A Qualitative Study on Millennials Consumption Behavior of Alcohol Beverages in Jakarta, Indonesia

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Abstract
Without a doubt, millennials play an important role in the industry as the power horse of future consumers. Although they are financially struggled compared to other generations, they are known to be a highest spender compared to other generations, and their buying preference has the power to make or break industries. This research aims to explore the alcohol consumption of Indonesian millennials ages 21-24-year-old in Jakarta region, Indonesia. The study also investigates factors that determine the consumption behavior. A qualitative method using 24 in-depth interviews was applied to address the research questions. The research findings indicate that the millennial's alcohol consumption behavior is not only determined by functional and social factors, but also emotional factor, and that they tended to consume alcohol drink both spontaneously and purposively.

Keywords: millennials, alcoholic beverages, consumption behavior, qualitative research.

Sari Pati

Kata kunci: milenial, minuman beralkohol, perilaku konsumsi, penelitian kualitatif

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1. INTRODUCTION

According to 2016 World Bank report, Indonesia, the world 4th most populous nation, and also home of the world’s biggest Muslim population, consumes the second least alcohol in Southeast Asia with its people on average, consumes just 0.8 liters of alcohol a year. Indonesia is even more sober than Malaysia (0.9 liters). South Korea ranks 1st in Asia with 10.2 liters of average alcohol consumption per person, followed by Vietnam with 8.4 liters (World Bank, 2016).

Currently there is no any legal restriction about alcohol consumption being enforced in Indonesia, with the exception of Aceh. In other parts of Indonesia, to appease the Islamic parties and pressure groups, the government agreed to apply mild restriction measures on alcohol, which includes high taxation and limited bans. Indonesia is among the countries that apply high taxes on imported alcoholic beverages. Also, in 2015, the Indonesian government banned the sale of alcoholic drinks from minimarkets and small shops, with the exception of Bali province due to the tourist destinations, though sale was allowed in supermarkets, restaurants, bars, clubs and hotels. (Peraturan Menteri Keuangan, 2018)

Some people say Gen Y, but now most people refers them as millennials. It’s the demographic cohort after Gen X and before Gen Z. Many claims on the term of millennials’ age groups but the first-time mention stating that the cohort group age is between 1982–2004 (Strauss-Howe, 1997, 2000). Other stated the birth age between 1983–2001 (Carlson, 2008).

This is a generation with a very high buying power and they influence their families purchasing decisions. They can be characterized by their lifestyle patterns, such as common interests, beliefs, values and behavior patterns. They’re more open-minded about social issues like climate change and sexual orientation. They are the generations who can maximize the use of Internet booming (Lyons, 2004), mobile devices and social media that was first introduced to Generation X.

Millenials are impatient stimulus junkies with self-esteem on steroids and are proving very difficult to manage. But on the other hand, they are also extremely innovative and passionate when - and if you can - engage them. Another point worth mentioned, there are limits to their self-confidence, as it is found that they appreciate being validated by those around them (Sheahan, 2005).

Millennial plays a very important part for the alcohol industry. Marketing indicates that younger consumers adjust their behavior as they grow older (Wells and Gubar, 1966). Therefore, younger consumers are likely to purchase and consume alcoholic beverages differently compared to older consumers. There are a number of reasons, one of them is that millennials are well exposed to use the internet and technology. With the ease-of-access use of the information provided by the internet, millennials are recognized as very informed consumers.

In 2019, up to 90 million of Indonesian population are millennials, with 2020 predictions of up to 83 million or 34% of it’s total population of 271 million. It is higher that 52 million or 20% of Gen X and 35 million or 13% of Baby Boomer generation (Badan Pusat Statistik,
2019). By this data we can conclude that millennials is one of the most important generations of consumers nowadays.

The millennials generation is often labeled as one big giant block, but it is vital for industries to acknowledge that this generation is comprised of age groups in many different life stages as these stages affect what they desire, what purpose of their purchasing intentions and how they spend their hard-earned money.

Millennials can be categorized into two major group Junior: those who was born between 1991-1998; and Senior: those who were between 1983-1990 (IDN, 2019) and with young adult aged 21-24 has the biggest population amongst other millennials group with 21.8 million people (Badan Pusat Statistik, 2019). In addition to that, based on the government regulation stated that 21 years old is the legal consumption age in Indonesia where people need to show their ID before purchasing alcoholic beverages (Permendag, 2014).

