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The shifting medium class consumption behavior era pandemic covid-19 of Jember district's citizen

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Abstract. Writing this article aims to analyze the shift in the urban middle class's consumption behaviour in Jember during the Covid 19 pandemic. The research method used is a survey method with a quantitative approach. Data entry is carried out through a questionnaire distributed via a google form. Data analysis used structural equation modelling (SEM). The results showed that there was a shift in the way of consumption and consumption patterns during the pandemic. Consuming is no longer done by direct interaction between buyers and sellers, but is done online. Consumption patterns are mostly aimed at primary needs because during the Covid 19 pandemic, many regulations did not allow people to travel, gather and use other free time outside the home.

1. Introduction

Since the end of 2019, starting from Wuhan and then spreading throughout the world, the world community was shocked by the outbreak of a vicious and deadly infectious disease, covid 19. WHO then announced that the COVID-19 Pandemic hit the world, Indonesia was no exception.

The Covid 19 pandemic entered Indonesia was officially announced by the Government of Indonesia in early March 2020. Since the development of the Covid 19 pandemic worldwide, Indonesia is no exception; people are faced with uncertainty, confusion and despair. As a result of the Covid 19 pandemic, the world economy and Indonesia experienced a severe shock which led to an economic condition known as a recession marked by minus growth, stagnation in the real sector, increased unemployment due to layoffs, weakening incomes and drastic decline in people's purchasing power.

Bank Indonesia [1] research reveals that apart from causing a weakening of the macroeconomy, people's purchasing power has significantly reduced. As a result, consumption is also reduced; the next implication is that production does not experience full capacity and the impact of other economic sequences.

The Covid 19 pandemic also has implications for all living arrangements, interactions between humans, human adaptation to face Covid 19, to people's consumption behaviour. Before the COVID-19 pandemic, many studies revealed that consumption behaviour was no longer just an economic aspect, but was transformed into a lifestyle.

Consumptive behaviour can be assessed as an economic but also a sociocultural phenomenon. Research by Firat et al. in Turkey [2], Gerke in Jakarta [3], Hubacek in China and India [4], Suharso in Yogyakarta [5] proves that consumption is not only an economic phenomenon but also involves socio-cultural aspects.

Consumption is no longer seen as merely fulfilling the need for goods and services, but consumption is an identity and lifestyle. The form of consumer behaviour is indicated by shopping behaviour. Segalovicius [6] says that this identity and lifestyle provide a place for each person or group, where each person or group's space is located. What is meant by freedom here is the class or social status that is built through identity.

Shopping behaviour as a lifestyle is more likely to consume symbols or signs than consumer goods and services [7] [8]. People shop at malls such as Lippo Mall and Transmart in Jember, not just shopping for goods, but also signs. A bag marks this carried after shopping with a Mall and particular shop sign which can be read as a symbol of the upper-middle class in Jember.

Through shopping behaviour as consumption of signs and symbols, identity, and lifestyle, encouraging consumption behaviour is not based on need, but rather on the desire which has implications for market segmentation. In short, shopping behaviour as a lifestyle, identity and symbol is the consumption behaviour of the upper-middle class and finds the economic realm in malls, hypermarkets or plazas, in other words, modern markets. On the other hand, shopping behaviour based on needs, which often represents (even though still debatable) from the middle to lower class, finds the economic realm in traditional markets with various accompanying wisdom, including patterns of interaction and price bargaining, which are not found in modern markets which are all determined and orderly.

Consumption behaviour in the perspective of economic theory is a function of prosperity. Consumption in economic theory is the equation of $Y = C + S$. Y is income, C is consumption, and S is saving. Theoretically, if income rises, consumption and saving will also increase, and vice versa if income falls, consumption and saving will decrease.

When the Covid 19 pandemic hit Indonesia and the world, the Indonesian economy experienced growth problems, ultimately affecting the real sector. The economic growth rate, which is estimated to reach minus (-) 5.2%, coupled with sluggish government spending (government expenditure), low investment in both PMA and PMDN, has put Indonesia's economic development on its way to crisis. Almost all sectors of the real economy are affected by Covid 19, from the informal sector to the formal/modern economic sector such as industry, factories, malls or plazas experiencing shocks, which have implications for the closure of various industries, factories, malls/plazas. One of the modern economic sectors that are experiencing an opening and closing in Jember is TransMart. The next series of layoffs occurred, which led to more unemployment, which affected people's purchasing power. The Covid 19 pandemic has broadly affected community resilience as a series of macro and microeconomic problems when the Covid 19 pandemic hit the Indonesian economy.

