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Employment conditions and digital consumption patterns among generation z and millennials in Indonesia

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ABSTRACT

Purpose: to analyze the relationship between employment conditions and digital consumption patterns among generation z and millennials in Indonesia.
Method: this study employs a descriptive quantitative approach using secondary data from Statistics Indonesia and the Populix report. Data are analyzed using descriptive and comparative methods to examine the relationship between employment conditions and digital consumption patterns among generation z and millennials in Indonesia.
Findings: employment conditions characterized by unemployment, relatively low wages, and high informal employment do not directly reduce digital consumption among generation z and millennials in Indonesia. Despite economic limitations, both groups remain actively engaged in online shopping, supported by digital payment systems and promotional incentives. However, financial constraints lead to more selective and price-sensitive purchasing behavior in the digital economy.
Implications: digital consumption among generation z and millennials is shaped not only by employment conditions but also by technological access and social influences.
Originality: lies in integrating employment conditions and digital consumption behavior within a single analytical framework focused on generation z and millennials in Indonesia.

Introduction

The development of digital technology has transformed various aspects of people's lives, including how individuals meet their consumption needs (Audry & Navila, 2023). Increasing internet penetration, smartphone use, and the proliferation of e-commerce and social media platforms have created an increasingly integrated consumption ecosystem with digital technology (Krisna, 2025). This transformation has driven the emergence of new consumption patterns characterized by easier access to information, faster transactions, and greater consumer interaction with various digital platforms (Güngör & Çadırcı, 2022). Generation z and millennials are the most dominant groups in this transformation process because they both have high levels of technology adoption and have made digital technology a part of their daily lives (Song et al., 2026). Deloitte, through its global gen z and millennial survey (2022), stated that the younger generation is highly engaged in digital activities and is more responsive to trends emerging through digital media. Furthermore, generation z, as digital natives, has a strong tendency to utilize technology for various activities, including the consumption of goods and services (Ivasciuc et al., 2025). Therefore, digital consumption patterns among the younger generation are an important phenomenon to study in the context of current digital economy development.

In Indonesia, digital consumption is growing rapidly, driven by the increasing use of marketplace platforms, social commerce, and digital payment services. The gen z & millennial report (2023) shows that the majority of generation z and millennials actively engage in digital transactions in their daily lives. This phenomenon demonstrates that digital consumption has become an integral part of modern life, driven not only by the fulfilment of needs but also by convenience, trends, and social interactions in the digital space. However, this growth in digital consumption is coupled with various employment challenges still facing Indonesia. The relatively high youth unemployment rate, the still-limited average wage, and the dominance of the informal sector indicate that a large portion of the workforce faces unstable incomes (state of Indonesian employment, February 2026; world employment & social outlook, 2021). This situation raises important questions about how the younger generation can maintain high levels of digital consumption activity amidst the economic constraints they face.

Several previous studies have shown that various factors influence digital consumption behavior. Digital promotions, ease of use of applications, and psychological factors have been shown to drive consumer behavior in online shopping activities (Figueiredo et al., 2025). Furthermore, digital consumption also functions as a means of establishing self-identity and social existence in the digital environment (Hällgren & Björk, 2023). On the other hand, research on employment focuses more on aspects of unemployment, job opportunities, labor protection, and their impact on community economic welfare (Arestis et al., 2023; Griep et al., 2025; Khogali & Mekid, 2023; Mathieu et al., 2022; Schulte et al., 2022; Señoret et al., 2022). However, there is still limited research specifically linking employment conditions to the digital consumption patterns of generation z and millennials in the Indonesian context. Most previous studies have addressed these two issues separately, thus failing to provide a comprehensive picture of how economic conditions, as reflected in employment status, wage levels, and unemployment, interact with the digital consumption behavior of the younger generation. Therefore, this research offers a novel approach by integrating employment perspectives and digital consumption behavior within a single analytical framework.

This study aims to analyze the relationship between employment conditions and digital consumption patterns of generation z and millennials in Indonesia. The analysis used secondary data from the Central Statistics Agency (2026) and the Populix report (2023) to describe employment conditions, digital consumption characteristics, and the conceptual relationship between the two phenomena. The research focuses not only on the economic capabilities of the younger generation but also on how digital technology, social media, and promotional strategies can influence their consumption decisions.

Thus, this study seeks to explain the phenomenon of high digital consumption activity that continues despite some young people facing economic limitations.