People aged 18-33 years old suffers the highest level of stress in the nation. It scored a 5.4/10.0 in stress score, compared to national average of 4.9/10.0 (APA, 2019). The main stimulus of stress is caused jobs and money (Heckman, 2019).

Consumers chooses to consume products according to their need of satisfactions, this behavior mostly influenced by their surrounding, be in in their social environment, and thru mass media advertising. The basic model of consumer shows a correlation between stimulus and response, where they receive stimuli, which generates needs, aiming to buy a certain product or brand, in response to process of there stimuli. (Armira et al, 2016). The formal definitions of consumer behavior based on American Marketing Association (Bennet, 1995) “is the dynamic interaction of emotion and cognition, behavior, and environment, through which people carry out transaction in their lifetime”. As time spends, the preferred options based on consumer experience will create a loyal consumer. They trying to persona themselves through the brands they purchase, which are built according to their needs and preference that differs amongst others. The idea of brand loyalty is identified as a strong and all-time trend, expressed by a constant purchase of a particular brand (Dibb et al, 2001).

When consumers buy alcoholic beverages, they tend to focus on the brand name. The majority of consumers stay loyal on a particular type or brand and do not turn to another. Strong brands of alcoholic beverages leading in the market are easily identified by consumers (Keller, 2008). For example, when consumers select beer, they usually prefer well-known brands.

There is a declining trends alcoholic beverages consumption with the rising awareness of a healthier lifestyle, where consumers prefer to choose lower alcohol content on their drinks (Armira et al, 2016).

Amongst every type of alcoholic beverages, beer is the most consumed beverage globally, followed by distilled spirits and wine (Allied Market Research, 2018) (Statista, 2020). Similar finding also occurred in Indonesia, with market captive of 75% compared to other type such as wine & spirits (World Health Organization, 2018).
Based in the data above, beer is more likely accepted as social beverage in HORECA (Hotel, Café and Restaurants) compared to other type. And with the wider spread of availability in modern and traditional retailers possibly makes is the most accessible alcoholic beverages.

Alcoholic beverages, despite of it’s strict regulation by the government, were mostly being introduced to its consumer aged way below their legal consumption age, starting from senior high school age and increase as they progress toward adulthood (Maghsoudi & Koufe, 2019).

To the best of our knowledge, no previous published research has focused on Indonesian millennials and alcoholic beverages consumption behavior. Quite a handful of academic researches has been published into general alcoholic beverages preference millennials, but mostly it has focused on USA, Europe, and other countries where alcoholic consumption was most common (Charters et al 2011) (McAndres et al, 2018) (Fabbrizzi et al, 2017), unlike Indonesia who perceives the alcoholic consumption as sacrilegious (Majelis Ulama Indonesia,1993) and should be controlled (Permendag, 2014).

This research will answer two research questions:
1. “What are factors that determine Millennials aged 21-24 in Jabodetabek regions, to consume alcohol beverages?”
2. “What are the alcohol beverages consumption behaviors of the Millennials aged 21-24 in Jabodetabek, look like?”

2. METHODS

This research was designed to study millenials aged 21-24 (during the making of this research which was in August to September 2020) in JaBodeTaBek (Jakarta Bogor Depok Tangerang Bekasi) area, who consume alcoholic beverages in the last 12 months. To the best of our knowledge, given the paucity of research in this field, qualitative research was considered ideal.

The qualitative methodological approach needs to be the one that can provide the researchers gain an in-depth understanding of the millenials’ state of mind, which resulted in intention of consuming alcoholic beverages, and also see the behavior of it. A series of individual interviews were conducted to 24 informants. The primary data source gathered by using qualitative semi-structured interviews in slang-Bahasa Indonesian language. The choosing of slang Bahasa language was used to break the barrier between the informants and the researchers, easing the deep and meaningful insight to be emerged during interview sessions.

In this research, data collection took place during COVID-19 pandemic which limits the physical interaction between researchers and informants. Thus, a non-physical mode of interviews was conducted by means of online video-call interviews, and are audio-recorded and transcribed.

