





e-Proceedings

Accounting Research and Education: The Challenges and Opportunities During Covid-19 New Normal

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THE 4th INTERNATIONAL CONFERENCE ON ACCOUNTING RESEARCH AND EDUCATION (iCARE 2021)

The Challenges and Opportunities During Covid-19 New Normal

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FACULTY OF ACCOUNTANCY UNIVERSITI TEKNOLOGI MARA PERAK 2021

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PREFACE

The 4th International Conference on Accounting Research and Education (iCARE 2021) is the continuation of iCARE 2014, iCARE 2016 and iCARE 2019. This conference is organized by the Faculty of Accountancy, UiTM Perak Branch, Tapah Campus in collaboration with the Accounting Research Institute (ARI), Universitas Indonesia (UI), Universitas Paramadina and Univesitas Islam Indonesia. This event is held on 7-8 September 2021 via online platform with the theme of "Accounting Research and Education: The Challenges and Opportunities During Covid-19 New Normal", aims to provide a platform for local and international academicians, professionals and researchers to have intellectual interactions with regard to the current situation relating to accounting education, challenges and advancements relating to the accounting field and other fields related to social sciences. This conference also offers numerous opportunities to gain knowledge, to share technical experiences, to build network with colleagues and to communicate with industry partners.

These proceedings contain 88 research papers in the field of accounting, finance, management, business, educational, sustainability and other which focusing to the theme of the challenges and opportunities during Covid-19 New Normal. Editors

Faculty of Accountancy, Universiti Teknologi MARA, Perak Branch, Tapah Campus, Malaysia

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A qualitative investigation on millennial consumer behavior in analyzing motivation, lifestyle, and consumer decision-making during the Covid-19 Pandemic.

Iin Mayasari^{*a}, Handrix Chris Haryanto^b

^aParamadina University, Indonesia ^bParamadina University, Indonesia

Abstract

This study discusses consumer behavior during a pandemic. The Covid-19 pandemic situation has changed consumer behavior in choosing a product. This study is a qualitative study using in-depth interviews to gather information on important changes in making decisions. The number of informants used in the study was 20 people. They provide opinions related to motivation and preferences related to product purchase decisions. There are fundamental changes in making decisions. The study results indicated that consumer behavior's main factor is motivation; lifestyle and decision making. There is a shifting orientation of consumer behavior. Consumer behavior's motivation is shifting from hedonic to utilitarian; consumer behavior tends to have more on important values related health, and focusing more on social values while the decision-making stresses on the cognitive and economic view. This study provides the importance of theoretical insight regarding shifting motivation, lifestyle, and decision-making in Indonesia's millennial consumer behavior.

Keywords: motivation, lifestyle, decision making, consumer, The Covid-19 pandemic

1. INTRODUCTION

The Covid-19 Pandemic has inevitably influenced consumer behavior, including the decision-making process. The previous research of Loxton et al. (2020) found that coronavirus has influenced panic buying. Another study showed that the Pandemic might lead to transformative consumption patterns in the long term (Kirk & Rifkin, 2020) and created unusual purchasing behavior in the Pandemic's early stages (Latoo et al., 2020). Yuswohadi et al. (2020) showed that the Covid-19 Pandemic had changed consumer behavior. In consumer behavior, it focuses on lifestyle orientation, namely staying at home, returning to cultural values, using technology, and strengthening social capital. Koch et al. (2020) investigated the drivers of online purchase behavior during the COVID-19 Pandemic. The study showed that generation Y and Z's online shopping motives during the COVID-19 shutdown were normative, utilitarian, and hedonic reasons in choosing the products. Mason et al. (2020) confirmed that there are changes in consumer decision-making resulting from the Pandemic. The majority of the prior studies analyze consumer behavior during normal conditions. The present study adds the understanding of consumer behavior in the Covid 19 Pandemic context by using qualitative techniques. This study describes the dominant perspective underlying the behavior. From a managerial standpoint, the Pandemic circumstances will affect consumer behavior in the long term, and the companies need to understand consumer behavior to maintain a better strategy thoroughly. Therefore, the role of driving factors for consumer behavior during the covid-19 Pandemic must be further analyzed.

