THE EFFECT OF SELF-CONSTRUALS, INFORMATION EXPOSURE, AND CONSUMER RIGHTS AWARENESS TOWARDS CONSUMERISM AND CONSUMER INDEPENDENCE IN Y GENERATION

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Abstract

The raising of competition between business holders causes various cases of losses that experienced by consumers. Therefore, the consumer independence and consumerism should be built up to prevent losses due to the crime of business holders. This study aims to analyze the factors that influence consumer independence in Generation Y. This research is using an online survey with 291 respondents. More than half of the respondents in this research were in the medium category of consumer independence, and were in the low category of consumerism. The results of this research showed that independent self-construals had a significant positive effect toward consumer independence and consumer rights awareness had a significant positive effect toward consumer independence and consumerism.

Keywords: Generation Y, consumer independence, consumer rights awareness, information exposure, self-construals

Abstrak

Semakin ketatnya persaingan antar pelaku usaha menyebabkan berbagai kasus kerugian yang dialami konsumen. Untuk itu, kemandirian konsumen dan konsumerisme perlu ditingkatkan untuk mencegah kerugian akibat kejahatan pelaku usaha. Tujuan penelitian ini adalah untuk menganalisis faktor-faktor yang mempengaruhi konsumerisme dan kemandirian konsumen pada Generasi Y. Penelitian ini dilakukan melalui survey online dengan 291 responden. Lebih dari setengah responden dalam penelitian ini memiliki kemandirian konsumen kategori sedang dan konsumerisme pada kategori rendah. Penelitian ini menunjukkan bahwa terdapat pengaruh signifikan positif pemaknaan diri independen terhadap kemandirian konsumen dan kesadaran hak konsumen terhadap kemandirian dan konsumerisme.

Kata kunci: Generasi Y, kemandirian konsumen, kesadaran hak konsumen, konsumerisme, paparan informasi, pemaknaan diri

Introduction

Indonesia has a high economic potential with abundant natural resources and a rapidly growing human population. According to Sriram and Suresh (2013), population growth and economic development impact on increasing consumption throughout the world, especially developing countries resulting in increased demand for goods and services. Increased demand for goods and services lead to competition among businesses that increasingly tight so that violations of consumer rights was rife. According to data from the Indonesian Consumers Foundation (YLKI), cases reached 1192 cases of consumer losses in 2014 and 1030 cases in 2015. Some examples of cases is a matter of interest, credit card penalties, development problems, suction pulses, and product information is not in accordance with the goods on online shopping.

How to protect individual from fraudulent businesses is to become self-sufficient and enforce consumer consumerism. Independent consumer is a consumer who understand the rights and obligations of consumers, apply them in daily life, and can retain the choice of the outside influences and free from their submission (Agustina 2005; Clark 2006; Caruana et al., 2008). Consumerism according to Kotler (1971) is a consumer movement to step up and fight for their rights in the marketplace.

According to Lancaster (2004), Generation Y are who were born in the years of 1982 to 2000. According to Dharma (2013), generation Y has consumer behavior. They will always follow the trend, easily persuaded seduction of advertising, tend wasteful and easily influenced by the products purchased by friends group. Viswanathan and Jain (2013) research showed that Gen Y tend to not do an evaluation of their own choice, but a friend of the most influential in their decision making process.

The study of consumerism as consumers and independent consumer movement has not been done so far. This study will examine further the independence of consumerism and consumer views of internal and external factors consumers, which examined the association purport themselves, information exposure, and awareness of consumer rights against consumerism and consumer independence of generation Y. Based on this, the goal of this research is to (1) identify the characteristics of the respondents, the meaning of self-exposure to information, awareness of consumer rights, consumerism and consumer independence of generation Y; (2) analyze the effect of information exposure, the meaning of self and awareness of consumer rights on consumer independence of generation Y.