To ensure a cohesive approach, a list of Interview Questions was constructed from the Research Questions to meet the expectations of researchers and the means of data collection was prepared and supplied to each interviewer.
To protect the confidentiality of the informants, names were replaced by codes for identification purpose (e.g.: K1, F2, B3, MB4, R5). Audio files then transcribed into Microsoft Word format to ease the analysis, then grouped into their respective coding in Microsoft Excel format. The coding theory method used are Open-coding by segmenting data into meaningful expressions and describing them in simple words to short sequence of words (Strauss and Corbin, 1990). Further, relevant comments are then grouped and used to find insights required.

3. RESULTS AND DISCUSSION

A substantial amount of data using 32 open-ended questions in 24 sessions were obtained with over 840 minutes of audio files gathered, resulting in 184 pages of typescripts for analysis. Much of this confirm information of alcoholic beverages consumption behavior, and the identify factors that might influence the consumption. Below are some insights gathered from the interviews:

Informants consider themselves an extrovert person. Apart from school/work, they socialize with friends, they have a constant need to be connected and socialized with their friends and loved ones. They value friendship and seek the input and affirmation of others. They want to be included and involved. This is aligned with the statement that there are limits to their self-confidence, as it is found that they appreciate being validated by those around them (Sheahan, 2005)

"I have a lot of activities outside, it’s also because I’m a person who likes being outside, I feel stressed inside (home) myself.” (F5, male, 21)
“Outside college and work, I usually hang out with my friends on a daily basis.” (F4, female, 24)
“Outside….or if not, play. Hanging out like that.” (K3, female, 22)

Informants knows their personal goals and strive to achieve them. Growing up from parents who didn't want to make the same mistakes of the previous generation, millennials are confident, ambitious, and achievement-oriented. Financial goals are the core topic, followed by personal achievement and professional. This is aligned with the general knowledge where the main stimulus of stress is regarding jobs and money (APA, 2019) (Heckman, 2019)

“I want to focus on investing. The most obstacle is how to make more money. It’s more about money. And secondly, the environment, my friends are all millennial children, they like spending a lot, so they like to hang out a lot, where they make more money, more money, more money.” (B5, female, 23)
“I really want to have a team, really want to manage my own team like in what business and also what business intentions” (K4, male, 22)
“So that I can raise the (status) rank of my family. In terms of career and yes, financial freedom” (B3, female, 24)
“I want to make an impact, no matter how, even though it’s behind the scene, behind the curtain, behind the stage, no one knows, as long as I still make an impact, as long as what I do is still useful for people, then I'm good” (K3, female, 22)
“I still want to improve my skills and my credibility so that people can see me as a (professional) photographer.” (F4, male, 24)

Informants consider their life is stressful. They experience a lot of pressure to succeed. Success looks different for everyone, but it’s not out of bounds to say many viewed it as being financially freedom, professionally stable and establishing a family. This is aligned
with the general knowledge where the main stimulus of stress is regarding jobs and money (APA, 2019) (Heckman, 2019)

“I feel like I’m in a (work) condition that is somehow based on my will, but it’s like I’m trapped.” (K5, male, 23)
“Life pressure, for example at work, because at that WFH (work from home) it becomes a problem that no one likes it, so it makes you stressful and depressed, it feels like you want to be angry or complain.” (B1, female, 24)
“Because I am in an uncomfortable phase at home and I also have a partner who has mental issues, depression. Then meanwhile I have work demands because I handle 2 brands alone. It’s stressful, so I need to go to a psychologist several times.” (K2, female, 24)
“Maybe because I realize that I am a very, very overthinking person and I’ve always tried to divert… a lot of people say” you’re over thinking, you messed up your life.” (K4, male, 22)
“The worry is like from myself, like I don’t have the desire to find a girl, then while I see my friend is already on a proposal, already married, like anxious oh my, how do I want to get married, what age are you doing? That is a worry in itself.” (MB3, male, 23)

Informants rarely incorporates alcoholic beverages in their hobby. Sports, movies, books are some common hobby that they do, and they found out that by consuming alcoholic beverages, it disrupts their focus to their hobbies. Few informants do admit that sometimes it can add excitement to their hobby but it’s a seldom occasions.
“pure for social” (R2, female, 24)
“I have a lot of hobbies, reading books, swimming, futsal, table tennis. I can do my hobbies without alcohol” (K1, male, 24)
“A bit of both, in the workshop (hobby) it’s a deal breaker, but if you play (live band), it’s a game changer” (K5, male, 23)
“There is no separate role, it’s just alcohol, what do I think it’s become like a companion. Sometimes for example, when I meet clients, meetings, prospects and all kinds of things” (B3, female, 24)
“No, if I watch a movie, I’m the focus person” (K4, male, 22)
“Before exercising, I avoid soda and alcohol… I’ve tried it when exercising. The stomach is aching, get tired faster” (R3, male, 24)

