INDONESIA MILLENNIAL AND GEN Z REPORT 2027

Understanding and Uncovering the Behavior, Challenges, and Opportunities

IDN Research Institute

IDN

About the Report

Indonesia Millennial and Gen Z Report 2027

Adaptation as Strategy: Understanding the Generation That Keeps Moving

In a world where change arrives faster than preparation, understanding a generation means more than tracking what they buy or where they scroll. It means asking what they are protecting, what they are building, and what they have quietly decided to let go.

The Indonesia Millennial and Gen Z Report 2027 from IDN Research Institute is built on that premise. According to data from Badan Pusat Statistik (BPS), Millennials and Gen Z together number approximately 194 million — equivalent to 68 percent of Indonesia's total population. They are not a demographic footnote. They are the backbone of the country today and the architects of its tomorrow.

Millennials, now aged 30 to 45, carry the weight of expectations that were set before the ground shifted beneath them. Gen Z, aged 14 to 29, entered adulthood already mid-disruption — and have been navigating uncertainty not as a crisis, but as a starting condition. Both generations are responding to the same pressures: a contracting middle class, a labor market that rewards flexibility over loyalty, housing that feels permanently out of reach, and institutions whose pace of change rarely matches the speed of their needs.

This report does not simply document what they do. It asks why — and what that reveals about where Indonesia is heading.

The thread running through every chapter of IMGR 2027 is a single word: Adaptation. Not adaptation as defeat, but adaptation as a conscious, deliberate strategy for survival and growth. These generations have redefined normalcy, restructured their priorities, and found ways to build meaning in spaces the system was not designed to support. They diversify their income not because they are reckless, but because one source is no longer enough. They distrust institutions not because they are cynical, but because they have been paying attention. They move — abroad, online, inward — not because they have given up, but because they are still calculating.

IMGR 2027 captures that movement. It maps the behavioral, financial, cultural, and civic dimensions of how these generations are adapting — and what those adaptations signal for businesses, policymakers, educators, and anyone seeking not just to understand Millennials and Gen Z in Indonesia, but to remain relevant to them.

Objective and methodology of research

Beyond the Numbers. Inside the Pattern. Toward the Why.

Understanding Indonesia's Millennials and Gen Z means going further than what the data shows on the surface. It requires uncovering the motivations behind their choices, the trade-offs they navigate daily, and the logic they apply when systems fail to meet them halfway. Trend figures alone cannot capture that. What this research demanded was a design built for depth.

From that conviction, IDN Research Institute conducted a mixed-method study combining quantitative surveys, qualitative in-depth interviews, and systematic triangulation with national-scale secondary data.

The primary survey was conducted in two waves, reaching a total of 628 respondents — 279 Millennials and 349 Gen Z. The first wave covered 505 respondents across a balanced generational split, designed to map behavioral patterns broadly. The second wave involved 123 respondents with a heavier focus on Gen Z, used to explore themes that emerged from the first wave in greater depth. Respondents were selected through purposive sampling with SES stratification, spanning nine geographic areas across Indonesia: North Sumatra, Batam (Riau Islands), Jakarta, West Java, Central Java, Yogyakarta, East Java, Kalimantan, and Sulawesi — a combination of major urban centers, mid-sized cities, and regions representing different infrastructure and economic conditions.

SES composition ranged from Upper Class and Middle Class to Lower Middle Class, Aspiring Middle Class, and Lower Class including the poor and vulnerable — ensuring that behavioral patterns identified in this report do not simply reflect a single economic group or geography.

To enrich the quantitative findings, we conducted in-depth interviews with 17 informants — 8 Millennials and 9 Gen Z — selected for variation in SES, location, and work profile. All interviews were conducted semi-structurally over 45 to 90 minutes, and concluded when thematic saturation was reached. We also engaged 6 contextual practitioners from the fields of economics, personal finance, consumer psychology, spirituality, and lifestyle — not as primary data sources, but as interpretive lenses to ground our findings in real-world dynamics.