Based on the purpose of this study, the hypothesis that will be answered in this study were: (H1a) Independent self-meaning significantly and positively effect on consumer self-reliance; (H1b) purport themselves interdependent significantly and negatively effect on consumer independence; (H2) information exposure significantly effect on consumer self-reliance; (H3) information exposure significant effect on consumer rights awareness; (H4) consumer rights awareness significantly influence consumer independence; (H5) consumer rights awareness significantly effect on consumerism; and (H6) consumer independence significantly effect on consumerism.

Methods

This study used cross sectional design of the research done during a certain period of time and is not sustainable. The population in this study were born Indonesian consumers in the range of 1982 to 2000, and lived in Indonesia for a minimum of three months. Sample were selected by non-probability sampling is purposive sampling. Online survey has been selected due to the generation are very close to the technology, especially gadgets that make online survey methods considered to be easily and quickly to touch that generation. Researchers deploy link or a link from Google Docs which contains a questionnaire via a chat application (WhatsApp and Line), social media (Instagram, Facebook, and Femaledaily App) as well as relatives and friends. Three hundred sixteen respondents filled the questionnaire, and after the cleaning process only 310 respondents in accordance with kriterias. But in the process of processing the data, only 291 respondents were used due to 19 respondents detected as outliers and must be removed to meet the assumptions of SEM.

In this study, consumer independences is measured by three indicators, namely the application of rights, the application of the obligation, and is not easily affected by the external factors. The instrument used is based upon Clark (2005) and Agustin (2005). Consumerism instrument referred to Njuguna (2015) and measured by three indicators, namely the use of consumer protection mechanisms, involvement/participation in the consumer movement, and a willingness to finance / join a consumer organization. Instruments on the awareness of the right modified from Zahra (2014). In this study, awareness of consumer rights was measured by two indicators: the basic rights consciousness and awareness of rights advocacy/coaching and settlement. Instrumen purport themselves using instruments that have been developed by Singelis (1994) and Hardin et al (2004). Based on Singelis (1994) research, both aspects of themselves constitute two separate factors. So in this study, researchers will examine both through two different constructs, that is the meaning of self-independent and interdependent self interpretation. Independent self-meaning measured by four indicators, namely assertiveness, individualism, consistency of behavior, and prioritizing self. Making of an interdependent self has two indicators: valuing the group and interdependent relationships. Information exposure instrument adopted and modified from Simanjuntak et al. (2014). In this study, exposure of information is measured through two indicators: the number and intensity of media exposure.

The data have been obtained is processed through a process of editing, coding, data input, the data cleaning and data analysis. Processing and data analysis used Microsoft Excel, and Analysis of Moment Structures (AMOS) 22.0. The data were analyzed using descriptive and Structural Equation Modeling (SEM).

Table 1 Operational Definitions

Construct Latent Variables	Operational definitions
Generation Y	consumers who were born in 1982-2000 who lived in Indonesia
Making of self	a person's perception of themselves associated relationship with others
Independent self Meanings	meaning about oneself as a unique individual, firm, have individualism, consistent behavior and prioritize ourselves than others.
Making of themselves interdependent	meaning about themselves as part of a group so highly valuing the group and feel each other depending on the relation / relations with others.
Information Exposure	information on consumer rights received by consumers through a variety of media and media measured by the number and intensity of exposure received by consumers.
Awareness of consumer rights	consumer understanding and awareness with nine consumer rights according to the Law of the Republic of Indonesia Number 8 of 1999.
Independence of consumers	consumer behavior which apply the rights and obligations of consumers and are not easily affected by external factors in making a decision in accordance with the rights and obligations of consumers under the Consumer Protection Law No. 8 of 1999.
Consumerism	consumer attitudes in order to protect the rights of consumers to use existing consumer protection mechanisms, involved and participate in the consumer movement, and is willing to join or pay for consumer organizations.

Findings

Characteristics of Respondents

In this study, two-thirds of respondents (66.7%) are female and only 33.3 per cent are male. Over half of the respondents (59.5%) in this study had a range of 18-22 years of age, but only 2 out of 291 respondents aged 33-36 years. About 60 percent of respondents graduated form senior high school and 29.9 percent of

respondents were bachelor degree. Two-thirds of respondents (67.7%) in this study were students / college students and 16.2 percent are private employees. Almost half (49.1%) of respondents have incomes under $ 1 million.