Facing the Covid 19 pandemic, people, including the middle class, adapt to consumption patterns and consumption as a lifestyle. Adaptation becomes a necessity. In fulfilling the needs of life, humans cannot be separated from the conditions of their environment. This encourages humans to make adjustments/adaptations to the ground or make environmental changes to suit their needs—humans in adapting lead to changing behaviour and culture in response to their environment. Included here is the adaptation of the consumption behaviour of the middle class in Jember. This article is based on research on the shift in consumption behaviour of the middle class in the city of Jember as an adaptation strategy to face the COVID-19 pandemic.

Theoretically, the shift in consumption as a lifestyle occurs due to five things: prosperity, family life circle, personality, social class, and reference groups [8]. Wealth allows someone to perform vertical mobility, thereby increasing social status. This change in social status encourages a change in consumption into a lifestyle. The Family Life Cycle describes how a traditional family turns into a modern family where at every level, there are different habits, needs, purchases, and income from one family member to another.

In contrast to Bordieu [9] says that consumption as a lifestyle results from the interaction between humans as subjects and objects in society, the work of conscious and unconscious thoughts that have been formed throughout his life history. Bourdieu explains that consumption as a lifestyle is a series or a long social process involving capital (economic) relations, objective conditions, habitus, disposition, practice, lifestyle, sign system, and taste structure.

Bourdieu [8] describes the habitus as a disposition system that lasts a long time and can be applied in various aspects and social life domains. Habitus can also be understood as structured structures (structures that organize different systems) in the sense that it always includes one's objective social conditions in its repeated application, contains past experiences whose influence is readily displayed in

the present and functions as a producer of principles. Which creates and manages practices in a social environment that have similar structures with past experiences.

Society is seen as an area that contains systems and relationships where influence and power occur. There are always social struggles in every domain. This requires individuals to have unique assets so that they can live well and survive in them. The ownership of impressive capitals very much influences the objective condition of a person in his socio-cultural environment. The unique means that are owned will indicate one's existence in society. Modal is unique and is always bound and depends on a particular force field. Status as a fan of branded goods can create a certain prestige and become a symbolic asset for someone.

Symbolic capital is inseparable from symbolic power, which allows getting equal to what has obtained through physical and economic power thanks to the unique consequences of mobilization. Apart from symbolic capital, Bourdieu also mentions social capital and cultural capital. Social capital includes relationships and networks of relationships which are useful resources in determining and reproducing social position. Cultural capital is acquired knowledge, cultural codes, ethics, which play a role in defining and producing social places (Hardyatmoko, 2003).

Habitus can describe the disposition a person has or the essence that a social class has. The importance here is "attitude, the tendency to perceive, feel, do, and think, which is internalized by the individual thanks to the objective condition of one's existence". Disposition acts as an unconscious principle that underlies action, perception, and reflection. The sign system becomes a room where consumption as a lifestyle is exchanged, sent, and received and given a symbolic meaning. Consumption as a lifestyle can only be actualized concretely through signs and images as the medium. Furthermore, taste shows the level of sensibility of an individual or group in assessing and selecting objects.

2. Methods

This research was conducted using a quantitative approach. The type of research used is survey research. Respondents are individuals who are categorized as the middle class in Jember. The middle-class criteria are respondents who have purchasing power parity of 4-20 dollars per day. Data were collected using a questionnaire and given to respondents via google form—data analysis using structural equation modelling (SEM).

3. Results and Discussion

3.1. Purchasing Power of Medium Classes in Jember Regency

Purchasing power is a crucial factor in the economic cycle. The greater the community's purchasing power, the higher the prosperity and welfare of the organisation concerned. In simple terms, purchasing power is defined as paying for goods or services needed or needed. The community's purchasing power is marked by increasing or decreasing, where the purchasing power increases if it is higher than the previous period. In contrast, the purchasing power drops, which is indicated by the community's higher purchasing power than in the previous period. The relationship between increasing and decreasing purchasing power can be seen from the amount of public demand for certain products due to prices and income.

Statistical data from BPS Kabupaten Jember shows that per capita income, reflecting increased prosperity, over the last 10 years. If in 2010 the per capita income in Jember Regency was the US $ 1,548 per year, and at the end of 2019 the income per capita of the Jember Regency people increased to the US $ 2,087 per year. The average expenditure for household expenditures for middle-class community groups (household expenditure) per month 5.3 million rupiahs with a Consumption Tendency Index (ITK) of 115.89 in 2018, greater than in 2017 the ITK of 112.2, ITK in 2019 of 108.4.