The analytical strength of this report rests on cross-source triangulation. Survey findings were systematically confirmed and calibrated against national secondary data from institutions including BPS, Bank Indonesia, OJK, and Mandiri Institute, as well as global references such as the Deloitte Gen Z & Millennial Survey, PwC Global Workforce Hopes & Fears, and the Reuters Institute Digital News Report. Digital platform trend analysis — including Google Trends data and content consumption patterns on YouTube, TikTok, and X — was integrated to capture behavioral signals that surveys alone cannot track in real time.

No significant claim in this report rests on a single instrument. Every key finding is confirmed by at least two independent sources. Where convergence occurs across all three — survey, national data, and digital trends — we treat it as a strong signal. Where tension exists between sources, we document it as nuance rather than resolve it artificially.

It is important to note that this study was not designed to produce statistically representative estimates of Indonesia's Millennial and Gen Z population as a whole. Conventional margin of error does not apply. The power of this report lies in the depth of its patterns and the convergence across sources — not in population-level precision.

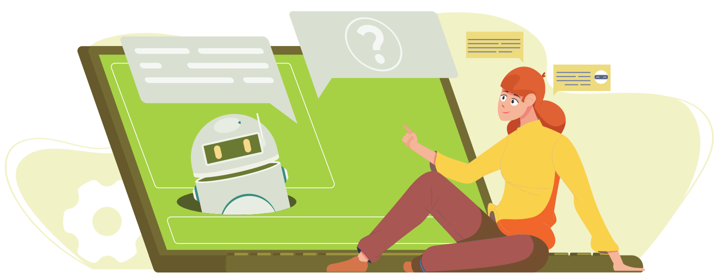
Millennials are defined as those born between 1981 and 1995. Gen Z are those born between 1996 and 2012. SES classification follows Indonesia's standard household expenditure-based measurement framework.

What to expect from this report

Reading the Room: A Close Look at Two Generations Navigating Change

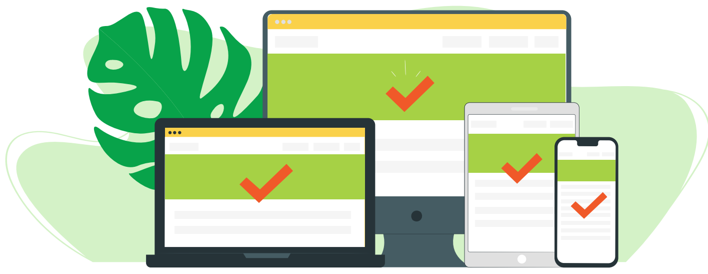
Through the Indonesia Millennial and Gen Z Report 2027, IDN Research Institute invites readers — from industry players to institutional decision-makers — to gain a grounded understanding of how these two generations see the world today: the issues they care about, the pressures they have been navigating, and the concerns that shape how they move through daily life. This report covers:

Economic conditions and how both generations are adapting their financial behavior in response to structural pressure



The evolving world of work amid the rapid emergence of AI — and what that means for income, career design, and skill relevance

The perspectives of Millennial and Gen Z women, whose economic contribution and decision-making power remain consistently underdocumented



New patterns in media consumption, trust, and how information travels between platforms and people

Cultural identity, coping behavior, and the industries quietly growing from both

Civic values, moral tensions, and how these generations express care for their country on their own terms

For policymakers, this report offers a direct line of sight into where public communication, program design, and institutional responsiveness can be sharpened. For industry players, it surfaces where market assumptions have drifted from actual behavior. For educators, it clarifies what learning, relevance, and engagement genuinely mean to these cohorts today.

Ultimately, this report exists to close the gap — between how these generations are seen and how they actually are. The more accurately that gap is understood, the more meaningful the connections that follow.