Table 2. Distribution of respondents by category of awareness of consumer rights, consumer independence and consumerism

Category	Awareness of consumer rights	Consumer independence	Consumerism
Low (<60)	1.0	19.9	69.0
Medium (60-80)	31.6	69.4	27.5
High (> 80)	67.3	10.7	3.4
Min-Max	50.0-95.0	42.0-96.3	8.3-91.7
Mean ± Std	84.5 ± 9.5	68.3 ± 9.7	52.7-14.5

In this study, there were 67.3 percent of respondents who have a high awareness of consumer rights. Only one percent of respondents who have awareness of consumer rights that low. The average of achievement index of respondents at a relatively high awareness of consumer rights in the amount of 84.5. On the consumer independent variable, two-thirds of respondents (69.4%) in this study have independence consumers medium. Only category 31 of 291 respondents (10.6%) were classified as having high independence. The Average of consumer index shows that the independence of consumers in this study pertained medium. This presumably because consumers are still reluctant to report fraud to the business operators and consumer organizations are reluctant to ask for dressing rugi. Also, 69 percent of respondents have a low consumerism. The average index also showed that the respondents in this study had relatively medium. Consumerism tend to turn out to be reluctant to take action when being unsatisfied and filed a court action if businesses do not respond to the complaint. In addition, respondents in this study have not yet willing to join a consumer organization and a financial contribution to the organization of consumers.

Test Reliability and Validity

Test reliability is measured by the formula while the reliability construct validity was measured using the variance formula extracted. Hair (2006) states that the construct realibility at least 0.7 and variance extracted is worth at least 0.5. The results of these calculations is shown in Table 3.

Table 3 Test results construct of reliability and variance extracted

Constructs Variables	Total Dimensions	Construct Reliabilty	Variance Extracted
Information exposure	2	0.7	0.6
Making of an independent self	4	0.7	0.5
Making of themselves interdependent	2	0.7	0.3
Consumer Rights	2	0.7	0.6

Constructs Variables	Total Dimensions	Construct Reliabilty	Variance Extracted
Awareness			
Consumers Independence	3	0.8	0.7
Consumerism	3	0.9	0.5

Feasibility Model SEM

Goodness of Fit is indicative of the comparison between the model specified by the covariance matrix between indicator or variable. According to Latan (2013), the size of the model fit that need to be reported is the chi-squares, CFI, TLI, IFI, RMSEA, RMR, PCFI, AIC, and CAIC , In this study, the models used have been classified as fit with the test results shown in Table 3 and the results of SEM models in this study is shown in Figure 1.