The average expenditure for middle-class community spending in Kabupaten Jember is slightly lower than Surabaya, which reaches 7.5 million per month but is higher than Malang. The

expenditures on household expenditures per month are 5.1 million rupiahs and 4.5 million rupiahs [10].

The results of the 2018 Jember Regency Cost of Living Survey according to 11 expenditure groups in Jember Regency, the average expenditure "per month is Rp. 5,399,452. This figure means that the average consumption expenditure per household per month in 2018 is Rp. 5,399,452 or an increase of Rp. 1,918,528 ″ from the 2012 Cost of Living Survey of Rp. 3,480,924. "This shows that the economy of the people of Jember is getting better," he said.

However, during the Covid 19 pandemic, the middle class's average household expenditure and purchasing power decreased. There is no official data either from the BPS of Jember Regency or Jember in Figures, which explains the magnitude of the decline in the middle class's purchasing power and expenditure in Jember Regency. However, because the corona pandemic has nationally affected the national economy's performance, it also applies to household purchasing power and expenditure.

3.2. *Analisis Data*

Data analysis using the Path Analyst through the Structural Equation Model (SEM) approach using the Partial Least Square (PLS) analysis method is supported by smart PLS 3.2.6 software. The stages of the SEM analysis are the Outer Model and Inner Model, as follows:

Evaluasi *Outer Model*
1. *Convergent Validity*

Convergent validity of the measurement model with reflexive indicators can be seen from the correlation of item scores with variable scores. The indicator is declared valid if the correlation value (loading factor) at convergent validity is above 0.5 (Ghozali, 2011: 29). Based on the Figure of measurement model 4.1 below, the loading factor value of each item can be seen in Table 1 to Table 10 of the following Outer Loadings:

a) Value of Outer Loading Variable Peers (X1)

The peer variable in this study is measured from 14 statements, and it can be seen in Table 1 as follows:

Table 1 Value of Outer Loading Variable Peers (X1)

Variable Peers (X1)	*Loading Factor*	Information
X1.1	0.812	Valid
X1.2	0.705	Valid
X1.3	0.567	Valid
X1.4	0.816	Valid
X1.5	0.704	Valid
X1.6	0.546	Valid
X1.7	0.799	Valid
X1.8	0.700	Valid
X1.9	0.571	Valid
X1.10	0.821	Valid
X1.11	0.694	Valid
X1.12	0.543	Valid
X1.13	0.800	Valid
X1.14	0.719	Valid

Source: Output SmartPLS, 2021

Based on Table 1 above, it can be seen that the loading factor of each indicator of the 14 peer-to-peer statement items (X1) is more significant than 0.50.

b). **Outer Loading Value of Advertising Variable (X2)**

Advertising variables in this study are measured from 12 statements, which can be seen in Table 2 as follows:

Table 2 Outer Loading Value of Advertising Variable (X2)

Advertising Variable (X2)	Loading Factor	Information
X2.1	0.802	Valid
X2.2	0.846	Valid
X2.3	0.703	Valid
X2.4	0.799	Valid
X2.5	0.772	Valid
X2.6	0.794	Valid
X2.7	0.851	Valid
X2.8	0.705	Valid
X2.9	0.784	Valid
X2.10	0.774	Valid
X2.11	0.791	Valid
X2.12	0.806	Valid

Source: Output SmartPLS, 2021

Based on Table 2 above, it can be seen that the loading factor of each indicator of the 12 advertising statement items (X2) is more significant than 0.50.

c). **Outer Loading Value of Price Variable (X3)**

The price variable in this study is measured from 4 statements, and it can be seen in Table 3 as follows:

Table 3 Outer Loading Value of Price Variable (X3)

Price Variable (X3)	Loading Factor	Information
X3.1	0.887	Valid
X3.2	0.588	Valid
X3.3	0.882	Valid
X3.4	0.911	Valid

Source: Output SmartPLS, 2021

Based on Table 3 above, it can be seen that the loading factor of each indicator of the 4 Price statement items (X3) is more significant than 0.50.

d). **Value Outer Loading Variable Brand (X4)**

The brand variable in this study is measured from 3 statements, and it can be seen in Table 4 as follows:

Table 4 *Outer Loading* value of Variabel *Brand* (X4)

