per year with average 12.39 times per year. Twenty five of 100 consumers conducted online shopping 12 times per year. Other finding was female did more online shopping than male (50 times compared to 48 times). Furthermore, average expenditure for online shopping was IDR 2.138.725.00 or around $ 165 per year, or greater than Brand Marketing Institute Research report in 2015 that the average of Indonesia's consumers online shopping expenditure is IDR 825.000.00 or around $ 63 per year. Nine of ten consumers of this research stated that fashion products were the most often purchased products from the online shop. Consequently, for fashion products online shopper, there is a market of Generation Y which is significantly potential.

All of the consumers used the transfer as a payment method on online shopping. Lazada was chosen as the most frequent accessed online shopping site for online shopping. Based on indepth interviews, consumers said that Lazada was a trusted site; besides, it provides consumer complaint service, and gives a contact person if there is any problem encountered. Lazada also provides Cash on Delivery (CoD), therefore, the consumers can do the payment once the product is accepted. Khan et al., (2014) stated that CoD was an alternative way to decrease online shopping risk. Veeralakhsmi (2013) and Khan et al., (2014) identify some methods of payment on online shopping, such as transfer using ATM, credit card, and Cash on Delivery (CoD) and found that it is CoD that can be used as an alternative way to decrease the disadvantage of online shopping. In addition, all consumers used transfer bank when do online shopping instead of credit card or CoD. This finding was in accordance with the result of Yoldas (2012) study on Turkey and English college students that transfer is the most preferred payment method on online shopping.

F. Factors influence online shopping behavior

Data should meet the requirements that have been determined in advance before conducting the regression test. Classic assumption test including normality, multicollinearity, heteroscedasticity, and autocorrelation. Normality test used in this study is to test the normal P-Q plot. The principle of the test by looking at the histogram and residual. If the data is spread around the diagonal line and follow the direction of the diagonal line or histogram chart it can be concluded that data distributed normally or regression model meet the assumptions of normality (Ghozali, 2011). Classic assumption test indicated that the research data spread around the diagram and follow the regression model, so it can be concluded that the data have been distributed normally so that the normality test is met. Next, multicollinearity test is conducted to determine whether there is a relationship between the independent variables that is studied. The independent variables had multicollinearity if the tolerance value are below 0.1 and the value of Variance Inflation Factor (VIF) are above 10. In this research, multicollinearity test showed that tolerance value are above 0.1 and VIF value of the variables analyzed is less than 10 (refer to Table 1). It can be concluded that all data are free of multicollinearity. Next, heteroscedasticity test was used to determine whether the regression model occurred inequality residual variance from one observation to another observation. It can occur if the heteroscedasticity value of 0.05 and a significance under the scatterplot graph dots do not spread above and below zero on the Y axis (Ghozali, 2011). In this research, variables had been free of heteroscedasticity, marked with dots on a scatter plot that spread above and below the axis Y. Next, autocorrelation test is performed to determine whether the regression model has no correlation between a user error in period t with an error in period t-1. To determine whether there is an autocorrelation in the variables studied is from Durbin-Watson of the regression model. If the value of Durbin-Watson approached +2, then the regression model has no autocorrelation, so do

Table 1. Regression of Determinants of Online Shopping Behavior

Independent Variables	Online Shopping Behavior			Collinearity Statistics	
	B	Beta	Sig.	Tolerance	VIF
(Constant)	-27.857		0.001		
Gender (Dummy 1) (1:female; 0=male)	2.705	0.117	0.217	0.909	1.101
Monthly allowance (X_1) (IDR/month)	0.038	0.181	0.080*	0.773	1.293
Lifestyle (Dummy 2) (1=fullfilled orientation; 0=other life styles orientations)	-1.695	-0.072	0.440	0.933	1.071
Internet access intensity (X_2) (hours/day)	-0.033	-0.014	0.875	0.987	1.013
Number of social media account (X_3) (amount)	0.534	0.084	0.371	0.927	1.079
Internet expenditure (X_4) (IDR/month)	0.021	0.084	0.403	0.800	1.251
Attitude (X_5) (score)	0.498	0.408	0.000**	0.962	1.039

Notes: * Denotes significance at the 0.1 level; ** Denotes significance at the 0.01 level; F value : 4.618; Adj. R^2 : 0.204; Sig : 0.000; Durbin- Watson value : 1.899

Table 2. Summary of the hypotheses

Hypotheses	Statements	Results
Hypothesis 1a	*There is a significant effect of gender difference on online shopping behavior*	Not supported
Hypothesis 1b	*There is a significant effect of monthly allowance on online shopping behavior*	Supported
Hypothesis 2	*There is a significant effect of lifestyle on online shopping behavior*	Not supported
Hypothesis 3	*There is a significant effect of attitudes on online shopping behavior*	Supported
Hypothesis 4a	*There is a significant effect of internet access intensity on online shopping behavior*	Not supported
Hypothesis 4b	*There is a significant effect of number of social media account on online shopping behavior*	Not supported
Hypothesis 4c	*There is a significant effect of internet expenditure on online shopping behavior*	Not supported

the regression test. In this research, regression analysis showed that the value of Durbin-Watson is close to 1.899 (refer to Table 1).