This study also focuses on the consumers of a millennial, which this generation has the digital engagement. Based on the Indonesian Central Bureau of Statistics data, it is predicted that Indonesia's

productive population (age 15 to 64) were 179.1 million people in 2020, and millennials (age 21-36) were contributing to around 63.5 million people. Their judgments and decisions will provide the potential opportunity to shape Indonesia's future, especially for their consumption activity (IDN Research Institute, 2020). The economic strength is increasingly driven by young people, ranging from internet usage to businesses starting to employ and even be led by young people. The majority of internet users is millennials born when internet technology had started to become known (Delloite, 2019). The pandemic condition has boosted online business activity. The millennials become the primary consumer when purchasing online (Koch et al., 2020). Prior studies have identified consumer behavior during the covid-19. The previous studies emphasize quantitative studies of consumer preference of choice during the covid-19, rather than qualitative studies. The prior studies focus on how food consumption behavior, including changes in food shopping, preparation, and practices (Hassen et al., 2020); impact consumer food safety perceptions (Meixner & Katt, 2020); grocery shopping preferences for purchasing methods, time windows, minimum order requirements, and fees (Grashuis et al., 2020); panic buying in the early covid-19 (Yoshizaki et al., 2020); preference for the online purchase (Petrescu-Mag et al., 2020); and pro-social behavior during Pandemic (Lucarelli et al., 2020). Though previous research has conducted studies on consumer behavior during the Covid-19, the scopes were limited to analyze the context purchase preferences' perception. The reviews of qualitative works on the Indonesian market during the covid-19 Pandemic are inadequate. An excellent way to explore more consumer behavior during the covid-19 should analyze the shifting perspective. The present study attempts to fill the research gap by using a qualitative technique to understand the shifting perspective in analyzing the consumer behavior in consumer goods, especially of millennials consumers in Indonesia.

1.1. Methodology

The sample size of the study was 20. The respondents were ranging from 20-25 years old. Like the millennials, young consumers are more relatively experimental than older adult consumers, so the segment can be explored to gain much insight (Grant & Walsh, 2009). Based on Visa's study (2011), the millennials have spent a lot of time connecting online with friends and family using their laptops and smartphones. They are also assessing social networking sites and spending more time on social media.

This study used purposive sampling. The purposive sampling for 20 young adult respondents to be interviewed would be most appropriate in this study. The respondent was recruited based on the willingness to participate and the experience of purchasing products or consuming services during the Covid-19 Pandemic. The interview process was the primary tool used to collect data. The interviews were semi-structured. The interview process has two sections. The first section was the background data, such as product or service consumed. The second was recording responses to open-ended, qualitative questions. The researchers selected the respondents who were willing to describe their feelings toward the questions such as 1) In times of a pandemic, what consumer motivations are more dominant in decision making?; 2) Decision-making on the consumer side needs to pay attention to rationality aspects. How is your experience in making decisions at the same time during a pandemic? Describe consumer decision making by stages of attitude with cognitive, affective and conative or affective, conative and cognitive?; and 3) Lifestyle is an aspect that determines consumer behavior related to purchasing decisions. How do you analyze your current lifestyle during a pandemic? Can the determinants of lifestyle, namely demographics, sub-culture, social class, motivation, personality, emotions, values, culture, and past experiences, be used to explain this? All interviews were audiotaped and transcribed for coding purposes. Related to data coding, the central concept of consumer behavior and the elements of motivation, lifestyle, and decision making were generated and given names with open coding. The emergent ideas were labeled based on the literature's concepts by correlating the ideas emerging from the data collected. Related to reliability and validity tests, this study applied the reliability test. It used the member check by going back to each respondent while coding to ensure the researcher's interpretation of data matched with the respondents' arguments.

1.2. Discussion and conclusion

First, theoretically, consumer motivation is divided into two: motivation, which is supported by aspects of utility and aspects of hedonism. During this Pandemic, the motivation of consumers to make decisions is dominated by utilitarian aspects. This is due to limited resources and conditions that make it impossible for consumers to spend more money beyond meeting their primary needs. In a pandemic, Maslow's hierarchy of needs will dominate physiological and safety requirements. The concept of cognitive motive also explains this motivation. According to McGuire's motivation, this motive focuses on the person's need to adapt to the existing condition. This is relevant to the current state of the Pandemic.

