CONSUMPTION BEHAVIOR PATTERNS OF GENERATIONS Y HALAL PRODUCTS IN INDONESIA

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ABSTRACT

Generation Y is a generation born in 1977-1994 that has the main characteristics of always using the internet and technology to help meet their needs. One of them is in terms of helping to purchase consumption needs. Online shopping is the Y generation's main choice compared to conventional shopping. Indonesia with a Muslim majority population has a large number of Muslim generation Y and the need for halal products that can be obtained online has a high number. The purpose of this study is to analyze the factors that influence the pattern of generation Y consumption of products in the halal industry in Indonesia. This study involved 30 people who were selected using purposive sampling techniques. Data was collected through filling out questionnaires. The analysis used in this study is multiple linear regression test with 4 dummy variables. Regression test results show that income has a positive / real influence on the consumption patterns of Y generation of products in the halal industry in Indonesia. Academic achievement does not have a positive/real influence on consumption patterns of Y generation of products in the halal industry in Indonesia. Puppet variables namely gender (male and female), occupation (employees/civil servants and entrepreneurs), marital status (married and unmarried) and products purchased (goods and services) show no difference in the effects of both men and women, employees/civil servants and entrepreneurs, married and unmarried, goods and services on generation Y consumption patterns on products in the halal industry in Indonesia.

Keywords: Generation Y, Consumption, Halal Product, Online Shopping.

INTRODUCTION

Consumption in Islam has a meaning as a human endeavor to fulfill needs so as to perfect servitude to Allah SWT and achieve happiness in this world and the hereafter. Fulfillment of consumption for human needs includes body, mind and body which in their part have different fulfillment patterns. According to al-Syathibi, human needs in Islam can be formulated in three types, namely dharuriyat (primary), hajiyat (secondary) and tahsiniyat (tertiary) (Ilmy & Setiawa, 2019). Producing the dharuriyat sector or the most important needs must take precedence over the needs of the hajiyat and tahsiniyat. If this is done then humans can live a more decent life, because if the main needs are not met, then human life will be threatened and this is not in accordance with the objectives of maqasid al-shari'ah, namely as a manifestation of benefits among humans. Every human being will certainly have different levels of need for dharuriyat, hajjiyat and tahsiniyat based on age, sex, place of residence, profession/occupation, culture and family background (Maryani, 2017).

The generation that was born, grew and developed in the millennial era has more dharuriyat, hajjiyat and tahsiniyat needs than the previous generation. This generation, grows and develops in line with the development of information technology so that in meeting the needs more often use a smartphone or shop online (on the network) or online. Life like this happens in big cities. They were the first wave of the digital generation born into the world of technology. They are highly qualified in digital knowledge; therefore it is easy for them to quickly acquire the use of new tools and devices in IT (Andrea et al., 2016).

The generation in question is the generation Y, is a generation that has a popular greeting that is "*Millennial Generation*". Birth years from 1977 to 1994 are known as Generation Y (Hawkins & Mothersbaugh, 2010). In 2017 this generation enters ages 23 to 40 years. Characteristics of the Y generation in general that is very fond of using a smartphone in every activity, ranging from shopping, downloading photos of daily activities to work. Having an account for each social media is an unwritten obligation to generation Y because when they meet each other, they will ask each other about accounts on social media. This social media is a place where they will recognize each other without having to interact directly. The things that the Y generation likes, professions to families will be reflected on social media. Generation Y has a hobby of visiting new attractions, cafes or new restaurants and following fashion. These hobbies are always documented in the form of photographs and then downloaded on private social media. Generation Y is the most attractive target for product marketing, because of the ease in accessing the product.