Table 4 Test results of goodness of fit

Kriterias	Cut-Off Value	Results Analysis	Evaluation Model
Chi-squares	expected to be small	162 076	good fit
CFI	> 0.90	0.923	good fit
TLI	> 0.90	0.904	good fit
IFI	> 0.90	0.925	good fit
RMSEA	0.05 to 0.08	0.048	marginal fit
RMR	<0.08	0.035	good fit
PCFI	> 0.60	0.746	good fit
AIC	<AIC Saturated and Independence models	240 076 <272 000 and 991 735	good fit
CAIC	<CAIC Saturated and Independence models	422 336 <907 572 and 1066,508	good fit
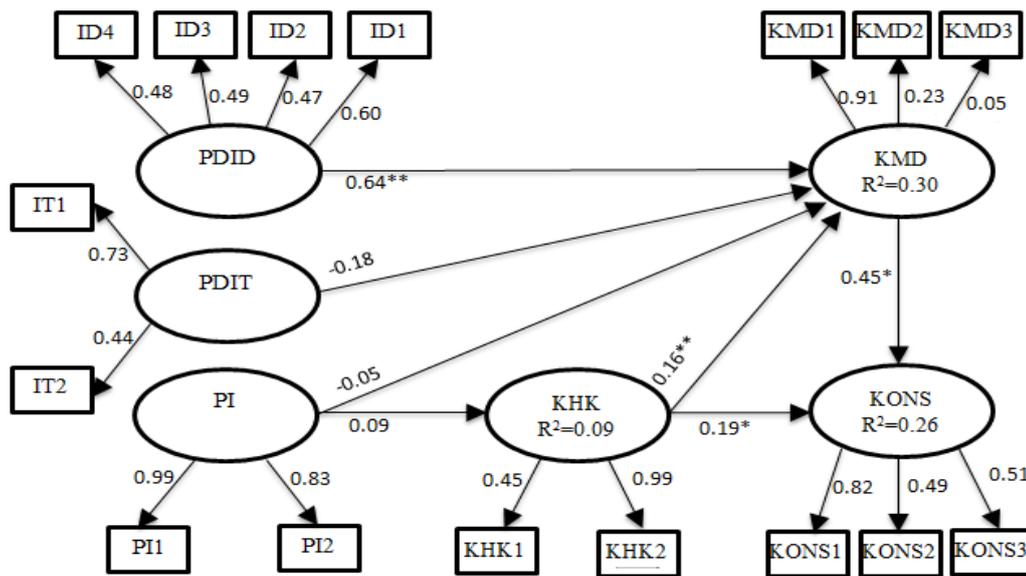
PDID: Making of an independent self, PTID exists: Defining Yourself interdependent, PI: Information exposure, KHK: Consumer Rights Awareness, KMD: Independence Consumers, KONS: Consumerism

Figure 1 The Result of SEM

Dimensions Contribution towards Latent Variables

The relationship of the dimensions of the latent variables can be seen from the value loading factor. Rated loading factor of the greatest shows these dimensions has a great contribution in the establishment of latent variables. Table 5 presented contributions to the indicator variables.

Table 5 Contributions of indicators toward latent variables

Latent variables	Code	Dimension	Loading Factor
Independent Self Meanings	ID1	Assertiveness / Autonomy	**0.60 ***
	ID2	Individualism	0.47 *
	ID3	Consistency of behavior	0.49 *
	ID4	Prioritizing self	0.48 *
Making of themselves interdependent	IT1	Valuing the group	**0.73 ***
	IT2	Interdependence relations	0.44 *
Information exposure	PI1	Total resources	**0.99**
	PI2	The intensity of exposure to information	0.83
Consumer Rights Awareness	KHK1	Natural right	**0.99 ***
	KHK2	Rights advocacy / coaching and compensation	0.41 *
Consumer self-	KMD1	The application of consumer rights	**0.91 ***

Latent variables	Code	Dimension	Loading Factor
reliance	KMD2	The application of consumer liability	0.23
	KMD3	Resistant to external factors affected	0.05 *
Consumerism	KONS1	Utilization of consumer protection	**0.82 ***
	KONS2	Engage / participation in the consumer movement	0.49 *
	KONS3	Willingness to join / finance consumer organizations	0.51 *

Based on the results of SEM, dimensions assertiveness / autonomy has the largest contribution in the establishment of an independent variable with the meaning of self loading factor of 0.60. While the dimensions of valuing the group having the greatest contribution in the formation of self-meaning interdependent with loading factor of 0.73. Information on exposure variables, the amount of resources have contributed greater than the intensity of exposure to information that the factor loading of 0.99. Awareness basic rights dimension have contributed more than awareness right advocacy / coaching and compensation in the form of awareness of consumer rights. In an independent variable of consumers, the application of consumer rights in daily life have the greatest contribution to the loading factor of 0.91. Dimensions utilization of consumer protection mechanisms have the greatest contributionin the form of consumerism with factor loading of 0.82.