Second, lifestyle is about how individuals live and enact their self-concept (Hawkins and Motherbaughs, 2016). The lifestyle of millennials is currently experiencing changes. These changes are caused by the current motivation driving their behavior. This drive was caused by a pandemic situation that changed their activities and interests. They prefer activities to stay at home. Besides, they have attitudes and try to consumer health products. They also have a change in value, namely having an orientation towards empathy and environmental values. This value influences their activities and interest in having concern for the community and the environment. Third, the decision making for this millennial generation has also changed. This decision-making is based on information processing. This means that consumers will consider several information to avoid risks. Consumers also think about whether or not they need to make a decision. This decision is based on trying to prevent the risk of specific consequences.

Motivation

Maslow's hierarchy of needs will dominate physiological and safety needs. People will tend to fulfill their needs to eat and be safe from the threat of contracting the COVID-19 virus. During the Covid-19 Pandemic, the more dominant motivation in making decisions was motivation to fulfill basic needs in physiological conditions, namely eating, drinking, and getting enough rest to increase body immunity as a form of prevention against the coronavirus. Another motivation is to meet safety needs in security and safety by maintaining distance and cleanliness to avoid viruses. Consumer decisions will always pay attention to safety motivation as the main thing. Purchasing foodstuffs, nutrients, vitamins, and medicines is anticipating the risk of contracting the disease due to a pandemic. This is also including the selection of product purchasing mechanisms, consumers tend to choose online to avoid direct exposure to the potential for acquiring the coronavirus through close direct interaction with other people (outside the nuclear family and family of one household) who could be people without symptoms. Regarding the Covid-19 Pandemic, this condition positively affects consumers to buy products that focus on only the main benefits. This is important because consumers only allocate a certain amount of money to meet their primary needs. In these conditions, product needs are focused on meeting basic needs. For example, when consumers feel hungry, consumers can buy or eat products as long as they are complete. Consumption of products not to fulfill other benefits such as hedonic or certain prestige conditions. This condition that tends to be alarming affects consumers to save money for what is more practical. The use of the product is also no longer intended to invite other people's praise. Based on Yuswohady (2020) survey, the need to eat alone has led to the fulfillment of utility alone by ignoring the aspect of indulgence. That is, eating food as long as people can meet their hunger needs, clean and healthy is enough. This has become a daily routine. Eating is no longer a social media for consumers, but eating is sufficient to meet the primary needs. As previously explained, consumers will focus more on products that have value for their lives. Consumers will tend to put their ego or hedonism aside.

Lifestyle

Lifestyle is how a person lives life based on a self-concept formed from past experiences, innate characteristics, and current situations. During a pandemic, the lifestyle of consumers can change. Lifestyle is an actualization or manifestation of our self-concept. A person's lifestyle also affects all aspects of one's consumption behavior and is a function of the inherent individual characteristics that have been shaped through social interactions. The Covid-19 Pandemic lifestyle emphasizes a healthy & economic lifestyle with a utility-oriented orientation where consumption is more towards meeting basic daily needs. In this case, lifestyle determinants such as demographics, sub-cultures, social class,

motivation, personality, emotions, values, culture, and past experiences affect the new lifestyles during a pandemic. The Covid-19 Pandemic itself is an aspect of the external environment that affects consumer decision making. Based on the consumer behavior model, the external environmental element is a factor that influences consumer decision making and is a stimulant received by the consumer's five senses through the perceptual process. This perception will influence consumer attitudes, which in turn can shape consumer lifestyles and behavior.

The Covid-19 Pandemic impacted demographics, namely jobs and income of people affected during the Pandemic, such as many people who have lost their jobs and efficiency policies in several companies that affect employee income, thus forming a more efficient lifestyle (less consumption). The Covid-19 Pandemic also concerns sub-cultures where each culture consists of a smaller sub-culture that provides more special characteristics and socialization for its members. According to Yuswohady et al. (2020), the current lifestyle during the Pandemic is staying at home, online - shopping, food delivery, consuming frozen food, utilizing television media, Do It Your Self, and working at home or working from home. This is also relevant to the finding. Advances in technology have made it easier for consumers to carry out activities at. Online shopping is a shopping activity using the internet. This makes it easier for consumers to shop without having to leave the house. Advances in banking technology and other infrastructure make it easier for consumers to shop easily. Ruiz-Molina et al. (2017) argue that company innovation can facilitate services to consumers in online transactions because this can create consumer loyalty.