This research is important because digital consumption has become a key component of Indonesia's digital economy. Understanding the relationship between employment conditions and digital consumption patterns can provide a more comprehensive picture of the economic behavior of the younger generation in the digital era. Academically, this research is expected to enrich the relatively limited literature on the relationship between employment aspects and digital consumption behavior. In practice, the research results can serve as a reference for business actors in designing marketing strategies that better suit the characteristics of young consumers, as well as provide input for policymakers in developing more inclusive employment programs and advancing digital economic development. Thus, this research is expected to provide theoretical and practical contributions to understanding the dynamics of consumption behavior among generation z and millennials amid increasingly rapid economic and technological changes.

Literature review

Consumer behavior theory

Consumer behavior theory explains how individuals and groups make decisions about acquiring, using, and consuming goods and services to fulfil their needs and desires. According to Kotler & Keller (2016), consumer behavior is influenced by various factors, namely economic, social, cultural, psychological, and technological factors. In the context of the digital economy, consumption decisions are not only based on financial capabilities but are also influenced by the ease of access to information, technological developments, and social interactions through digital platforms. Consumer behavior theory also explains that an individual's income level and economic conditions are important factors that influence purchasing power and consumption patterns (Fauzan et al., 2022). Consumers with better economic conditions tend to have greater consumption capacity than those with limited income (Han et al., 2022). However, the development of digital technology has changed the consumption decision-making process, as consumers can access a wider range of products, compare prices, and take advantage of promotions more easily through digital platforms (Nurazila et al., 2023; Tong et al., 2022). In this study, employment conditions are seen as an economic factor that influences individual purchasing power, while digital consumption patterns are forms of consumption behavior that emerge in response to technological developments. Therefore, the consumer behavior theory is used to explain the relationship between employment conditions and the digital consumption patterns of generation z and millennials in Indonesia.

Permanent income theory

Permanent income theory is a consumption theory developed by Friedman (1957) that states that a person's consumption level is not primarily determined by current income but by long-term income considered stable or normal (permanent income). In this theory, income is divided into two components: permanent income and transitory income. Permanent income reflects long-term earning capacity, while transitory income represents momentary fluctuations such as bonuses, gifts, or unexpected income (Colarieti et al., 2024). According to this theory, individuals tend to maintain relatively stable consumption patterns because they prioritize permanent income over temporary income. This means that when someone receives additional temporary income, they do not immediately increase consumption dramatically, but rather save more or spread it over long-term consumption. Conversely, if income decreases temporarily, consumption does not decrease drastically immediately because individuals are still guided by their long-term income expectations.

Technology acceptance model (TAM)

TAM is a theory in information systems that explains how users accept and adopt new technologies. This model was developed by Davis (1987). TAM states that a person's decision to use technology is primarily influenced by two main factors: perceived usefulness and perceived ease of use. If someone finds a technology useful and easy to use, they are more likely to accept and use it. Perceived usefulness refers to the extent to which a person believes the technology can improve their performance, while perceived ease of use refers to the extent to which a person feels the technology does not require a great deal of effort to use. These two perceptions then influence the user's attitude toward the technology, which ultimately determines their intention and behavior regarding its use. In other words, TAM helps explain why a technology can be widely accepted or rejected by users, even when it is technically advanced.

Employment conditions

Employment conditions refer to circumstances that describe an individual's position in the labor market, including employment status, income level, job stability, and job opportunities (Gevaert et al., 2023). According to the international labour organization employment conditions reflect the labor market's ability to provide productive, decent, and sustainable employment for workers. From an economic perspective, Friedman's (1957) permanent income theory holds that long-term income expectations strongly influence an individual's consumption. Individuals with permanent employment and stable incomes tend to have higher consumption levels than those facing economic uncertainty (Katnic et al., 2024). Conversely, high unemployment rates and the dominance of informal employment can reduce consumption capacity due to limited income sources (Sultana et al., 2022).

Digital consumption pattern

Digital consumption patterns are consumer behaviors involving the acquisition, use, and consumption of products or services through digital media and platforms. Digital consumption is growing as the internet, e-commerce, social media, and financial technology enable fast, easy transactions. According to Davis (1987), TAM posits that technology use is influenced by two main factors: perceived usefulness and perceived ease of use. In the context of digital consumption, consumers are more likely to use digital platforms when they are perceived as providing greater benefits and easier transaction processes than conventional methods. Furthermore, Rosnerova et al. (2025) explains that generation z and millennials are characterized by their close connection to digital technology, leading many of their consumption activities to be conducted through online platforms. Ease of access, transaction speed, digital promotions, and the influence of social media are the main factors shaping the digital consumption patterns of the younger generation (Dewantoro et al., 2025). This indicates that digital consumption behavior is driven not only by economic needs but also by technological and social factors. In this study, digital consumption patterns were measured using several indicators, namely the frequency of online shopping, the amount of digital spending, the payment method used, the platform chosen, and the purchase motivations for digital consumption activities.