Hypothesis Testing and Influence

Testing the seventh hypothesis in this research model is based on the value of Critical Ratio (CR) of a causal relationship from the processing of SEM with AMOS. Basis for a decision on this study is hypothesis is accepted if CR ≥ ± 1.96 and Prob ≤ 0.05.Test the effect is used to see the power of influence between the constructs, either direct influence, indirect influence and total. The direct effect (direct effect) are the coefficients of all the lines with arrows one end, while the indirect effect (indirect effect) is the effect that emerges through a mediator variable and the total effect is the effect of the various relationships.The results of hypothesis testing and the effect is presented in Table 6.

Table 6 Results of tests of hypotheses and test the influence

	Hypothesis	*CR*	*P*	hypothesis
H1a	Independent self-meaning> Consumer Independence	3.294	0.000	Supported
H1b	Interdependent Self-meaning > Consumer Independence	-1.005	0.315	Not Supported
H2	Information exposure> Consumer Independence	-0.732	0.464	Not Supported
H3	Information exposure> Consumer Rights Awareness	1.391	0.164	Not Supported

	Hypothesis	*CR*	*P*	hypothesis
H4	Consumer Rights Awareness> Consumer Independence	2.364	0.018	Supported
H5	Consumer Rights Awareness> Consumerism	2577	0010	Supported
H6	Independence of Consumer> Consumerism	6288	0000	Supported

Discussion

The Effect of Independent Self Meaning to Consumer Independence

The test results of H1a indicate that the effect of Independent self-meaning significantly and positively effect on the independence of consumer. It means the higher Independent self-meaning, the higher consumer independence. The direct effect is 0.642. Based on the proposed model, there are no variables moderator between independent self-meaning and independence of consumer. Result of this study supports the results of Clark (2006) research that purport themselves independently have a significant positive effect on consumer independence. This means that the higher the person's meaning independent self, the higher the independence as consumers. According to Clark (2006), individual with independent self-meaning tend to be more confident and will not be too consider another opinion against them. Therefore, the higher the independent self-meaning person, then they will be more confident about the decisions made and is not easily affected by external factors such as buying a product just to follow friends group. It is also consistent with research Wei et al. (2012) that individuals who have an independent self-meaning to be bolder complaints, which independent self-meaning interpretation has a tendency to apply their rights as consumers in daily basis. In addition, this study is also consistent with Mandel (2003) that individuals with independent self-meaning interpretation would prefer social risk than financial risk.

The Effect of Interdependent Self Meaning to Consumer Independence

The test results H1b indicate that interdependent self-meaning has negative effect but not significant to the consumer independence. The direct effect is given only for 0.179. According to proposed model, there is no moderator variable between interdependent and independent self-meaning. In line with Hall Wei et al. (2012) showed that individuals with an interdependent self-meaning reluctant to complain because it prefers to avoid conflict. Mandel (2003) also states that interdependent self-meaning prefer financial risk than risk social risk, so we can say interdependent individuals will tend to be more susceptible to outside factors when making decisions. However, this study was shown that interdependent self-meaning of someone has negative effect but not significant to the independence of consumer. According to Wei et al. (2012) individuals with an interdependent self-meaning to be easily influenced by their co-consumption of others. Co-consumption of others may actually provide encouragement to individuals who have an interdependent self-meaning to complain and become independent consumers. This causes that the higher interdependent self-meaning does not mean lowering consumer independence, but it also depends on the individual's social environment.

The Effect of Information Exposure toward Consumer Rights Awareness

The test results of H2 showed that no significant effect of information exposure to the consumer right awareness. The effect of information exposure to the awareness of consumer rights information is only for 0.093. The Effect of total information exposure to the independence of consumer only for 0038 and not significant. It can be caused because the information is only exposed but no further information processing by consumers. Sumarwan (2011) explains that the information processing process consists of five stages, namely the exposure, attention, understanding, acceptance, and retention. Information exposure is the first step in the processing of customer information, allowing the consumer is not paying attention, understanding, and reception of information about consumer rights were finally not a transfer of information into long-term memory. It became the cause even though consumers have been exposed to information, consumers are still not aware of their rights.