Variable Brand (X4)	Loading Factor	Information
X4.1	0.809	Valid
X4.2	0.880	Valid
X4.3	0.831	Valid

Source: Output SmartPLS, 2021

Based on Table 4.4 above, it can be seen that the loading factor of each indicator of the 3 Brand statement items (X4) is greater than 0.50.

e). Outer Loading Value of Goods Quality Variable (X5)

The variable quality of goods in this study is measured from 16 statements, and it can be seen in Table 5 as follows:

Table 5 *Outer Loading* value of Goods Quality Variable (X5)

Goods Quality Variable (X5)	Loading Factor	Information
X5.1	0.733	Valid
X5.2	0.795	Valid
X5.3	0.723	Valid
X5.4	0.729	Valid
X5.5	0.682	Valid
X5.6	0.780	Valid
X5.7	0.795	Valid
X5.8	0.719	Valid
X5.9	0.729	Valid
X5.10	0.688	Valid
X5.11	0.780	Valid
X5.12	0.793	Valid
X5.13	0.724	Valid
X5.14	0.729	Valid
X5.15	0.683	Valid
X5.16	0.781	Valid

Source: Output SmartPLS, 2021

Based on Table 5 above, it can be seen that the loading factor of each indicator of the 16 items of the Goods Quality statement (X5) is greater than 0.50.

f). Outer Loading Value of Cashless Payment Variable (X6)

The cashless payment variable in this study is measured from 22 statements, and it can be seen in Table 6 as follows:

Table 6 Outer Loading Value of Cashless Payment Variable (X6)

Cashless Payment Variable (X6)	Loading Factor	Information
X6.1	0.830	Valid
X6.2	0.869	Valid
X6.3	0.543	Valid
X6.4	0.830	Valid
X6.5	0.840	Valid
X6.6	0.870	Valid
X6.7	0.869	Valid
X6.8	0.543	Valid
X6.9	0.830	Valid
X6.10	0.845	Valid
X6.11	0.875	Valid
X6.12	0.869	Valid
X6.13	0.543	Valid
X6.14	0.830	Valid
X6.15	0.875	Valid
X6.16	0.869	Valid
X6.17	0.543	Valid

Cashless Payment Variable (X6)	*Loading Factor*	Information
X6.18	0.870	Valid
X6.19	0.869	Valid
X6.20	0.537	Valid
X6.21	0.824	Valid
X6.22	0.875	Valid

Source: Output SmartPLS, 2021

Based on Table 6 above, it can be seen that the loading factor of each indicator of the 22 Cashless Payment statement items (X6) is greater than 0.50.

g). Outer Loading Value of Consciousness Variable (Z1)
The awareness variable in this study is measured from 5 statements, and it can be seen in Table 7 as follows:

Table 7 Outer Loading Value of Consciousness Variable (Z1)

Consciousness Variable (Z1)	*Loading Factor*	Information
Z1.1	0.610	Valid
Z1.2	0.596	Valid
Z1.3	0.400	Valid
Z1.4	0.791	Valid
Z1.5	0.806	Valid

Source: Output SmartPLS, 2021

Based on Table 7 above, it can be seen that the loading factor of each indicator of the 5 items of the Awareness statement (Z1) is greater than 0.50.

h). Outer Loading Value of Knowledge Variable (Z2)
The knowledge variable in this study is measured from 5 statements, and it can be seen in Table 8 as follows:

Tabel 8 Outer Loading Value of Knowledge Variable (Z2)

Knowledge Variable (Z2)	*Loading Factor*	Information
Z2.1	0.691	Valid
Z2.2	0.632	Valid
Z2.3	0.615	Valid
Z2.4	0.431	Tidak Valid
Z2.5	0.742	Valid

Source: Output SmartPLS, 2021

Based on Table 8 above, it can be seen that the loading factor of each indicator of the 4 Knowledge statement items (Z2) is greater than 0.50.

i). Outer Loading Value of Attitude Variable (Z3)
Attitude variables in this study are measured from 5 statements, and it can be seen in Table 9 as follows:

Table 9 Outer Loading Value of Attitude Variable (Z3)

Attitude Variable (Z3)	*Loading Factor*	Information
Z3.1	0.755	Valid

Attitude Variable (Z3)	*Loading Factor*	Information
Z3.2	0.688	Valid
Z3.3	0.625	Valid
Z3.4	0.613	Valid
Z3.5	0.467	Tidak Valid

Source: Output SmartPLS, 2021

Based on Table 9 above, it can be seen that the loading factor of each indicator of the 4 Attitude statement items (Z3) is greater than 0.50.