Generational Insights:

Two Generations. One Nation. Different Starting Points

This report documents two generations growing up within the same ecosystem but responding to its pressures in different ways. Millennials (aged 30 to 45) move from a more established position, having already built careers, responsibilities, and long-term expectations. Gen-Z (aged 14 to 29), meanwhile, move from a more fluid starting point. Many have not yet fully entered the system, and that is precisely what makes their adaptation feel more radical.

The difference between the two generations is not about values or loyalty. It is about their position within the system and how much each has already put on the line. Understanding this distinction is essential for communicating effectively, designing relevant products, and crafting policies that resonate with both generations.

ECONOMIC DIAGNOSIS

For Millennials, economic pressure is not an abstract threat; it is a reality they already feel through their monthly bills. They are a generation that entered the job market with certain expectations, only to discover that home ownership, vehicle ownership, and the stability they were promised have become increasingly out of reach. Around 45% of Millennials state that their income is insufficient to meet their living needs, despite belonging to the group with the highest national financial literacy level (74.04%, SNLIK 2025). What distinguishes Millennials is the double burden they carry: supporting not only their own needs, but also those of their parents. The sandwich generation is no longer a marginal phenomenon, but a condition experienced by the majority.

Gen-Z entered the workforce after this economic compression had already taken place. Their average wage ranges from IDR 1.68 to 2.28 million per month, far below the threshold needed to enter the property market or build an adequate financial safety net. Around 41% admit they struggle to save despite their efforts. Yet interestingly, their response is not resignation. Gen-Z records the highest level of financial literacy among the 18 to 25 age group (73.22%) and is also the most active in seeking alternative income streams. For Gen-Z, uncertainty is not a crisis; it is a normal condition they have learned to navigate from the very beginning.

FINANCIAL ADAPTATION

Millennials diversify their income with a defensive logic. Around 50% run side jobs as a way to strengthen the stability they already have, rather than to build from scratch. They also tend to choose side jobs with larger and more structured project values. In terms of insurance, Millennials demonstrate a deeper level of distrust, with 26% stating they do not trust it at all, compared to Gen-Z. This reflects their longer exposure to negative experiences within the industry. The #KaburAjaDulu phenomenon among Millennials is also more structured. Those who choose to leave generally do so with careful calculation and a clear plan to return, such as Yeni, who works in the Philippines with a specific financial target before eventually going home.

Gen-Z diversifies income with a more exploratory logic. Around 34% are actively seeking higher-paying jobs, while 32% are involved in online selling. They are also more willing to start from smaller-scale income sources such as affiliate marketing or live streaming. In terms of insurance, Gen-Z is theoretically more open, with only 11.8% expressing complete distrust. However, the adoption gap remains significant because existing products are not designed for their non-linear cash flow patterns. Crypto has also become a more familiar financial instrument among Gen-Z, not for ideological reasons, but for practical ones such as easier access, lower starting capital, and the absence of salary slip requirements.

NEW INFORMATION ARCHITECTURE

Millennials are a transitional generation. They still remember the era of conventional media, yet have spent enough time within the digital ecosystem to become skeptical of both. They consume more official institutional statements (37% compared to 31% for Gen-Z) and formal news from media outlets (25% compared to 18% for Gen-Z). At the same time, they are also the group with the highest level of distrust toward the government, with 40% perceiving the government's response as slow. Millennials are among the most difficult audiences to win over because their standards are high and their skepticism is shaped by lived experience rather than assumption.

Gen-Z, meanwhile, has never experienced a world without algorithms. For them, information comes to find them rather than being actively searched for. Around 43.70% have already accessed AI-based content, more than twice the rate of Millennials, and they are the most active users of short-form platforms. What stands out is that Gen-Z responds more strongly to visual data (43%) and humor (38%) than Millennials, while also being nearly twice as active in digital participation activities such as sharing, reposting, and signing petitions (66.3% compared to 36% for Millennials). For Gen-Z, trust is not determined by who is bigger, but by who feels more consistent and less transactional.