Table 1 GENERATION Y INTERACTION VOLUME BY COUNTRY AND HALAL INDUSTRY SECTOR							
	Islamic Finance	**Halal Food**	**Modest Fashion**	**Halal Travel**	**Halal Media and Recreation**	**Halal Pharmaceuticals and Cosmetics**	**Total**
Indonesia	37.500	4.200	68.500	4.600	4.200	7.800	126.800
Malaysia	60.600	7.400	5.300	1.900	1.400	8.100	84.700
Pakistan	4.000	1.200	1.500	500	48.500	200	55.900
USA	2.500	6.800	1.100	1.500	2.200	500	14.600
Philippines	400	7.700	1.200	100	200	4.300	13.900
India	1.800	2.500	500	300	5.200	-	10.300
Saudi Arabia	900	600	900	100	5.300	-	7.800
UK	600	2.700	400	300	1.000	100	5.100
Turkey	-	-	-	-	4.900	-	4.900
UAE	300	300	200	-	3.000	-	3.800

Source: *(SGIE) Report 2016/2017*

In Table 1 above shows the overall generation Y in 10 countries actively involved in the use of hash tags on social media on the topic of Islamic Economics from 27 July to 17 August 2016. Indonesia has 126,000 interactions. The Southeast Asian region, namely Indonesia and Malaysia, represents 47 percent of the interactions. Indonesia is 54 percent related to the Modest Fashion sector.

The conditions of generation Y population development in Indonesia are very diverse. BPS data for 2018 projected a population of 258,000,000 people in Indonesia. This proportion of the population consists of 129,980,000 men and 128,710,000 million women. The sex ratio of the Indonesian population is 101, meaning that among 100 women there are 101 men, which is more dominated by the productive age group that is between 15-34 years. This condition shows that Indonesia is entering the era of demographic bonus, where the excess population of productive age can be utilized to increase development.

Generation Y which is predominantly Muslim and included in the demographic bonus will trigger an increase in the interaction of the use of hash tags on social media with the topic of Islamic Economics and increased demand for meeting the needs of goods and

services that are guaranteed halal (Ali & Yazid, 2019). In addition, generation Y in general has entered the age of workers and the age of many students who also take education at the Masters level (S2). Generation Y in Indonesia, which belongs to the age group of students who take master's education, mostly studies in state and private universities. So that the development in this generation Y affects the level of demand for product consumption in the halal industry.

Based on the explanation above, the research aims to analyze how much influence the income and academic achievement of generation Y consumption patterns on products in the halal industry in Indonesia. In addition, analyzing whether there is a difference in influence between generation Y on consumption patterns on halal industrial products in Indonesia by sex (male and female), occupation (entrepreneurial and employee/civil servant), marital status (unmarried and married) and products purchased at online shops, marketplaces (goods) and e-commerce (services) for products in the halal industry in Indonesia.

This research was conducted in the Y generation at STEI TAZKIA including Postgraduate students aged 23-40 years. Has a social media account and smartphone application and is active online in cyberspace. The matter of concern for the consumption pattern of Y generation is on the selection of halal industrial products. Halal industry includes halal food, Islamic finance, halal travel, modest fashion, halal media and recreation as well as halal pharmacy and cosmetics. The food sector, halal pharmaceuticals and cosmetics have the halal logo MUI. Halal travel includes hotels or lodging places and all domestic and foreign trips (umrah or trips to Muslim countries), halal media and recreation includes the purchase of Islamic books and magazines, women's swimming pools and the like.

LITERATURE REVIEW

The generation that is famous for its diversity is Generation Y or commonly known as "*Echo Boomers*" or "*Millennials*" (Zopiatis et al., 2013). Born in 1977 to 1994 known as Generation Y for 2010 or in other words this generation covers the age of 16 to 33 years (Hawkins & Mothersbaugh, 2010). In 2017 generation Y enters the age of 23-40 years. It is said that the age subculture or cohort generation is a group of people who experience the same life event due to growing up in a certain period of time (Pentecost & Andrews, 2010; Wibowo & Ahmada, 20916; Novianti et al., 2018). One study comparing cohort generations is that Littrell et al. (2005) see generations as groups of individuals who come from age groups. Research conducted tests the differences in behavior of each generation, but have not considered changes in behavior due to technological progress and changes in income.

Generation Y was raised in a peaceful and prosperous situation so it tends to be optimistic and happy to share experiences with their parents and have a close relationship with their parents. They live with social values that are almost the same as their parents and see their world different from the world of previous generations. Generation Y lives with optimism and fear because it has a different way of defining perspectives. Their world is interconnected through global communication and they like diversity. Cohort Generation has different experiences and they like to share stories between generations about their experiences (Bakewell & Mitchell, 2003). Generation Y has differences in terms of attitudes, behavior and values regarding spending compared to other generations because of differences in technology, social culture that has changed over the last 10-20 years.