During the Pandemic, people develop social values. It is related to altruism values. Altruism is a concern for the welfare of others without regard for oneself. This behavior is a virtue that exists in many cultures and is considered necessary by some religions. Altruism is a character that likes to defend and prioritizes others' interests; love that is not limited to fellow humans is also human nature in the form of an urge to do service and kindness to others. Related to altruism, there is a strengthening of cultural values. The cultural values that emerge here are social capital. This means that there are togetherness and trust in each other. In general, people have the same feelings and beliefs about something that makes them mutually reinforce emotional bonds with each other. Based on the survey by Yuwohady et al. (2020), consumer behavior during the Covid-19 crisis has changed. One of the changes in the existence of emphatic society. This emphatic society shows the empathy orientation of society. This empathy arises because of the high number of victims affected by Covid-19 in Indonesia. Apart from the empathy aspect of the social environment, empathy for the physical environment is also formed. Pandemic conditions also decrease the ability to buy something. The consequence is that consumers decide to use what is there to meet other needs. This can be done by recycling. This activity will create savings and efficiency of funds. The study of Lucarelli et al. (2020) showed that the Covid 19-pandemics had influenced pro-environmental behaviors. The Covid-19 has reinforced the pro-environmental behavior and supported engagement in the behavior, such as using a more fuel-efficient car, recycling, and reducing waste.

Decision Making

The results of this study are in line with the research of Perrota et al. (2021), that this pandemic condition encourages consumers to have a more utilitarian orientation. Research also shows that individuals focus more on buying products related to food and medicine, hand sanitizer, hand washing, and also reduce public transportation. The existence of a pandemic affects individuals to be more careful regarding decision making. Decision making during a pandemic is more oriented towards an economic perspective and cognitive information processing. This shows that during this Pandemic, consumers tend to pay attention to important information in making decisions. There are aspects of learning that need to be considered in making decisions. Besides, consumers tend to focus on rationality. This rationality explains that making decisions strengthens the aspects of benefits and prices. Thus, the decision will ignore the emotional part, which tends only to reinforce the pleasure aspect. This pandemic condition makes consumers careful in making decisions because they consider the limited resources to buy. Besides, this pandemic condition also forces consumers to be more rational in paying attention to the surrounding environment in making decisions. This rationality is also seen in the consumer orientation to focus on a healthy lifestyle. The research of van der Werf et al. (2021) explain the existence of a lifestyle that leads to health. The pandemic has also changed consumers' lifestyles to pay more attention to health aspects which include aspects of daily activities or activities in consumers' lives. Halevy (2020) also confirms this research that the decision-making aspect is more about philanthropy. Individuals also allocate their time and money for charity aspects. There is an impact orientation aspect to discuss individual behavior. Individuals are starting to pay attention to the impact of their behavior on the outside environment, so donations to people during this pandemic show the aspect of altruism.

1.3. Conclusion

In a pandemic like this, consumers certainly don't have many choices. This is because consumers cannot have the opportunity to travel to the mall. Consumers decide to stick to the use of existing brands without considering looking for other brands. Consumers allocate their time for other things rather than considering purchasing another brand. This also provides an advantage from the marketer's side. Marketers will find it easy to make consumers like their products without worrying that consumers will look for other brands. This pandemic condition affects consumers not to seek additional information. Consumers' psychological condition forces consumers to keep using existing brands only without looking for new ones. Besides, consumers also avoid the risk of looking for new things. Sellers of non-primary goods should consider including necessities in their list of products they sell. Discounts and product value additions need to be made to change consumer purchasing decisions. Regarding rationality, consumers tend to focus on price. Consumers' tendency to choose lower prices needs to be the attention of sellers of branded or expensive products. Nowadays, having a discount seems like a necessity. Offering product bundles can also help increase consumer interest in choosing your product. From the company side, the company can provide several strategies. For example, they are sharing social values .

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