

## GENERATION-Z BUYING BEHAVIOUR IN INDONESIA: OPPORTUNITIES FOR RETAIL BUSINESSES

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**Abstract.** Advances in information and communication technology have caused two major changes in the business world. Firstly, they have caused a wave of new companies emerge that base their business models on the internet. Secondly, they have given rise to the birth of a new group of buyers, known as Generation-Z, who level of expectation and response to consumption are different. Both of these changes -- in business model and in consumption behaviour -- have broad impacts on how companies connect with their business partners and customers. The main purpose of this study is to investigate Generation-Z's buying behaviour and how this knowledge helps to bring new opportunities for retail business. We applied a qualitative research method through deep interview of 23 respondents. This study finds that Generation-Z customers in Indonesia have a strong tendency to shop online; they show distinctive behaviours particularly when shopping for clothes and food & beverage. The demographic bonus that Indonesia has enjoyed since 2012 also highlights how this generation is important in business environment in the country.

**Keywords:** qualitative research, generation-z, shopping behaviour, retail business, competition

**Abstrak.** Kemajuan teknologi informasi dan komunikasi telah menyebabkan dua perubahan besar dalam dunia bisnis. Pertama, munculnya gelombang perusahaan baru yang mendasarkan model bisnisnya di internet. Kedua, lahirnya kelompok baru pembeli, yang dikenal sebagai Generasi-Z, yang memiliki tingkat ekspektasi dan respons yang berbeda terhadap konsumsi pembelian. Kedua perubahan ini – perubahan paradigma bisnis dan perilaku konsumsi - diyakini memiliki dampak yang luas pada bagaimana perusahaan menjalin relasi dengan mitra bisnis dan pelanggan mereka. Penelitian ini bertujuan untuk menyelidiki perilaku pembelian Generasi-Z dan bagaimana pengetahuan ini membantu penciptaan peluang baru untuk bisnis ritel. Metode penelitian kualitatif telah diterapkan melalui wawancara mendalam terhadap 23 responden. Studi ini menemukan bahwa pelanggan Generasi-Z di Indonesia memiliki kecenderungan kuat untuk berbelanja online dan mereka menunjukkan perilaku khusus terutama saat berbelanja pakaian, makanan & minuman. Bonus demografi yang dinikmati Indonesia sejak 2012 juga menyoroti pentingnya generasi ini di dalam lingkungan bisnis di negara ini.

**Kata Kunci:** penelitian kualitatif, generasi-z, perilaku belanja, bisnis ritel, kompetisi

### INTRODUCTION

Information and communication technology (ICT) has expanded tremendously in recent years and led to two major changes. The first change is the trend of big

businesses and small-medium enterprises (SMEs) transforming into a new approach of business based on the Internet, usually by having online stores or turning into e-commerce. The second change, which occurs simultaneously, is a new group of buyers, also known as Generation-Z, who level of expectation and response to purchases are different. Wang *et al.*, (2015) found that young consumers today have become so common with shopping online with an increasing trend in spending more than ever before. Time efficiency is a key reason that has triggered these young consumers to adopt online shopping. If not anticipated, these changes have the potential to cause problems for companies that target the Generation-Z in their market in terms of the supply of their products.

Generation-Z is turning into adult. This is a rare phenomenon, where the world is much changed in their brief lifetimes. There are so many changes in terms of politics, social, technology and economic. Generation-Z is widely known as the next consumer powerhouse. According to Netzer (2017) and Perlstein (2017), Generation-Z will hold nearly 40 percent of all consumer shopping power in 2020. This has started to occur, i.e., family spending and household purchases are increasingly influenced by their children. Businesses trying to make sales to these Generation-Z customers mean they need to know who they are, what they want and how they want.