Method

This study uses a quantitative descriptive approach, utilizing secondary data as the primary source of information. This quantitative descriptive approach was chosen because the study aims to describe and interpret the relationship between employment conditions and digital consumption patterns among generation z and millennials in Indonesia, without testing hypotheses or conducting statistical causal analysis. The research focuses on understanding the phenomenon using empirical data published by official, trusted institutions. The research data sources are the Central Statistics Agency (CSA) in 2026 and the Populix Gen Z & Millennial Report in 2023. CSA data is used to describe Indonesia's employment conditions through indicators of unemployment rates, average wages, and the proportion of informal workers. Meanwhile, Populix data is used to explain the characteristics of generation z and millennials' digital consumption patterns, including online shopping frequency, spending amounts, payment methods, platforms used, and purchasing motivations. The selection of these two data sources is based on their relevance to the research variables and the credibility of the institutions that publish them.

This study uses two main variables: employment conditions as the independent variable and digital consumption patterns among generation z and millennials as the dependent variable. Employment conditions are operationalized through three indicators: unemployment rate, average wage, and formal and informal employment status. Digital consumption patterns are measured through online shopping frequency, digital consumption expenditure, use of digital payment methods, platform type, and purchase motivation. These variables are operationalized to facilitate data analysis and interpretation. Data collection techniques include documentation, identifying, collecting, and reviewing various documents, statistical reports, official publications, and survey results related to the research topic. All data used are officially published, eliminating the need for primary data collection. The documentation method was chosen because it enables researchers to obtain comprehensive information on employment conditions and digital consumption behavior at the national scale, efficiently and systematically.

Data analysis was conducted using descriptive and comparative analysis. Descriptive analysis was used to characterize each research variable based on available data. Furthermore, a comparative analysis examined the characteristics of employment conditions alongside the digital consumption patterns of generation z and millennials to identify the relationship between the two. The analysis process was carried out in three stages: data reduction, data presentation, and conclusion drawing. The data reduction stage involved selecting information relevant to the research objectives. The data presentation stage was carried out in the form of tables and narrative descriptions to facilitate interpretation. The final stage, concluding, was carried out by connecting the findings from both data sources to obtain a picture of the relationship between employment conditions and the digital consumption patterns of the younger generation. To maintain the study's validity, the data used came from official sources with high credibility. Furthermore, data interpretation was carried out critically by comparing findings from various relevant sources.

Results and discussion

Employment conditions are one factor that can influence people's purchasing power and consumption behavior. To illustrate the labor market situation in Indonesia, Table 1 presents several key employment indicators, including the unemployment rate, average wages, and the proportion of informal workers.

Table 1 Indonesian employment conditions

Indicator	Value
Unemployment rate	4.68%
Average wage	IDR 3.29 million
Informal workers	59.42%

Source: secondary data

Table 1 illustrates the employment situation in Indonesia based on three main indicators: the unemployment rate, average wages, and the proportion of informal workers. The data shows that the unemployment rate reached 4.68%, indicating that a portion of the workforce remains unemployed. Although this figure is relatively lower than in the previous period, unemployment remains a challenge to improving public welfare and expanding employment opportunities, particularly for young people just entering the labor market. In terms of income, the average worker's wage was recorded at IDR 3.29 million per month. This wage reflects the average worker's economic capacity to meet their basic living needs and engage in consumption. Differences in wage levels across regions and sectors also indicate that consumption capacity is unequal. Therefore, income level is a factor that can influence consumption decisions, including digital consumption activities.

Furthermore, the proportion of informal workers reached 59.42% of the total workforce. This high percentage indicates that the majority of Indonesia's workforce still works in the informal sector. This condition reflects that many workers are in jobs that generally offer lower levels of income security, social protection, and job security than those in the formal sector. The dominance of the informal sector also illustrates that the household economic stability of some workers remains vulnerable to changes in economic conditions. Overall, the data in Table 1 show that Indonesia's employment conditions remain characterized by unemployment, relatively low income levels, and the dominance of informal workers. These three indicators provide a snapshot of the workforce's economic conditions, which can affect people's purchasing power. These findings provide an important foundation for understanding how employment conditions relate to the digital consumption patterns of generation z and millennials, which will be discussed in the next section.