Majority of informants experienced alcoholic beverages way before legally permitted ages. Alcohol commonly considered the entry drug-of-choice among youth. Many of them are experiencing the alcoholic beverages, at too early an age below legal age group by the government. As they move from adolescence to young adulthood, they encounter dramatic physical, emotional, and lifestyle changes. Developmental transitions, such as puberty and increasing independence, have been associated with alcohol use. This is aligned with alcoholic beverages mostly being introduced to its consumer aged way below their legal consumption age (Maghsoudi & Koufe, 2019).
“When I first got to know it in junior high, grade 8” (MB2, male, 24)
“Actually, it was the first time I was in junior high school” (B2, male, 23)
“First time, maybe I tried it at 9th grade in junior high school.” (F4, female, 24)
“First time, high school. Just one shot. while I was hanging out, my friend introduced me.” (K4, male, 22)
“I think it’s my first time in senior high school.” (R1, male, 24)
“In fact, from high school, if there was an event, it was given by my parents, introduced from high school” (R5, male, 24)

Informants mostly being introduced to consuming alcoholic beverages by their peers, but motivated by their own self-interest. It was largely because curiosity, and also, they feel that it is necessary for recognition in their social group. The reason of trying first time with peers is to make sure they are well protected from harm and also to get recommendations. This is aligned that they appreciate being validated by those around them (Sheahan, 2005)
Informants mostly consumes alcoholic beverages in groups rather than alone, and they perceive alcoholic beverages as their social tool. Alcoholic beverages consumption is a common social activity for them to bond and mingle, also acts as an escape-from-routine time. This is aligned with the statement that they appreciate being validated by those around them (Sheahan, 2005)

“their role is to break the ice (when in groups), then when I'm stressed, their role is to get rid of all my sadness.” (K3, female, 22)

“If in certain situations, for example, you get together again, oh I think it will be more relaxed if you have one.” (F3, female, 23)

“Maybe I mean drinking is like a condition because I socialize with some of my friends who usually do it while chatting and smoking...Because I feel like hanging out with my friends while having a beer, especially in the afternoons, right? I like that culture.” (K1, male, 24)

“I'm not a person who can be alone, so I can't enjoy it, I just get along with my friends (who drinks) if there are some unique things happened, which are out of the ordinary.” (K5, male, 23)

“Yes, the point is that if I'm really stressed, tired, then I need to hang out with friends, yes, the role is that alcohol is more relaxing” (B1, female, 24)

“I can be close to seniors just because I often drink, I feel so happy that I can hang out together.” (K4, male, 22)

“I think Alcohol is just help you to loosen up in a good way. That's why people associate with having fun” (F1, female, 23)

“Drinking alcohol for the sake of fun” (R2, female, 24)

“It's just like the togetherness becomes more...the bonding is like getting more if we drink together.” (F4, female, 24)

Informants’ alcoholic consumption have the balanced purchase intentions between spontaneous and intentional. Some even intentionally have collections of alcoholic beverages stocked in their room, and casually order whenever the options are available. This could lead that alcoholic beverages began to be a necessity for some.

“Every time I hang out, I have a beer.” (F5, male, 21)

“Because I rent a room back then, so just kept it (alcohol) in the room” (K3, female, 22)

“Sometimes, I save alcohol at home, but I also keep it at the office” (K2, female, 24)

“Sometimes I order first, sometimes order together, or see if my friends are ordering” (B1, female, 24)

“When we just want it. Not daily consumption” (MB2, male, 24)

“Not really, if you felt to have one then it's fine” (R1, male, 24)

“I'm a social drinker. So, if there are available, okay, but if there isn't, it's still okay” (MB3, male, 23)