Indonesia is an important market for local, regional and global companies. Badan Pusat Statistik (2014) predicts that its population grew from 238.5 million in 2010 to 305.6 million in 2035. During this period, the majority of young Indonesians belong to the “working age” class. Based on Badan Pusat Statistik calculation (2014), Indonesia has since 2012 enjoyed a demography bonus to peak in 2028 to 2030. Indonesia’s urban population has outsized its rural population since 2013 (Badan Pusat Statistik, 2014). This finding highlights the important role of Generation-Z in the future of Indonesia. A big proportion of its young population is an engine of growth for the country. By the same token, this poses an opportunity for businesses to capture them as customers and penetrate this market segment.

This research on Generation-Z in Indonesia shows that most of the young people display an unconventional learning behaviour. Sampled for the research are respondents who are private university undergraduate students in South Tangerang, Greater Jakarta. Meanwhile, an earlier study by Jones *et al.*, (2010) suggests that such young people who grow with computers and the Internet have different behaviours. They have, for instance, the ability to adapt quickly and multi-task; they are fast and impatient learners who are excited with the results of their own efforts. Dede (2005) predicts that a radical change especially in the business world is required by large companies and SMEs alike to understand and treat this new generation. Consumers’ spending through online channels and usage of social media are also predicted to become dominant behaviours among members of this generation ( Taylor *et al.*, 2016). Social media has led to the emergence of new interaction modes among these consumers, as well as between consumers and businesses (Baumöl *et al.*, 2016). A literature study by Baethge *et al.*, (2016) identifies e-commerce with social media being its preferred channel is important for the consumers’ purchase.

The main purpose of this study is to investigate Generation-Z’s buying behaviour and how this knowledge helps to bring new opportunities for retail business. Two research questions are addressed, i.e., what are Generation-z buying behaviour and how does Generation-z’s buying behaviour impact retail business. A recent study by

Villa and Jason (2017) found that research in this area relatively rare and not much national research has been done statistically valid to identify behaviours of this generation.

An understanding of the attributes of consumption behaviour will contribute to the advancement of science in general and the retail business in Indonesia in particular. With globalization policies being enacted in Indonesia, retail business competition in the country not only means rivalries among local companies but also those with foreign companies who are freely entering its market. Given the importance of Indonesia as a potential market, the findings of this study are expected to contribute in helping local companies, in particular retail businesses, find competitiveness through increased understanding on the consumption behaviour of Generation-Z, who constitute their major customers in the future.

## LITERATURE REVIEW

The business community, both large companies and SMEs, need to adapt to the uncertainty of consumer demand and its impact on operating costs. The uncertainty is generally due to irregular changes in demand for the company's products (Davis, 1993; Huang *et al.*, 2014; Miller, 1992). The inability to overcome these uncertainties can lead to a decline in the competitiveness of firms and lead to excess or shortage of inventory, or declining sales as consumers opt to buy products from competitors.

An increasing number of evidence shows that the development of ICT is rapidly influencing a new group of consumer, namely the young people with different behaviour in terms of their purchasing and consuming habits. This new generation has been given different names by various researchers. Tapscott (2008) refers to them as the Net Generation that is characterized by good control over information and communication technology. Other researchers such as Prensky (2001) call them the digital natives because they were born in the computer age, whilst Howe and Strauss (2009) call them the Millennial, i.e., the young born after 1982. Rowlands *et al.*, (2008) define them as the Google generation since they were born after 1993 and grow up in a world that is already connected to the internet. This generation has no recollection whatsoever about the life and social interaction before the internet era. For the purpose of this study, we refer to this new generation as Generation-Z.

A study by WJSchroer (2004) divides generations of consumers into four categories, i.e., baby boomers, Generation-X, Generation-Y, and Generation-Z. Baby boomers generation is the people born between 1946 and 1965. This generation lived in Vietnam war, civil rights movement, and an economic downturn era. They like to shop for food, skeptical of product quality (Parment, 2013), emphasis on value for money, individualists and selfish (Dhanapal *et al.*, 2015).