The result of multiple linear regression analysis pointed out that the influences of independent variables (gender, monthly allowance, internet access intensity, the number of social media account, lifestyle, and attitude on online shopping) towards dependent variable i.e. online shopping behavior were 20.4 percent as the value of adjusted R square was 0.204 (see Table 1). The other 79.6 percent was influenced by other unexamined variables in this research. Partially, monthly allowance influenced significantly and positively on online shopping frequency as 18.1 percent (Ä=0.181; $p<0.1$). The attitude on online shopping influenced significantly and positively on online shopping behavior as 40.8 percent (Ä=0.408; $p<0.01$). Other variables did not significantly affect online shopping behavior. Therefore, H1b and H3 were supported, whereas H1a, H2, H4a, H4b and H4c were rejected. Table 2 summarizes the hypothesis testing between the independent variables (individual characteristics, lifestyle, internet usage, attitude), and the dependent variable (online shopping behavior).

The equation of regression model was :

$$Y= -27.857+ 2.705D_1 + \mathbf{0.038X_1} -1.695X_2 + 0.498X_3 -0.033X_4 +0.534D_3 + \mathbf{0.021X_5}$$

Based on the regression equation, it can be concluded that the raise of 1 IDR of monthly allowance and 1 point of consumers' attitude score, will increase respectively 0.038 and 0.021 times of online shopping frequency.

□. Discussions

The findings of research showed that women tend to conduct more online shopping than men do, yet it is still not significantly affected the online shopping behavior. This is in line with Veeralakhsmi (2013) and Dennis et al., (2010) who stated that the majority of online shopping consumers was female. But, it is contrary to Korgaonkar and Wolin (1999) who stated that men are more likely to purchase products and/or services from the internet than women. This research also showed that the highest online shopping frequency in a year performed by female consumers i.e. about 50 times, while male consumers i.e. about 48 times per year.

Monthly allowance had a positive and significant effect on online shopping behavior. The higher the monthly allowance, the higher the online shopping frequency. This result is supported by several authors (Yu, 1997; Donthu and Garcia, 1999; Korgaonkar and Wolin, 1999; Li et al., 1999; and Nagra and Gopal, 2013) who asserted that online shopping behavior related to shoppers were higher income. With the higher allowance, consumers as Generation Y tend to do online shopping more frequent since they are quality conscious, brand conscious, fun looking for new things, hedonists, and fashion's conscious.

One third of consumers had a good attitude toward online shopping. In line with Javadi et al. (2012), results of this research also indicated that attitude toward online shopping significantly and positively influenced online shopping behavior frequency. The better consumers' attitude toward online shopping behavior will increase their online shopping behavior. Furthermore, consumers' attitude on online shopping is an important factor that influenced the intention of online shopping (Lim, Yap, and Lee, 2011: Andrews and Bianchi, 2012). This research

finding also supported by the unique characteristics of consumers that belong to Generation Y such as confidence, independent, goal oriented, up-to-date, and able to select and adapt to technology in every aspect of life, including shopping (Ashraf, Sajjad, Ridwan, Ahmed, and Nazeer, 2013; Meier and Crocker, 2010; Ismail and Lu, 2014; Luthfi, 2014).

The younger generation are more difficult to make a decision when there are a lot of choices (Mafini, Dhurup, and Mandhlazi, 2014). Khan et al. (2014) identified consumers aged 15 to 20 years as affluent teenager. This consumer group has a characteristic of image conscious and see their behavior patterns. Affluent Teenager choose online shopping because it provides high comfort and is a self-image projection of up-to-date on the latest shopping trends.

The average of internet access intensity of Indonesian young consumers were higher than Malaysian, in which Indonesian spend about three times higher. Malaysian young consumers spend about 20 hours a week (Delafrooz, Paim, and Khatibi, 2010). Compared to Paina and Luca (2011) study in Romania, this research finding's much higher (11.03 hours per day), since the vast majority of respondents aged 18-24 only spent 2-4 hours/day. This means that internet usage in Generation Y are very high. Again, this is in line with all unique characteristics of Generation Y that already stated by some scholars, specially to adapt technology in every aspect of life easily adapts including internet. Generation Y are the millennial generation (digital natives) who were born when the internet began to be used widely. Young consumers did online shopping since they did not have time and were not ready to spend time for shopping. Easiness, convenience, time saving, availability of various choices, provision of information and facilities were the main reasons why Generation Y's consumers did online shopping (Yoruk, Dundar, Moga, and Neculita, 2011; Anbumani and Sundar, 2014; even though, regression analysis showed that none of the sub-variables of internet usage significantly affected online shopping behavior. This is due to the purpose of using internet mostly to chatt and browsing.