Digital consumption patterns are a key characteristic reflecting the economic behavior of generation z and millennials in the digital age. To illustrate these consumption activities, Table 2 presents data on online shopping rates, purchase frequency, and budget allocations for digital transactions by both generational groups. Table 2 shows that digital consumption among generation z and millennials is at a fairly high level. The data shows that 61% of generation z and 73% of millennials shop online. This percentage indicates that digital transactions have become part of the daily consumption behavior of both generational groups. Furthermore, millennials' online shopping participation rate is significantly higher than that of generation z, indicating a difference in the intensity of digital consumption between the two age groups. In terms of transaction frequency, generation z and millennials shop online an average of two to three times per month. This frequency suggests that purchasing on digital platforms is routine and has become a primary channel for meeting consumption needs. The relatively consistent frequency also reflects the growing importance of digital platforms in supporting people's economic activities.

Table 2 digital consumption patterns of generation z and millennials

Indicator	Value
Gen Z online shopping	61%
Millennials online shopping	73%
Shopping frequency	2–3 times/month
Gen z budget	IDR 49,000–125,000

Source: secondary data

Based on spending allocation, generation z has a digital spending budget of IDR 49,000 to IDR 125,000 per transaction or shopping period. This budget size indicates that, although most generation z are still in the early stages of entering the workforce or do not yet have a fully stable income, they remain actively engaged in digital consumption activities. This condition indicates that involvement in the digital economy is not only determined by income size, but also by increasingly easy and widespread access to digital platforms. Overall, the data in Table 2 show that generation z and millennials have a high level of involvement in digital consumption. The high percentage of users who shop online, the frequency of regular transactions, and the existence of a dedicated budget for digital shopping indicate that digital consumption has become an important part of the younger generation's consumption patterns in Indonesia.

Discussion

The findings of this study indicate that the relationship between employment conditions and the digital consumption patterns of generation z and millennials is not linear but rather complex, influenced by a range of contextual factors. Within the framework of consumer behavior theory (Kotler & Keller, 2016), consumption behavior is understood as the result of interactions among economic, psychological, social, and technological factors. Employment conditions, which reflect income levels, job stability, and the labor market structure, theoretically play a primary role in determining purchasing power (Rolim et al., 2023). However, in the context of the digital economy, the role of these economic factors does not operate in isolation; rather, it is subject to a "reduced influence" due to the intervention of digital technology, which changes how individuals access, assess, and realize consumption (Guo et al., 2026).

Further reviewing permanent income theory (Friedman, 1957), consumer behavior is determined not only by current income but also by long-term income expectations. This is highly relevant to the characteristics of generation z and millennials, who tend to have high job flexibility, dynamic career mobility, and optimism about future income increases (Al-Twal et al., 2025). In this context, despite employment conditions that indicate the dominance of the informal sector and limited income stability, digital consumption persists because individuals adjust their consumption patterns based on income expectations rather than actual income levels (Nguyen et al., 2024). This adjustment strategy is seen in the form of more micro-management of consumption, such as small but recurring purchases, which cumulatively maintain consumption levels.

From a TAM perspective (Davis, 1987), high digital consumption can be explained by the increase in perceived usefulness and perceived ease of use of digital platforms. The e-commerce and fintech ecosystems in Indonesia have significantly reduced transaction friction through innovations such as e-wallets, paylater, cashback, and algorithmic recommendation systems (Hendarsyah, 2019; Puspitasari, 2025). This strengthens the consumption drive because the purchasing process becomes faster, easier, and psychologically more "affordable," even though economic resources remain limited. In practice, this phenomenon is evident in consumers' increasing reliance on marketplace platforms integrated with digital payment services, making consumption a highly automated activity in everyday life.

Furthermore, these findings reinforce those of Lina et al. (2022), which showed that digital promotions, app convenience, and psychological factors, such as shopping impulsivity, heavily influence generation z's consumer behavior. Flash sales, free shipping, and limited-time offers have been shown to create a sense of urgency that drives spontaneous purchasing decisions. Furthermore, research by Chen & Yang (2023) also confirmed that live streaming commerce strategies can increase consumer trust and engagement in the purchasing process, thereby strengthening the intensity of digital consumption. In the Indonesian context, this phenomenon is clearly evident in the increasing role of influencer marketing and live shopping on platforms such as marketplaces and social media.