j). Outer Loading Value of Consumer Behavior Change Variable (Y)

The variable of change in consumer behaviour in this study is measured from 5 statements, and it can be seen in Table 10 as follows:

Table 10 Outer Loading Value of Consumer Behavior Change Variable (Y)

Consumer Behavior Change Variable (Y)	*Loading Factor*	Information
Y.1	0.780	Valid
Y.2	0.784	Valid
Y.3	0.634	Valid
Y.4	0.594	Valid
Y.5	0.592	Valid

Source: Output SmartPLS, 2021

Based on Table 10 above, it can be seen that the loading factor of each indicator of the 5 items statement of Consumer Behavior Change (Y) is greater than 0.50.

Statistically, the analysis of consumer behaviour with various factors can be described through structural equation modelling.
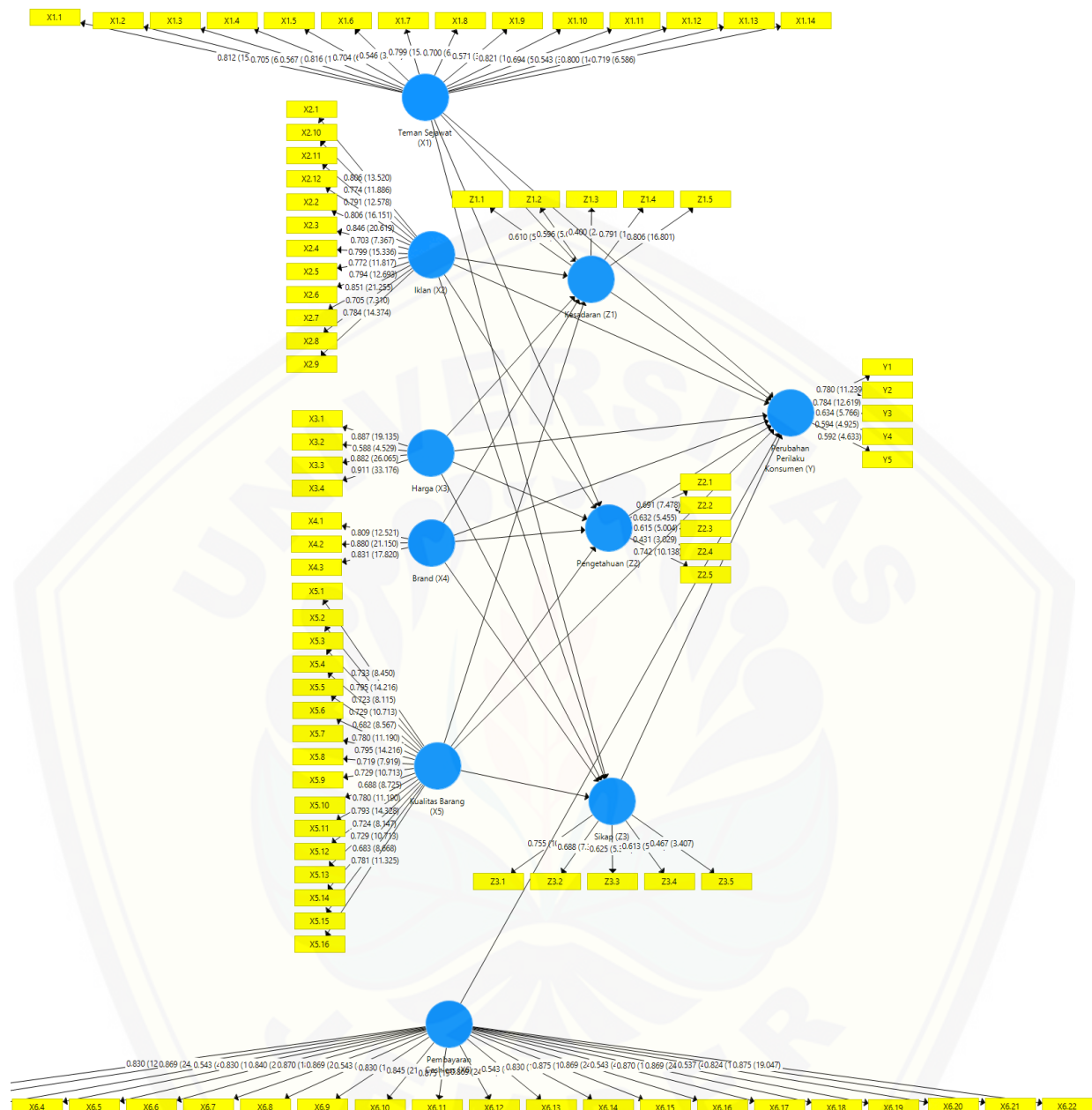
Figure 1. The relationship between various factors of consumption behaviour