SELF-CONSTRUCTED IDENTITY

Millennials built their identities in an era when curation was still controlled by institutions, only to later witness the collapse of that system. They are the first generation to experience how democratized content distribution transformed the rules of the game, from MTV to YouTube, from radio to Spotify, and from bookstores to e-commerce platforms. Within today's consumption ecosystem, Millennials invest more of their identity through mature fandoms, such as Nabila, who has attended BTS concerts 18 times, or Deby, who allocates at least IDR 20 million annually as her "hobby expenditure." For Millennials, fandom consumption represents an emotional investment that has been cultivated over time and is not easily disrupted by economic pressure.

Gen-Z, meanwhile, does not inherit taste; they shape it through highly personalized algorithms. The rise of Hipdut into the AMI Awards within months, local perfume brands growing 53% in e-commerce, and Indonesian films entering the Netflix lineup are all products of an ecosystem where Gen-Z acts as the primary curator. Gen-Z's identity is layered: local in its roots, yet global in its arena. Carmen from Bali debuting in Korea without triggering nationalism-related controversy is perhaps the clearest example of this pattern. Their coping mechanisms are also more diverse and highly documented, ranging from micro-dramas and tarot reading to AI roleplay chatbots. All of these reflect responses to the same uncertainty, expressed through different channels.

POLITICAL, CIVIC, AND MORAL VIEWS

Millennials are the generation that is both the most skeptical and the most resigned. They are more likely to take no action at all on social issues (39.6% compared to 22% for Gen-Z), but when they do participate, they tend to choose paths closer to the system, such as organized donations (40% compared to 21% for Gen-Z) and formal discussions (20% compared to 18%). Toward the government, 40% of Millennials view the response as late, the highest figure compared to other groups. However, this skepticism does not necessarily translate into action; instead, it often leads to resignation. Millennials' compliance with official channels is less about principle and more about a system that has never truly been tested from their side.

Gen-Z is the most normative generation: 41% choose official channels because "that is how it should be" (compared to 26% for Millennials). They are also the most digitally active in social issues, with 66.3% having shared, reposted, or signed petitions. However, this activity should not be mistaken for trust in the system. Gen-Z is acutely aware that the system is inconsistent, and 54.5% admit they have, at some point, unconsciously bypassed official channels. The way Gen-Z expresses nationalism also differs from common assumptions. Data shows that 61% of Millennials and Gen-Z express their love for Indonesia through local products, and 59% through criticism of unjust policies, rather than through ceremonies or rituals. Gen-Z strongly believes in the values of democracy (more than 90%), but not in its implementation, and they clearly distinguish between the two.

THE DEFINING SEGMENT: WOMEN AND THE RECALCULATION OF CAREER

Millennial women are the first generation to experience that “having both a career and a family” is not as simple as previously promised. They are the most statistically dominant group of female breadwinners, with 51.36% being married while serving as the primary income earners. At the same time, 40.77% of them are still officially registered as “wife” rather than head of household in civil documents. This administrative gap is not merely symbolic; it makes them less visible within insurance, credit, and labor protection systems that determine access to essential resources. Millennial women also engage with non-formal spiritual content more through community-based and storytelling channels. They are mature enough to distinguish what feels authentic from what is performative.

Gen-Z women enter the workforce with a higher awareness of structural inequality, yet still face many of the same unresolved barriers. They account for 49% of online learners, but only 30% of GenAI course registrants, a gap that has direct economic implications given that daily AI users report productivity gains of up to 96%. Gen-Z and Millennial women are also the primary audience for non-formal spiritual content, and they respond more strongly to relational and narrative-driven formats than to transactional messaging. For brands, this is not a passive segment waiting to be educated. They are active decision-makers who are already shaping conversations, and they do not require institutional permission to do so.

ONE COMMON THREAD

Behind all the differences in strategy and behavior between Millennials and Gen-Z, there is one belief that remains consistent across both generations: the existing system is not fully designed for them. Millennials experience this as a betrayal of promises that were already made. Gen-Z experiences it as a baseline condition they have accepted from the moment they entered.
What sets the two apart is not concern or ambition, but how much each still has to risk within a system that has yet to fully respond. From that position, both generations make decisions that may look different on the surface, but are rooted in the same logic: creating control where the system fails to provide it.