In addition to economic and technological factors, social dimensions also play a significant role in shaping digital consumption patterns. Lüders et al. (2022) explain that digital consumption functions not only as an economic activity but also as a means of expressing social identity. This aligns with the generation z phenomenon, where consumption activities are part of building self-image on social media (Putri et al., 2023). Consumption is no longer merely utilitarian but also symbolic, with purchased products serving as representations of lifestyle, social status, and connection to digital trends (Siepmann et al., 2022). In practice, this is evident in the strong influence of influencer recommendations, TikTok trends, and user-generated content in influencing purchasing decisions.

Furthermore, the dominance of the informal sector in Indonesia's employment structure (59.42%) creates conditions of income uncertainty, which encourages adaptive consumption strategies. Individuals do not necessarily reduce consumption, but instead shift their spending allocation strategies to be more flexible and opportunistic (Yang & DiBenigno, 2025). Consumers tend to maximize utility by using discounts, cashback, pay-later systems, and other digital incentives (Fadli et al., 2024). This phenomenon demonstrates a shift from traditional consumption rationality to bounded rationality in the digital economy, where the incentive structure of digital platforms heavily influences consumption decisions.

Conceptually, the results of this study broaden the understanding that in the digital economy, the relationship between employment conditions and consumption is no longer deterministic as in conventional economic theory. Technology acts as both an enabler and an amplifier, weakening the direct influence of economic constraints on consumption (Hirth et al., 2023). Therefore, modern consumer behavior models need to integrate the digital dimension as a key variable mediating the relationship between economic conditions and consumption decisions. These findings also expand the literature by demonstrating the paradox of digital consumption: economic constraints do not reduce consumption intensity but instead alter consumption patterns and strategies. While previous research has emphasized the linear relationship between income and consumption, this study demonstrates that, in the context of the digital economy, this relationship becomes more complex and is influenced by both technological and social factors.

The practical implications of this research suggest that digital industry players need to develop strategies better aligned with the characteristics of generation z and millennials, who are price-sensitive yet highly engaged consumers in the digital ecosystem. Strategies such as hyper-personalization, shopping gamification, dynamic pricing, and social commerce integration are becoming increasingly relevant to maintaining consumption intensity. Meanwhile, for policymakers, the results of this study demonstrate that improving the quality of employment impacts not only welfare but also the stability of domestic consumption, a key driver of digital economic growth.

Moving forward, this research recommends developing studies that use an inferential quantitative approach to test the strength of relationships between variables and identify more specific mediating variables. Variables such as digital literacy, consumption impulsivity, fear of missing out (FOMO), and influencer marketing should be included in the analysis model to provide a more comprehensive understanding. Furthermore, a longitudinal approach is needed to examine how changing employment conditions and developments in digital technology influence the consumption dynamics of generation z and millennials over time.

Conclusions

Indonesia's employment situation, characterized by unemployment rates, average wages, and the dominance of the informal sector, is linked to the digital consumption patterns of generation z and millennials, but the relationship is not linear. Although employment conditions reflect limited purchasing power, generation z and millennials still exhibit high levels of digital consumption. This indicates that economic factors do not solely determine digital consumption but are also influenced by technological, social, and psychological factors that strengthen consumption activities in the digital era.

This research provides a theoretical contribution by broadening the understanding of consumer behavior theory by integrating employment factors and digital technology as determinants of consumption behavior. Practically, these findings have implications for digital industry players, as generation z and millennials are consumer segments that remain active despite economic limitations, making marketing strategies based on promotions, ease of transactions, and personalization crucial. For policymakers, these research findings confirm that improving the quality of employment affects not only economic well-being but also the stability of consumption patterns within the digital economy.

This study has limitations because it uses only secondary data from the Central Statistics Agency (CSA) and Populix reports, without conducting inferential statistical testing that could more robustly measure causal relationships between variables. Furthermore, this study did not include other variables, such as digital literacy, lifestyle, consumption impulsivity, and social media influence, in the analysis model. Therefore, further research is recommended to use an inferential quantitative or mixed-methods approach and to include mediating and moderating variables to provide a more comprehensive picture of the dynamics of digital consumption among generation z and millennials in Indonesia.

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