Generation-X was born between 1966 and 1976. This generation is known as the lost generation, many cases of divorce and the lowest participation rate in elections. Opinions of others tend to influence them (Lissitsa and Chachashvili-Bolotin, 2016), skeptical in looking at things, flexible work style and know how to use technology (Dhanapal *et al.*, 2015). Generation-X is slower in adopting new technologies than Generation-Y, but faster than the Baby Boomers (Taylor and Gao, 2014).

The third category is Generation-Y, who was born between 1977 and 1994. The Internet has caused this group to have new communication behaviour. They have gotten

used to use a credit card since young age. They buy to keep up their social status and like to compare what they have with others (Lissitsa and Chachashvili-Bolotin, 2016). Generation-Y is the earliest people who live coexist with technology and is considered highly adaptable (Berkup, 2014). Female consumers of Generation-Y use the Internet more than male consumers with regard to information about clothing products. Older consumers prefer to shop through traditional retail stores or through catalogs while younger consumers prefer to shop online (Sullivan and Hyun, 2016).

Generation-Z can be called a tech addict because they have a high understanding of internet technology, actively use it, looking for entertainment and socializing on the internet environment. They access all kinds of information they need on the Internet and are often connected online 7/24. The Generation-Z want to get everything easily and quickly, addicted to technology and social media, get information from the internet and consistently share the information online. They also good at multitasking, does not like to work in a team and efficient in the use of technology (Berkup, 2014).

Lewis (2014) in his study of Generation-Z predicts that there will be a decrease in mass markets where buyers will instead look for exclusivity. This occurs because the use of the internet and mobile communications enable exclusivity and fragmentation of the market and business access. In addition, advances in technology for distribution and logistics have also transformed the model of supply chain that has capability to support multiple markets and different segments of buyers as well as people who play on market niches. Another study conducted by Dykstra (2012) also shows that purchasing and consumption behaviour of Generation-Z will significantly disrupt the supply-demand balance, and business competition climate.

**Table 1.** Retailers Sales by Channel in Indonesia

IDR trillion		2011	2012	2013	2014	2015	2016
Modern Grocery Retailers		116.2	141	166.8	193.2	210.1	235
Convenience Stores		45.0	59.7	74	90.4	105.4	124
Forecourt Retailers		0.2	0.2	0.3	0.4	0.5	0.6
Hypermarkets		27.1	31.1	35.1	39	37.9	40.2
Supermarkets		43.9	50	57.4	63.3	66.2	70.2
Traditional Grocery Retailers		784.3	878.7	937.1	987.9	1,062.00	1,133.70
Food/Drink/Tobacco Specialists		8.7	9.7	10.9	12	13	14
Independent Small Grocers		333.3	373.7	390.1	396.6	432.3	469
Other Grocery Retailers		442.2	495.3	536.1	579.3	616.7	650.6
Grocery Retailers		900.5	1,019.70	1,103.80	1,181.00	1,272.10	1,368.70

Source: Adapted from Euromonitor International (2017)

Along with the development of generations and technology, businesses especially the retail industry is also growing. Retail business in Indonesia grew 6% in 2016 and total sales was IDR1,368.7 trillion (Euromonitor International, 2017). Table 1 presents retailers' sales by channel in Indonesia. The only exception is traditional grocery. Although the total sales are increasing, the number of retail outlets decreased

slightly during the year 2016. Hypermarkets still play an important role in the eyes of Indonesian consumers to get their grocery needs. However, recent trends in lifestyles in big cities increase proportion of consumers who are looking for other, quicker and more convenient ways of meeting their grocery needs. This could be seen in 2016 where the internet retailing of grocery products growing at a robust rate, although grocery products still contributed only a very small percentage of total grocery retailing value sales (Euromonitor International, 2017).