Generation Y has the character of being independent, assertive, confident, emotional and has intellectual, expressive, innovative and curious. They like ads that are full of humor, innuendo and have the same elements of their characters and like the promotion of products that fit their unique needs. For them, the brand is very important for a product. Hawkins et al. (2010) generation Y likes shopping and spending money to buy items that they want

personally. The life style of generation Y is influenced by the environment based on the media and their life cycle so that it influences their behavior, the information media used, perspective, purchasing decisions, and others. Generation Y, most of them are postgraduate students, where Brown et al. (2014) explained that students who have high GPA will have healthier or better finances. Research Brown et al. (2014) do not consider the employment status of generation Y, whether it is an entrepreneur or worker.

Religion has a strong influence on consumer behavior especially in making decisions to buy products related to food (Mutsikiwa & Basera, 2012). The positive attitude of consumers has a greater influence on the purchase of halal products which is an important element in influencing consumers' intention to buy halal products (Noor et al., 2014). According to a study by Schiffman & Kanuk (2010) as reported by Mutsikiwa & Basera (2012), an individual's decision to buy a product depends on his religious background; thus, religion does not determine food consumption patterns and also limits the consumption of certain types of food. The concept of halal is the first priority for a Muslim in evaluating before buying any food or product. Therefore, the concept of halal is very important for all Muslims throughout the world, not only for Muslim consumers in Indonesia. He study does not consider income factors that tend to increase for generation Y but also influence their consumption behavior.

Yasid et al. (2016) conducted a study entitled Factors Affecting Muslim Students Awareness of Halal Products in Yogyakarta, Indonesia with a sample of 234 respondents consisting of students of the Indonesian Islamic University (UII), State Islamic University (UIN) Sunan Kalijaga Yogyakarta and Yogyakarta Muhammadiyah University (UMY). His research uses descriptive and causal analysis through regression. In this study, religious beliefs, self-identity and media exposure as independent variables and consumer awareness as the dependent variable. The results of this study indicate that religious beliefs, self-identity and media exposure influence Muslim consumer awareness of halal food, both from partial and simultaneous analysis. Yasid et al. (2016) research does not consider income factors and educational background that can influence consumer awareness.

Gunawan & Muchardie (2015) tried to examine the shopping behavior of mothers by in-depth interview. The sample used was 15 young mothers belonging to the millennial generation (aged 20-36 years) and having children (boys and girls) aged 5 years and under. The variables used include: the behavior patterns of millennial moms, introduction of needs, information seeking, alternative evaluation, buying behavior, and post-purchase behavior. The results of this study include an explanation of the shopping behavior shown by millennial moms for kids apparel products throughout the stages of the purchase decision process, typology of millennial mom shopping for kids apparel products, and their implications for marketers. Gunawan & Muchardie's research (2015) ignores income factors and educational background that can determine the shopping behavior of young mothers.

Another study was conducted by Ioanăs & Stoica (2014) using 116 respondents aged over 18 years. This study uses variables: The level of consumer confidence, identification of consumer profiles, reasons consumers buy, consumer attitudes, define product categories, identify the maximum amount that consumers are willing to pay online. Through univariate and bivariate analysis, the results of his research prove that: (1) Consumers who buy online are aged between 25-29 years. (2) Consumers who usually buy online are still young (aged between 25-29 years), working in companies, with salaries above 2001 lei/month. (3) Consumers who usually buy more women online and have accounts on social media. (4) Before buying products online they usually inform themselves from forums, company websites, Facebook accounts or peer reviews. Study of Ioanăs & Stoica (2014) did not identify the consumption behavior of generation Y with halal products

METHODOLOGY

This research is a quantitative research. The sampling technique uses purposive sampling with criteria chosen by the researchers. The data analysis method used is multiple linear regression which is used to determine the factors that influence consumption patterns of Y generation products in the halal industry in Indonesia.

The population in this study is the Y generation registered as postgraduate (S2) students at the STEI TAZKIA. There are 263 S2 students actively enrolled. The research sample is S2 students who are active online with social media and use applications that are on smartphones and are aged 23-40 years. The number of samples to be studied was 30 students. The data used in this study are primary data obtained directly from questionnaires by respondents.