Informants mostly like to consume Beer, but Wine follows behind with almost equal preference. This market share insight differs from general information where beer has the majority of market share with big discrepancy compared to other types of alcoholic beverages. Wine domination in millenials mostly come from their preference of Anggur Merah brand, which has similar wide availability and low price point with their Beer competitors. Their higher alcohol content, cheaper price compared to other Spirits, and availability makes it the preferable choice amongst millenials. This is slightly not aligned with the common concept of beer is the most consumed alcoholic beverage, followed by distilled spirits and wine (Allied Market Research, 2018) (Statista, 2020)
“From all the alcohol that I have and that I have tried, I actually like the vibe when we are drinking beer.” (F4, female, 24)
“I prefer to drink beer and red wine. Two of that. The reason I like it, is because when I drink it, I’m focussed, more concentration.” (F5, male, 21)
“For example, if someone bought me drinks, I prefer wine. It’s just delicious.” (B3, female, 24)
“Usually, the most go-to boozes is Anggur Merah (Orang Tua).” (K5, male, 23)
“I haven’t been drinking liquor for a long time, I’m more into wine now. If I was in overtime, I drank it.
The reason is the wine’s high isn’t really extreme” (K2, female, 24)
“Usually the local product, Orang Tua. I don’t like beer because it makes me bloated” (K4, male, 22)

Informants’ social acceptance are accepting their alcoholic beverages consumption lifestyle.
With Indonesia, where alcoholic beverages are considered sacrilegious and consuming it are considered less ethical, insights found that social acceptance to millenials consuming alcoholic beverages in public are now began to be commonly accepted in their work and peers. This is due to in some offices, millenials workers population are rising, and they bring their lifestyle into work environment.
“It also happens to my Muslim friends who can’t drink but are open minded (about consuming alcohol).” (B1, female, 24)
“you just need to aware of the places where we could drink alcohol and where we shouldn’t drink alcohol.” (F4, female, 24)
“As for friends, maybe it’s normal because my friends also drink” (K4, male, 22)
“But in terms of office, I have to admit that my office is very, very open-minded with the name alcohol. Even if there is a big event at the office, we have to party together to drink or get like once a week someone provide a budget for our group to buy drinks.” (B3, female, 24)
“In the office seems they are used to see me drinking” (K2, female, 24)
“They are pretty fine with it. I used to drink with work colleagues and even with the boss too” (B5, female 23)

Another point worth mentioned is that in some of informants, their core family, namely their parents, acceptance to their adult children consuming alcoholic beverages are begun to loosen. Although, strict terms are applied such as: drink responsibly or in selected occasions.
“If in my family, from my mom’s side it’s not really opens to alcohol. We (family) do consume beer, but it’s not like every event, usually when it’s on holiday, family holidays, someone will definitely bring beer.” (F1, female, 23)
“For my father, he is okay. I lived with my mom, she knows but it’s okay too, as long as I don’t drink it at home” (K3, female, 22)
“From the family there are no rules...independent freely...as an adult I should self-control.” (R3, male, 24)
“I have a friend, their parents are really millennials, like if you are smoking, drinking in front of them, it’s okay as long as you don’t try weird stuff.” (MB3, male, 24)
“It’s okay from folks at home, I knew (alcoholic) drinks from them” (B4, female, 24)
“The family at home is okay for me to drink alcohol, but they request me to only drink at home, not outside” (B5, female, 23)

Informants’ wish that their preferable alcoholic beverages to be cheaper, and in a variety of flavor, and easily accessible. Many thinks that for some, the heavy taxation for imported spirits makes it hard to buy, and the ban on minimarkets selling alcoholic beverages impacts their access to their preferred drinks. Product variations, such as flavor and type alcoholic of beverages also emerges from the interviews, asking for local traditional drinks to be made available in modern markets.
“Maybe it’s more of a price, because buying abroad is cheap. If you buy in Indonesia it is expensive.” (R1, male, 24)
“Here is one bottle of 600-700k, that’s quite expensive, at that time I bought abroad around 12 euros like it’s cheap” (F3, female, 23)
“Hopefully the tax isn’t so big. But in comparison to liquor it’s really expensive if it’s already good brand…the problem is if you buy a drink the place is the same and the place is very far away. Yes, at most if there can be a special shop itself” (B5, female, 23)

“Maybe if it’s more delicious if there’s a variety of flavor…also if the prices are more economical” (B4, female, 24)

“I wish it could compete with lots of coffee shops where it is easy to reach.” (K5, male, 23)

“Hopefully, from a personal perspective, there are traditional alcoholic drinks that have been modernized” (B2, male, 23)

“hope they sell alcoholic drinks in Indomaret (minimarket) where they now no longer sell alcohol, so maybe Indomaret or the minimarket can sell alcohol drinks even though there must be supervision. Don’t need all stores but a few” (R2, female, 24)

Researchers have tabulated and concluded the insights gathered to answer the research questions. Herewith are the factors discovered in this research, that influence Millennials aged 21-24 years old, in Jabodetabek regions, to consume alcoholic beverages:

- Most junior millennials in Jabodetabek are in a stage of life changing stage from adolescence to young adulthood. With the old lifestyle of school and college are left behind, and the new world of work, personal goals, and family, this specific cohort encounters dramatic physical, emotional, and lifestyle changes.