On the other hand, the growing number of retailers' presence on the internet allows consumers to choose and buy clothing items from a more variety of online retailers. The number of e-commerce shoppers has drastically increased compared to shoppers in offline stores/retail. Bigne *et al.*, (2005) explained that different generations of buyers responded differently to the use of technology and offline or online shopping channels. One example is Generation X which was slower, but faster than Baby Boomers, in adapting to new technology than Generation Y (Taylor and Gao, 2014). Another example is older consumers who preferred shopping through traditional retail shops or catalogues, whereas younger consumers preferred to shop online (Sullivan and Hyun, 2016). The decision to buy online can be predicted based on age, social strata and consumer behaviors (Bigne *et al.*, 2005).

Hellen Katherina, Executive Director, Head of Watch Business, Nielsen Indonesia said that because they were born in the digital age, Generation-Z have very different habits from previous generations, and even at a young age they already have a considerable influence on purchasing decisions in the family. An understanding of their behavior and habits in consuming media will open up opportunities for brand owners and marketers to build long-term relationships with them.

Currently, retail businesses offer new channels to the consumers, i.e., online shopping and mobile commerce. While there are several options of shopping channels, electronic shopping channels through online shopping are increasing more rapidly than offline channels. For example, the average online purchase of clothing is about 22% more than the average purchase of products in other categories (Sullivan and Hyun, 2016). Consumers also tend to use a mobile device to shop online for products that they used to purchase offline (Wang *et al.*, 2015). The decision whether someone will use online shopping can be predicted by age, social status and consumer behaviour patterns (Bigne *et al.*, 2005).

## METHOD

The research objective of this study is to investigate Generation-Z's buying behaviour and how this knowledge helps to bring new opportunities for retail business. The research method used is a qualitative research using deep interview being the main instrument to obtain supporting data. Qualitative research to investigate the phenomena of Generation-Z has been used in previous studies (Bigne *et al.*, 2005; Parment, 2013; Berkup, 2014). This method is selected to enable collection of a vast amount of useful, relevant, and conceptually rich data. As presented in previous studies, rich data are appropriate in studying consumption behaviour, i.e., Generation-Z. A rich data collection also complies with Yin's concept of vigorous research (Yin, 2013). Such research activities were mostly conducted in western communities and are still lacking in the Indonesian context. Western culture is different from eastern culture. Therefore,

instead of replicating directly into Indonesian contexts, previous research is used to develop a set of criteria for screening and identifying candidates and to define a unit of analysis. Gaps identified in previous studies are also used to set up an interview protocol.

Sampling technique used is purposeful sampling. Qualitative studies generally use a small sample size with the intent of more in-depth analysis. Therefore, purposeful sampling is more suitable than random sampling (Miles and Huberman, 1984). Choosing of the respondents has been done carefully so that chosen respondent can fulfill the required criteria. The unit of analysis comprises respondents aged less than 21 years in 2015 and currently studying in one of the private universities in South Tangerang, Greater Jakarta. Selecting respondents from Jakarta area is important because, as the capital of Indonesia, Jakarta is the reference point for other areas of Indonesia, especially to the young generation.

The process of data collection was conducted by interviewing 23 respondents. These respondents' profiles meet the criteria of Generation-Z according to the definition described in the previous section. Their demographic background or place of residence of the respondents is evenly spread in the Greater Jakarta area. This helps to enrich the data for analysis. Eight respondents are students who also have jobs and 15 respondents are students only.

The qualitative data collected then analysed by content analysis technique. Stemler (2001) explained that doing word-frequency count is a popular method in content analysis. The most often mentioned words are considered the words that reflect the greatest concern. This can be used to code and categorize the data. The Atlas.ti software has been used to do content analysis.

Personal biases were avoided to comply with confirmability criteria. Every interview is voice recorded and transcribed, analysis of captured data is also linked with key issues raised from earlier research. The consistency and stability of the data collection processes, i.e., dependability, is achieved by applying same criteria for selecting potential respondent and sequence of questions for each interview. The results of the analysis are presented by incorporating previous research findings to improve credibility. This research is designed in the context of Indonesia, and use standard criteria for sampling. Therefore, transferability is possible for any other researcher who could see data in this profile and consider the results relevant.