The variables used in this study are grouped into two categories namely independent variables and independent variables. The independent variable is represented by (Y) and the independent variable is represented by (X). The independent variable (Y) is the amount of student consumption. Independent variables (X) are income (X1), Cumulative Achievement Index (academic achievement) (X2), and 4 dummy variables, namely gender (D1), occupation (D2), marital status (D3), products purchased (D4).

The general form of multiple linear regression models with p independent variables are:

$$Y_i = \beta_0 + \beta_1 X_{1\ i} + \beta_2 X_{2\ i} + \cdots + \beta_{p-1} X_{i,p} + \varepsilon_i \tag{1}$$

Information :

Y_i = the dependent variable for the i-th observation for i = 1,2,3, .., n
$\beta_0, \beta_{1,} \beta_2, \dots, \beta_{p-1}$ = parameter
$X_{i\ 1}, X_{i\ 2}, \dots, \beta_{i,p}$ = independent variable
ε_i = residual (error) for the i-th observation which is assumed to be normally distributed

The linear regression equation in this study is:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 D_1 + \beta_4 D_2 + \beta_5 D_3 + \beta_6 D_4 + \varepsilon \tag{2}$$

Information :

Y   =Student consumption (rupiah)
X1 =Revenue (rupiah / month)
X2 =Academic achievement (cumulative achievement index)
D1 =gender; women are worth 1 and men are worth 0.
D2 =Work; entrepreneur is worth 1 and employee / civil servant is worth 0.
D3 =Marital status; marriage is worth 1 and not married is 0.
D4 =Product purchased; online shop and marketplace (in the form of goods) were given the number 1 and e-commerce (in the form of services) were given the number 0.

The linear regression model that has been obtained is then tested with the F test (simultaneous test) and t test (partial test). F test is used to determine the validity of the linear regression model obtained. The model is said to be valid if probability <α and the model is said to be invalid if probability>, where the α value is 5%. T test is used to determine the significant effect of each independent variable on the dependent variable. If the value of Sig <α it can be said that the independent variable is significant to the Y variable and if the value

of Sig> α it can be said that the independent variable is insignificant to the Y variable, where the α value is 5%.

RESULTS AND DISCUSSION

In this study, the analysis technique in the initial stages of data processing was performed a classic assumption test which included a normality test, a heteroscedasticity test, an autocorrelation test and a multicollinearity test. Next, testing the hypothesis of the researcher is carried out. Hypothesis testing with two test stages, namely the F test and the T test. The F test is a simultaneous test, which is intended to see the effect of the independent variables together on the dependent variable. The null hypothesis (H0) is rejected if the P-value <0.1, which means that at least 1 independent variable has a direct effect on the dependent variable. Furthermore, to see the effect of the dependent variable on a dependent variable independently can use the T test. Testing T will be very useful in showing which independent variables affect the dependent variable. The null hypothesis (H0) will be accepted if the P-value <0.1, which means that there is a significant influence of the independent variable on the dependent variable shows in Table 2.

Table 2
ANALYSIS OF VARIANS

Source	DF	Adj SS	Adj MS	F-Value	P-Value
Regression	6	4.23095	0.70516	18.87	0.000
X1	1	3.81719	3.81719	102.13	0.000
X2	1	0.12753	0.12753	3.41	0.078
D1	1	0.02260	0.02260	0.60	0.445
D2	1	0.03469	0.03469	0.93	0.345
D3	1	0.08928	0.08928	2.39	0.136
D4	1	0.00235	0.00235	0.06	0.804
Error	23	0.85964	0.03738		
Total	29	5.09059			

Testing is simultaneously carried out by the F test, based on the output obtained P-value 0,000 <0.1, so the decision to reject H0. That is, there is at least one independent variable (X) including income, academic achievement, gender, occupation, marital status and the product purchased affects the amount of student consumption (Y) shows in Table 3.