- With the dynamics of information, and the social stress of social media, the stress level in their cohort is substantial. Alcoholic beverages play the role as the tool for socializing with their peers and their work colleagues. But not few are considered it as the temporary escape door from daily challenge.

- They get their exposure to consuming alcoholic beverages from early ages way before the legalized age by the governments, and influenced by their surrounding. It was their initiative, but the choice of alcoholic beverages preferences heavily depends on their peers. This will be a pavement of their future choosing.

Herewith are looks of the alcohol beverages consumption behaviors of the Millennials aged 21-24 years old in Jabodetabek gained from this research:

- Most junior millenials in Jabodetabek consumes beer and wine (namely: Anggur Merah), with the relatively easy to acquire and low price point it began to be their favorites. Following are Spirits, due to their higher price and limited availability, and Cocktails.

- This statement gained in this cohort differs from the general statistical information (World Bank, 2016), stating that beer dominates the alcoholic beverages industry market share. In fact, during the interviews, researchers gained insight that wine also has significant number of fans almost as high as beer.

- They consume alcoholic beverages usually with peers in groups, in the purpose of as an ice-breaker during socializing. It helps to bonds and truly reveal their personality, as well as to maximize the joy of spending quality time.

- With this trend, social acceptance to millenials consuming alcoholic beverages in public are now commonly accepted both from work and peers. For normative acceptance such as in core family, it shows a slow acceptance for their children to drink but some terms are required such as to drink responsibly and respectfully.
4. MANAGERIAL IMPLICATIONS

The research could also provide informational insights on the positioning of the alcoholic beverage products in the minds of Indonesian millennials. These particular insights can help recommending the industry to develop their product strategy to suit the millenials’ demand and create impactful marketing strategy to reach awareness in their new target market, which lands in the 21-24 years age group.

Based on the insights gained as elaborated above, some implication for the industry which will be beneficial are:

*They consider alcoholic beverages as a social tool, but not play an important role in their hobby.* With most of their hobby are sports, music, movies reading and social media, they didn’t incorporate the use of alcoholic beverages in it. The main use of alcoholic beverages is in the means of actual physical socializing.

*There is a potential risk of degrading trend on beer consumption.* Based on the interviews, although beer is in the top list of preferred alcoholic beverages, it leads only by small discrepancies compared to wine, which were contributed by the preferred of a local brand Orang Tua wine, slang-named Amer (Anggur Merah). Its higher alcohol content, and wider accessibility, makes it more likable compared to beer.

*There is a potential for wine, namely “Anggur Merah”, to raise.* The phenomena of Anggur Merah brand by Orang Tua, of which it was originally stated as a medicine drink, slow and steady become millennials favorite choice of drink in their social life. Although it stated as a medicinal/herbal drink, the alcohol content of 19.5% classifies them into class B liquor (alcoholic beverages with ethanol content of 5-20%). It was mainly distributed in “warung jamu” of herbal stalls, but began to available in selected HoReCa and shops.

*There are demands for more alcoholic-centric venues.* The rise of Coffee trending as the most common social drinks today, intrigues alcoholic beverages consumer, in this case the millennials, to also wish that there will be venues such as cafés & bars specifically segmented for alcohol beverages.

5. CONCLUSION

This analysis has helped to identify factors that might influence the consumption behavior of millennials with specific range mentioned during last one year until current interview session held.

Due to small size of respondents and limited range of coverage, with addition of current COVID-19 pandemic during the research was taken, limit the reach of the research. This research also only covers the junior millenials age group, where a wider scope of age group can get clearer view of the millennials behavior as a whole cohort.

There are considerable scopes for continuing research with quantitative validation to explore these insights further and to involve a larger representative sample to enable greater statistical
analysis using these data. Another research also can consider wider range of millennials age to get a more general understanding.

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