For brands and policymakers, this is not a trust crisis that needs to be managed. It is a behavioral map that is already available, and what will determine relevance in the next two years is the ability to read it faster than others.

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Overall Respondent Profiling

Area*

Big Cities (NETT)	**65%**
Jabodetabek	36%
Jawa Tengah	27%
Sumatera Utara	18%
Jawa Barat	11%
Surabaya / Jawa Timur	7%
Secondary Cities (NETT)	**15%**
Yogyakarta	4%
Makassar / Sulawesi	3%
Batam / Kep. Riau	3%
Kalimantan	2%
Others	3%

*Quota was applied during data collection

Gender

Male	48%
Female	52%

Age Group

Millennials	Gen Z
44.4%	55.6%

Socio-Economic Class

Upper Class	6%
Middle Class	6%
Lower Middle Class	11%
Aspiring Middle	48%
Lower / Poor & Vulnerable	30%

Education Level

Senior High School	50%
Bachelor	34%
Diploma	9%
Junior High School	6%
Master	1%

Urban vs Sub-Urban*

	%
Urban	50%
Sub-Urban	50%

Pengeluaran Rumah Tangga

> Rp 10 juta	26.8%
Rp 5-10 juta	28.6%
Rp 2.5-5 juta	26.8%
Rp 1-2.5 juta	9.8%
<Rp 1 juta	8.1%

Quota was applied during data collection for Area and Urban vs Sub-Urban variables. | **n = 628 respondents** (Millennials: 279 / Gen Z: 349)


IDN MEDIA

Chapter 1

A Generation Under Pressure: Economic Diagnosis

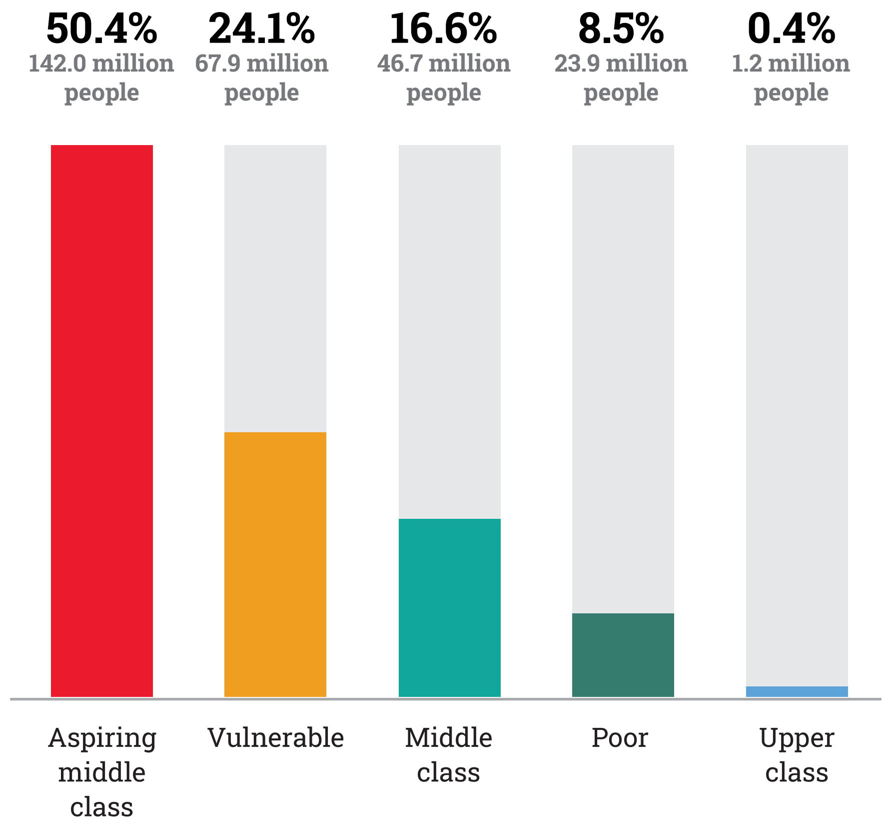
In 2025, the size of the middle class declined. Mandiri Institute recorded a decrease of 1.2 million middle-class residents, from 47.9 million people in 2024 to 46.7 million in 2025. This decline is steeper compared to 2024, which only saw a drop of 0.4 million people from the middle-class level in 2023. Mandiri Institute also noted that during the period from 2019 to 2025, the lower middle-class group declined by more than 11 million people, while the Upper Aspiring Middle-Class group tended to stagnate below the middle-class threshold. On the other hand, the upper-middle group (Middle MC and Upper MC) recorded an increase of 416 thousand people.