Table 3
T-TEST COEFFICIENT

Term	Coef	SE Coef	T-Value	P-Value
Constant	-1.90	1.04	-1.82	0.082
X1	1.068	0.106	10.11	0.000
X2	0.351	0.190	1.85	0.078
D1				
1	-0.0614	0.0789	-0.78	0.445
D2				
1	0.0865	0.0897	0.96	0.345
D3				
1	-0.1436	0.0929	-1.55	0.136
D4				
1	0.0204	0.0814	0.25	0.804

Partial T test is used to determine whether the independent variables in the regression model have an individual influence on the dependent variable by taking into account the

presence of other variables in the model. It is stated that there is a partial effect if the value of p value (P) is less than the critical limit of research or alpha. Based on Table 4. it can be seen that only the income variable (X1) has a partial p value of t <0.05. This means that the income variable (X1) influences the generation Y consumption patterns of products in the halal industry in Indonesia. Academic achievement variable (X2) does not affect consumption patterns of Y generation of products in the halal industry in Indonesia and puppet variables namely gender (D1), occupation (D2), marital status (D3) and products purchased (D4) there is no difference in influence on consumption patterns between generation Y male and female, who work as entrepreneurs and employees/civil servants, married and unmarried, products purchased through online shops, marketplaces (in the form of goods) and e-commerce (in the form of services) to products in the halal industry in Indonesia.

Table 4 REGRESSION EQUATION						
D1	D2	D3	D4			
0	0	0	0	Y	=	-1.90 + 1.068 X1 + 0.351 X2
0	0	0	1	Y	=	-1.87 + 1.068 X1 + 0.351 X2
0	0	1	0	Y	=	-2.04 + 1.068 X1 + 0.351 X2
0	0	1	1	Y	=	-2.02 + 1.068 X1 + 0.351 X2
0	1	0	0	Y	=	-1.81 + 1.068 X1 + 0.351 X2
0	1	0	1	Y	=	-1.79 + 1.068 X1 + 0.351 X2
0	1	1	0	Y	=	-1.95 + 1.068 X1 + 0.351 X2
0	1	1	1	Y	=	-1.93 + 1.068 X1 + 0.351 X2
1	0	0	0	Y	=	-1.96 + 1.068 X1 + 0.351 X2
1	0	0	1	Y	=	-1.94 + 1.068 X1 + 0.351 X2
1	0	1	0	Y	=	-2.10 + 1.068 X1 + 0.351 X2
1	0	1	1	Y	=	-2.08 + 1.068 X1 + 0.351 X2
1	1	0	0	Y	=	-1.87 + 1.068 X1 + 0.351 X2
1	1	0	1	Y	=	-1.85 + 1.068 X1 + 0.351 X2
1	1	1	0	Y	=	-2.01 + 1.068 X1 + 0.351 X2
1	1	1	1	Y	=	-1.99 + 1.068 X1 + 0.351 X2

Table 4. shows the equation model for each categorical variable for the puppet variable. While for the overall equation model we can see in Table 4 that we can see the coefficient values for each equation. So the overall equation model is:

$$Y = -1.90 + 1.068\ X1 + 0.351\ X2 - 0.0614\ D1 + 0.0865\ D2 - 0.1436\ D3 + 0.0204\ D4$$

The above equation can be concluded as follows:

- If other variables are constant, the Y value will change by itself at a constant value of -1.90.
- If other variables are constant, the Y value will change by 1,068 per unit X1.
- If other variables are constant, the Y value will change by 0.351 per unit X2.
- If the other variables are constant, the Y value will change by -0.0614 every D1 unit.
- If other variables are constant, the Y value will change by 0.0865 per one unit of D2.
- If the other variables are constant, the Y value will change by -0.1436 for every D3 unit.
- If the other variables are constant, the Y value will change by 0.0204 per one unit of D4.

The coefficient of determination (R-Square) is a proportion of diversity y that can be explained by the variable X and Adjusted R-Square (in simple linear regression) is a proportion of diversity Y that can be explained by variable X if the number of observations of variable X changes. The Adjusted R-Square (in simple multiple linear regression) is a proportion of diversity Y that can be explained by the variable X if the number of variables X has changed.

Tabel 5
Model Summary Coefficient of Determination

S	R-sq	R-sq(adj)	R-sq(pred)
0.193327	83.11%	78.71%	67.41%

Based on the Minitab output, R2 value of 0.8311 means that 83.11% of the diversity of consumption of generation Y consumption can be explained by factors in the model namely income (X1), academic achievement (X2), gender (D1), occupation (D2), marital status (D3) and products purchased through online shops, marketplaces (in goods) and e-commerce (in services) (D4) simultaneously or simultaneously at 83.11% while the rest (100% - 83.11%= 16.89%) explained by other variables outside the model not examined.