This research poses some limitations. As its respondents are active students of a university, the sample may not represent the entire student population of other universities. The respondents' places of residence are also limited in that they spread in the Greater Jakarta area only. The results of this study may also not represent other regions in Indonesia.

## RESULT AND DISCUSSION

Deep interviews have been conducted on 23 respondents consisting of 12 men and 11 women. The interviewer was helped by a research assistant who took notes and voice recorded the process. Each interview lasted between 60 and 90 minutes. After each interview, the researcher made a report based on notes and transcription of recorded voice. The total report from 23 respondents became the qualitative data collected in this study. This qualitative data then analyzed using content analysis

technique to identify important codes or factors, followed by developing report of the respondents' shopping behaviour. The result of analysis is presented below.

Most respondents said that they would immediately spend the money when asked what they would do if they were holding money at any particular time. Out of the five respondents who would not directly spend the money, three said they would still not spend money directly, simply because specific products that they desired were not present. The money would have been directly spent if the respondents' desire for a particular product had been met. It is, therefore, reasonable to conclude that most respondents were consumptive.

Some evidence indicates that respondents are preferred to shop online. Those that preferred to shop online i.e., eleven respondents, are regular buyers or start to buy frequently online. For other Generation-Z respondents that currently do not shop online, almost half of them said they would definitely move to online shopping in the next five years and only seven respondents who still would opt to shop offline. Therefore, there is an increasing trend of young people prefer to buy online compare to offline.

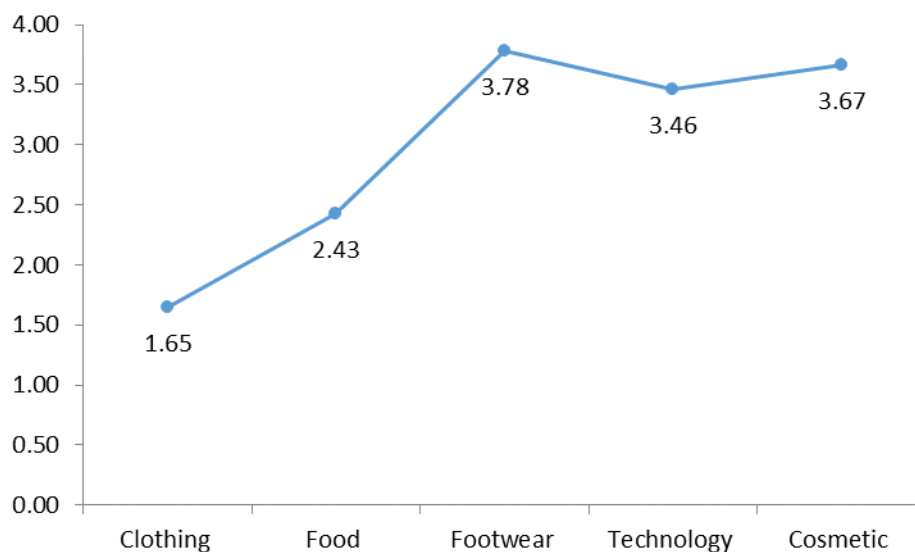
The main reasons why they would keep shopping offline are because they said they need see the physical product and that they would need some assurance of satisfaction with the product to be purchased. Offline shopping enables a respondent to try the product first before deciding to buy. All respondents also think offline shopping is safer. Offline shopping is decreasing among Generation-Z as this study finds that shopping behaviour most Generation-Z favours online shopping. Recent studies also confirmed these findings. For example, a study by Wang *et al.*, (2015) identified the growing trend of online shopping among customers aged 25 years or younger. Another study, by Sullivan and Hyun (2016), identified that younger consumers prefer online shopping. Bigne *et al.*, (2005) also found that age is one of the factors determining whether one wishes to shop online.