In the same study, the number of aspiring middle-class and vulnerable populations increased. In 2024, there were 137.5 million people in the aspiring middle-class group, rising to 142 million in 2025. Meanwhile, the vulnerable group increased slightly from 67.7 million in 2024 to 67.9 million in 2025. This means the aspiring middle class grew by approximately 4.5 million people, some of whom previously belonged to the middle class, while 200 thousand people moved down from the aspiring middle class into the vulnerable group.

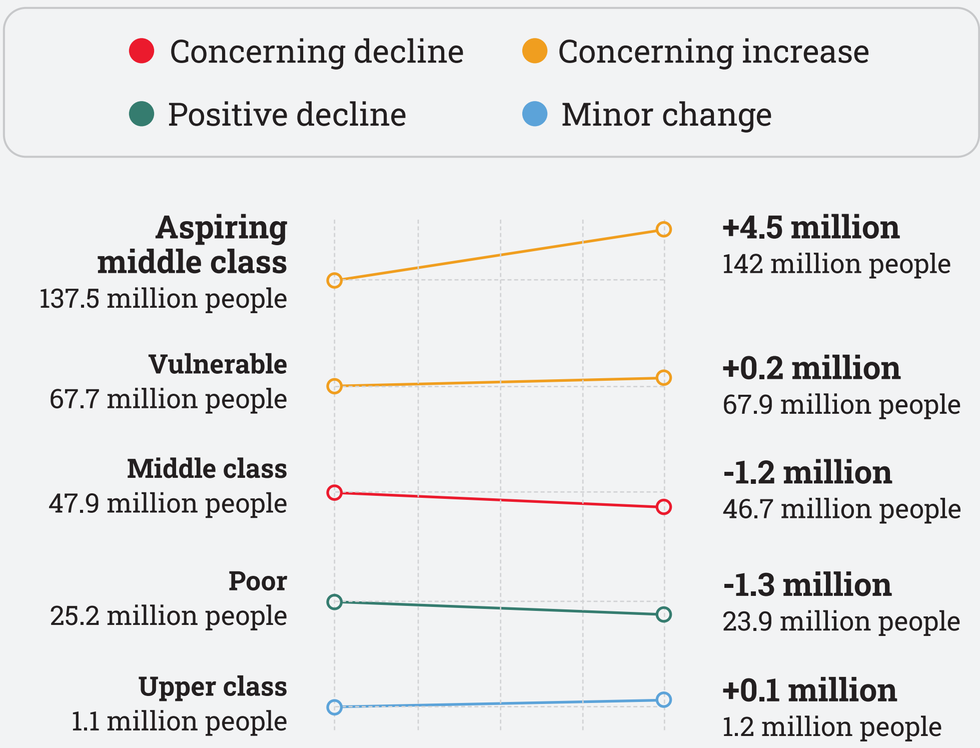
The number of people in the poor category decreased from 25.2 million in 2024 to 23.9 million in 2025. On the other hand, the size of the upper class remains very small compared to the total population. In 2025, this group reached approximately 1.2 million people, or 0.4%, a slight increase from 1.1 million the previous year.