In the income influence variable, the results show that income influences the generation Y consumption patterns of halal food products in Indonesia. These results are in accordance with the initial hypotheses of research and theories of consumption behavior that have been discussed by scientists before. Also supported by Sumarwan (2011) who said that a person's purchasing power depends on the income he receives. These results are also consistent with research conducted by Nagra & Gopal (2013) on the factors that influence online shopping behavior in Indian society which shows income affects the frequency of online shopping consumers. The more consumer income, the more motivating consumers to shop online.

Academic achievement variable does not significantly affect generation Y consumption patterns of products in the halal industry in Indonesia. Academic achievement is a measure of achievement in college or high school. Academic achievement is closely related to the level of intelligence and maturity of the mindset of students, especially students who majored in social studies. The average respondent studied had an academic achievement>3.00.

For the first dummy variable, which is based on sex, the results show that there is no difference in consumption patterns between generation Y male and female sexes on products in the halal industry in Indonesia. In the research of Ioanăs & Stoica (2014), states that consumers who usually buy online are more women and have accounts on social media than men. In this study states that there are no differences in consumption patterns between men and women, this is the case because in the case of spending that is done either offline or online there is a balanced thing. For respondents who are married, will divide the two items in expenditure, namely expenditure items made by the wife and expenditure items by the husband. This has been agreed by both. For respondents who are not married, both men and women will spend individually, even for those who still live with their parents.

The second dummy variable, namely employment shows the result that there is no difference in consumption patterns between generation Y who have jobs as employees/civil servants and entrepreneurs for products in the halal industry in Indonesia. Amir (2017) states that the relationship between types of work, education, income and level of faith is closely related to religious costs. The higher the level of education, income and faith, the expenditure for religion tends to be higher. This includes products from the halal industry. The type of work is not closely related to religious costs, this happens because the type of work will lead to the amount of income. This study mapped the types of jobs into two, namely jobs with fixed income (PNS/employees) and jobs with non-permanent income (self-employment).

In the third dummy variable, namely marital status there is no difference in consumption patterns between generation Y married and unmarried to products in the halal industry in Indonesia. Wahyudi et al. (2017) stated that the number of adult family members had a positive influence on the number of fish purchases. This relates that marital status has more consumption than those who are not married. The number of family members who become dependents will determine the amount of consumption costs of halal industrial products in each household. However, in this study there were no differences in consumption patterns between married and unmarried Y generations. The study of Marmaya et al. (2019), using the least square structural equation modeling (PLS-SEM), shows that subjective norms and perceived behavioral control influence behavioral intentions among Gen Y consumers to buy halal food, while attitude does not play an important role in purchasing halal food products among Gen Y consumers.

For the fourth dummy variable, namely the product purchased there is no difference in consumption patterns between generation Y who shop and service products in the halal industry in Indonesia. The needs of goods and services have a balanced amount in generation Y. Generation Y needs diverse goods and services. Ranging from branded goods or current items, while for services starting from delivery services to spa services that can be ordered at home. Online shopping is favored by young consumers because they don't find the right time and aren't ready to spend hours shopping (Zakiah et al., 2014; Anbumani & Sundar 2014; Endri et al., 2020). The results showed the average intensity of Generation Y internet access in one day was 11.03 hours. The APJII Survey (2015) found that 87.4 percent of Generation Y uses the internet to access social networks with the largest percentage (49%) of internet users aged 18 to 25 years.

CONCLUSION

The results of this study indicate that: Revenue has a positive/real influence on the consumption patterns of Y generation of products in the halal industry in Indonesia. Whereas the academic achievement variable and the four dummy variables namely gender (male and female), occupation (employees/civil servants and entrepreneurs), marital status (married and unmarried) and products purchased, both those who buy products through online shops, marketplaces (in the form of goods) and e-commerce (in the form of services) have no positive/real influence on consumption patterns between generations Y. This study has managerial implications for industry players in the production of halal products in the form of goods and services. In terms of producing halal products, industry players have gotten the picture that income is a factor that influences consumption patterns of generation Y. So that industry players can develop strategies, innovations and produce halal products that can be adjusted to the average income of generation Y without considering gender, employment and marital status.

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