**Table 2.** Respondents Spending Priorities

<b>Order</b>	<b>Priority 1</b>	<b>Priority 2</b>	<b>Priority 3</b>
<i>Clothing</i>	10	9	3
<i>Food &amp; beverage</i>	8	4	5
<i>Footwear</i>	0	4	3
<i>Technology</i>	4	1	3
<i>Cosmetic</i>	1	4	4
<b>Total</b>	<b>23</b>	<b>22</b>	<b>18</b>

In terms of spending priorities, the respondents were asked to choose among five categories of purchases, i.e., clothing, food & beverage, footwear, technology, and cosmetic products. Table 2 above shows respondents' spending priorities. Analysis of the data shows that the respondents generally agreed that clothing/fashion has the highest preference for spending, followed closely with food & beverage. Footwear, technology, and cosmetic got relatively low priority. The Figure 1 below shows that footwear, technology, and cosmetics have a relatively similar level of purchase priority. Priority on these three products are significantly different from that of clothing and food & beverage.

Female respondents, unlike male respondents, tend to choose clothing as a spending priority. As many as seven female respondents chose clothing as their first spending priority compared to four male respondents, who chose clothing as a first spending priority. These findings follow those of previous research by Sullivan and Hyun (2016), which identifies that online purchase of clothing is higher than the average purchase of other product categories. Women also have a higher proportion compared to men in deciding clothing as a main shopping preference. Sullivan and Hyun (2016) identify apparel as the second purchase priority after clothing. This finding is different from that of this research in that the latter identifies food & beverage as the second purchasing preference.



**Figure 1.** Priority Mean for Each Shopping Category

In terms of online shopping, the respondents like to shop online. Ease (convenience) is the most common reason for online shopping (fourteen respondents), followed by perception of lower prices (nine respondents). Seven respondents consider varieties of products and time efficiency as two other benefits of online shopping. For those seven respondents that still prefer offline shopping, ability to see and compare product physically were the main reason compared to online shopping.

Previous studies have also identified some of these factors. For example, Wang et al. (2015) found time efficiency and convenience as important factors in adoption of online shopping. Research by Bassiouni and Hackley (2014) also reported a trend toward shopping autonomy as a result of exposure on digital communications and the Internet.

To sum up, this study proposed that clothing and food & beverage are popular purchase category among Generation-Z as compared to that of footwear, technology, and cosmetics. Women tend to choose clothing as a spending priority more than men do. This is an opportunity for retail businesses to go online. The efficiency of time-to-shop online is a key factor nudging these young consumers to adopt online shopping. Other factors identified are the perception of lower prices, greater convenience, more



flexibility, and more variety of products offered. Further research, however, is needed to confirm these other characteristics.

## CONCLUSION

This study finds that a new generation of young buyers known as Generation-Z do have different behaviour compared to other generations. Findings from this study suggest that Generation-Z is a consumptive buyer that tends to immediately spend the money if he or she has a desire for a particular product. Generation-Z likes to shop online. Ease (convenience), perception of lower prices, varieties of products and time efficiency are the most common reason to go for online shopping. Clothing/fashion is the category of purchase that has a higher preference for online shopping followed by food & beverage. Female Generation-Z is online consumers that tend to choose clothing/fashion products as a spending priority compared to male Generation-Z consumers.

Generation-Z is turning into adults and they will become mainstream customer in the near future. Retailers trying to make sales to these customers mean they need to know who they are, what they want and how they want. Retailers also have to make plans or strategy for their business, especially the importance of retailing online or e-commerce. The result of this study suggests that Generation-Z becomes accustomed to shopping online with an increasing trend in spending more than ever before. Male and female Generation-Z has also had different spending priorities in the online shop. The internet, therefore, has become an important channel for retailers to engage with Generation-Z and build long-term relationships with this generation. This research is both relevant and important as the changes described above are still in the stage of initiation. As business opportunities created by these young consumers are wide open, the findings of this study can be used to improve the competitiveness of local and national businesses. Key findings, identified in this study, may affect positively to customer experience of Generation-Z.

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