Based on Figure 1 above, the loading factor value of each indicator of the latent peer variable (X1), Advertising (X2), Price (X3), Brand (X4), Quality of Goods (X5), Cashless Payments (X6), Awareness (Z1), Knowledge (Z2), Attitude (Z3) and Changes in Consumer Behavior (Y) have met the requirements, or it can be said that the indicators represent or form these latent variables, because the convergent validity (loading factor) is above 0.5.

The structural model (inner model) in PLS is evaluated using R^2 for the dependent construct and Path Coefficients or t-value (t-statistic) to test the significance between constructs. The better the R^2 value means, the better the prediction of the proposed model. Ghozali (2011: 68) explains that Path Coefficients or the inner model's score indicated that the t-statistic value must be above 1.96 for hypothesis testing at alpha (research error rate) of 5%.

From several hypotheses studied, the factors of peers, price, and brand did not significantly change the middle class's consumption behaviour in Jember. Quality, the way of foundation and advertising/promotion influence shifting consumer behaviour.

During the Covid 19 pandemic, the middle class preferred to fulfil consumption through online shopping with a cashless payment system. Advertising and brands remain the choice for the middle class in shifting consumption behaviour.

Whether the factors are not significantly related and mean that the hypothesis is rejected shows that the theory that discusses the relationship between consumption and shifting behaviour is no longer valid.

Of course, the hypothesis is not automatically rejected, which means invalidating the theory used in this study. The theory of consumption put forward by economists is based on empirical phenomena that are patterned and in normal societal conditions. Theoretically, in normal economic conditions and living conditions, consumer behaviour will be influenced by price, brand, peers, etc.

However, in economic conditions and an abnormal living system due to the outbreak/pandemic of Covid 19 that has hit the world and destroying not only the world economy but also all aspects of life, theories of economic behaviour or consumption behaviour may not be able to prove the cases in the field.

The number of issues or hoaxes developed during the Covid 19 pandemic, consumption behaviour may change not because of the economic aspect, but also because of psychological factors. For example, when the issue of lockdown emerged at the beginning of the Covid 19 pandemic, most middle and upper-class people spent their money on excessive consumption of daily necessities, or "stockpiled" the need for reserves in the future due to uncertainty. People do what is known as "panic buying" which is contrary to economic theories. The phenomenon of "panic buying" due to the covid 19 outbreak is a consumption behaviour carried out in an abnormal situation. The panic buying phenomenon does not automatically invalidate the existing theory of consumer behaviour.

It is interesting to compare the collapse of civilization with Covid to examine people's consumption behaviour. In his writing, Clash of civilization, Huntington said that civilization would be destroyed because of religious conflict. Likewise, at the end of History, Fukuyama wrote that human civilisation's history would end when communism was destroyed. The two hypotheses put forward by the two experts are not proven. The fact that civilization collapsed or was chaotic precisely by the covid 19 outbreak.

The Covid 19 epidemic has not only collapsed the world economy to a shallow point where economic growth in almost all countries has experienced a negative even decline. But various aspects of life also share chaos; for example, interactions between humans are far different from before; society can no longer assemble freely, and so on.

The same is true for reading the results of this study. Even though some hypotheses are not proven, it does not mean that the theory referred to in this study is invalid. The shift in consumer behaviour is based not only on economic aspects but also on psychological aspects and the Covid 19 pandemic which creates abnormalities in the system of life, including the consumption patterns of middle-class people in Jember Regency.

4. Conclusions

This study describes the middle class's consumption behaviour in Jember Regency during the pandemic during the COVID-19 pandemic. This study concludes that peers, advertisement, price, brand, and quality of goods have no relationship with the consumption behaviour of the middle class of Jember Regency through awareness, knowledge and attitude as intervening variables. However, there is a relationship between cashless payments and changes in the middle class's consumption behaviour in the Covid-19 era, cities in Jember Regency through awareness, knowledge and attitudes as intervening variables. Consumption behaviour has shifted, not only based on economic aspects, but also on psychological aspects and the COVID-19 pandemic outbreak, which creates unusual behaviour, including the middle-class people's consumption patterns in Jember Regency.

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