The Effect of Information Exposure toward Consumer Independence

The test result of H3 results showed that no significant influence on the information exposure to consumer independence. Information exposure has a direct effect on consumer rights awareness only 0.015, and indirectly have the effect of 0.052 on consumer independence with an awareness of consumer rights as mediator. It can also caused by processing information only to the exposure, but no further information processing by consumers. As a result, there was no information storage about consumer rights in long-term memory so that the information can not be used when making decisions (Sumarwan 2011).

The Effect of Consumer Rights Awareness toward Consumer Independence

The test result of H4 shows that the effect of consumer rights awareness significant positive effect on consumer independence, which means higher awareness of consumer rights, the higher the consumer independence. The direct effect is given by 0.159. Results in this study are consistent with Isaac and Zabil (2012) who found a positive awareness of consumer rights relating to consumer behavior are effective. Additionally, Shehkar et al. (2009) also explained that the awareness of consumer rights enhance the implementation of the rights of consumers in their daily lives. Consumer who are aware of their rights would be likely to make a purchase decision making and problem solving more effective (Makela and Peters 2004). Arora et al. (2014) states that consumer awareness will increase critical thinking skills, life skills, and the confidence of consumers in decision making. Consumers are critical, skilled, and confident in the decision-making will not be easily affected by external factors when making decisions.

The Effect of Consumer Rights Awareness to Consumerism

The test results of H5 show that the effect of consumer rights awareness significant positive effect on consumerism. The direct effect given is for 0.187 and the indirect influence given by 0.072. The results of this study is consistent with Njuguna et al. (2014) that the awareness of consumer rights has a positive effect to consumerism. Danjuma et al. (2012) also states that when a consumer

awareness is low, almost no consumerism.Oko and Osuagwu (2013) also find that lower consumerism practices caused by lower consumer awareness of their rights.

The Effect of Consumers Independence to Consumerism

The test results of H6 indicate that there is significant effect on consumer independence given directly to consumerism.The effect is at 0.452 which means that the consumer has a high autonomy, the higher the consumerism. According to Moon (2003), individuals tend to be independent and have more in-depth information will be able to utilize the information obtained for consumer protection. Oko and Osuagwu (2013) explains that a proficiency in decision making will affect their consumerism. Applying rights and obligations in daily life as well as confident with the decisions made raising awareness of consumerism.

Research limitations

The limitations of this research is the spread of respondents by age uneven so that less represents Generation Y. The number of respondents aged over 30 years in this study was quite a bit so that the results of this study represent less answers of respondents aged over 30 years. In addition, this study used the average indicator of each dimension as unobserved variables that can not be viewed directly on the indicator contribution of each variable. This study also has the disadvantage that there are variables that have a low convergent validity of independent self-meaning variable. In addition there are also several dimensions had small contribution to the latent variable, namely the dimensions of the application of consumer obligations and not easily influenced by external factors to the variable of consumer independence. Other limitations is this study only examined information exposure variables but did not examine the variable of information seeking behavior as a active behavior from consumers.

Conclusion and Recommendation

Conclusion

Most respondents in this study were in the age range 18 to 23 years. Most respondents live in Java and is a student / undergraduate students. More than half of respondent graduated from senior high school and nearly half of the respondents have incomes under IDR 1000 000. The average of the index indicates that respondents have a high awareness of consumer rights, independence is medium classified, but consumerism respondents still considered low. The results shows that the higher independent self-meaning and awareness of consumer rights, would increase the consumer independence. In addition, the increasing of awareness of consumer rights and independence of consumers will increase consumerism of someone.

Recommendation

For future studies, the researchers suggest to examine other factors that affect consumer independence and consumerism. Another factor can be the reference group and the search for information. In addition, researchers are suggested to modify instrument of consumer independence for future research because in this research, contributions of dimensional application of consumer liability and resistant to external factors is very small in reflecting consumer independence. In addition, the researchers suggest also to modify the independent self-meaning instrument because it has a low convergent validity.

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