Based on the research, we can conclude that Generation Y are a true challenge segment for nowadays' online marketers. They have distinctive lifestyle, are intense users of internet, always updated, informed, use many social media accounts, and have a good attitude on internet.

A. Limitation of Study

Although this study does provide some valuable insights, several potential limitations should be noted. First, the findings from this study may not be generalizable to the population as a whole, since this study did not use random sampling in selecting the sample. Also, this study focused on a single location and among university students. This is severely inadequate as the sample is extremely biased towards 'educated' young consumers. The other young consumers who did not go to universities that also disregard consumers in other major cities in Indonesia have not covered in this research. Second, this research used the small sample size (n=100). Thus, the generalization of findings is limited. Third, this research did not measure indirect influence of independent variables toward dependent variable. Thus, the conclusion only for direct effects of individual characteristics, lifestyle, attitude and internet usage on online shopping behavior.

B. Implication of Study

The implication of the findings of this research for online retailers is that they will understand the influence of attitude, internet usage, lifestyle and individual characteristics on online shopping behavior. Such information would be relevant to marketing strategy formulation. Consequently, online retailers can adapt their marketing strategies and develop advertising campaigns is clearly focused on Generation Y. Online retailers are able to use the results of this study to segment their customers based on the dominant lifestyle of Generation Y. The finding of this research showed that the most dominant lifestyle orientation for Generation Y is fulfilled that characterized as satisfied and comfortable consumers who tend to be practical thinkers and look for functionality. The online retailers must emphasize comfort, convenience, and practicality to meet the desires of Generation Y when they conduct online shopping. In addition, due to a fairly high of internet usage of Indonesian's Generation Y, online retailers can also set further strategy to intensify the promotion program according to the unique characteristics of this market share. The attitude on online shopping is already good enough, therefore, it should be maintained properly by marketers. Also, since the better the consumers' attitude on online shopping, will increase the consumers'

online shopping frequency, the online retailers could focus to develop all attributes of products they sell.

For government authorities such as Indonesian Consumers Foundation, National Consumer Protection Board, and the Ministry of Trade of RI, this study will become a reference in formulating policies related to online shopping. Huge purchasing by online will opened opportunity for fraud actions in the virtual world, so the government should take steps to protect consumers. The government should continue to play their role especially in accelerating the development of retail e-commerce, which is currently lacking compared to other more developed nations.

For theoretical perspective, the contribution of this study could serve as a reference and may provide insights for future research in this area. Particularly in the field of marketing and consumer behavior, this study can become enrichment to develop many types of research about online shopping. For consumers, this research can make the consumers aware that online shopping is becoming an important trend in this modern information technology society. Also, consumers got information about the relationship between their attitude and economic status on their purchasing intensity.

C. Future Research

Future studies could explore a larger sample of consumers using random sampling for generalization interest. Another possible study can be conducted to other Generation Y' segment but other than university students. Also, future studies are expected to analyze other factors that can affect online shopping behavior but they have not been studied in this research, such as satisfaction, different age groups, different educational levels, and cultural factors. Other researchers should be benefited by understanding or duplicating this research study as the information base in related to further study in identifying other critical factors.

□. Conclusions

The research was addressed to answer two goals, they are, first to analyze individual characteristic, lifestyle, attitude on online shopping, and online shopping behavior, and second to analyze the influence of individual characteristic, lifestyle, and attitude toward online shopping behavior. Also, seven hypotheses were tested in this research.

First, based on the result of this research we can conclude that Generation Y have a distinctive lifestyle and become the dominant lifestyle orientations which are fulfilled orientation. This lifestyle orientation characterized by satisfied and comfortable consumers who tend to be practical thinkers and look for functionality. Next, most of the consumers had a good attitude on online shopping with average score reached 57.95 ± 8.80. The average of consumers' internet access intensity was 11.03 hours per day with an expense of 6 percent of their monthly allowance. Generation Y own 1 to 10 social media accounts. Consumers conveyed online shopping from 1 to 50 times per year with average 12.39 times per year. Female did more online shopping than male (50 times compared to 48 times). The average expenditure for online shopping was IDR 2.138.725.00 or around $ 165 per year.

Second, the analysis result pointed out that the influences of independent variables (gender, monthly allowance, internet access intensity, the number of social media account, lifestyle, and attitude on online shopping) towards dependent variable i.e. online shopping behavior was 20.4 percent. But only two variables namely attitude on online shopping and monthly allowance had significant and positive influence on online shopping behavior. It means that the better attitude consumers had on online shopping and the higher the monthly allowance, the more frequent online shopping consumers conducted. Other variables did not significantly affect online shopping behavior. Therefore, H1b and H3 were supported, whereas H1a, H2, H4a, H4b and H4c were rejected.

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