To summarize, the aspiring middle class accounts for 50.4% of the total national population, the vulnerable group 24.1%, the middle class 16.6%, the poor 8.5%, and the upper class only 0.4%.

Population count per SES in Indonesia 2025 according to Mandiri Institute



Graph of population change 2024–2025, Mandiri Institute



From the data presented by Mandiri Institute, it is known that the majority of Indonesia's population belongs to the aspiring middle class and vulnerable groups. This decline is seen as one impact of increasing economic pressure on a large share of Indonesian society. This signal is also viewed as unfavorable, because the proportion of the aspiring middle class and vulnerable groups is larger than that of the middle class and upper class, which are the groups that typically act as the primary drivers of Indonesia's economic engine.

It is important to note that, as cited by the Ombudsman, the aspiring middle class remains in a position that is highly vulnerable to downward mobility into lower economic classes, including the vulnerable group and even the poor. Various risks also continue to pressure this segment, such as layoffs, limited protection of basic worker rights, narrowing job opportunities amid the emergence of AI, easy access to online loans that can trap households in cycles of debt and interest, as well as broader structural poverty.

Official Narrative and Structural Reality: Two Maps That Must Be Read Together

On February 13, 2026, President Prabowo Subianto attended the Indonesia Economic Outlook 2026 forum, organized by the Coordinating Ministry for Economic Affairs at Wisma Danantara, Jakarta. The forum was attended by ministers, ambassadors of friendly nations, leaders of financial institutions, business associations, academics, and capital market actors, making it one of the most strategic economic communication platforms in the early-year agenda.

In his speech, President Prabowo emphasized an economic vision built on strengthening the domestic foundation. He delivered reports from a number of regional heads stating that poverty and open unemployment were beginning to decline, and cited direct reports from Apindo business actors that household consumption in January 2026 had increased, which they attributed to the impact of the Free Nutritious Meals (MBG) program on economic growth in villages and sub-districts. On the fiscal side, the President noted budget efficiency of more than IDR 300 trillion in the first year of his administration, citing it as evidence of more productive fiscal management. In the same forum, Coordinating Minister for Economic Affairs Airlangga Hartarto reported 2025 economic growth of 5.11%, supported by household consumption growth of 4.98%, with a target of 5.4 to 5.6% for 2026.

Latest data from the Central Statistics Agency (BPS) shows that the Indonesian economy in Q1-2026 grew by 5.61% year on year, surpassing the upper limit of the target set by the government. Household consumption also strengthened, growing 5.52% year on year, up from 4.98% throughout 2025. From the expenditure side, Government Consumption Expenditure recorded the highest growth at 21.81% year on year over the same period. However, this growth is not evenly distributed spatially: Java contributed 57.24% of total national GDP with 5.79% growth, while Kalimantan grew only 4.08%, reflecting persistent regional disparities in economic distribution. (Source: BPS, Official Statistics News No. 48/05/Th. XXIX, May 5, 2026).

For business actors and decision-makers, both sets of data need to be read together. Aggregate growth figures such as 5.11% in 2025 and 5.61% in Q1-2026 reflect macroeconomic resilience and remain relevant for overall market outlooks. At the same time, distributional data reveals more granular dynamics: the middle class shrank by 1.2 million people in one year, while the aspiring middle class expanded by 4.5 million. Total per capita consumption rose 4.3%, but its composition shifted toward non-deferable needs such as health, education, and basic staples.

Both perspectives are valid and necessary. Macro indicators describe the overall direction of the economy, while distributional data shows where purchasing power is actually moving and which segments are driving it. For well-targeted business strategies, reading both layers simultaneously is the starting point.

Map of Structural Pressure

Through data from the Central Statistics Agency, we found that urban per capita expenditure for 2024 to 2025 reveals a paradox: total consumption is rising, but its composition is shifting fundamentally.

In aggregate, average urban per capita expenditure increased from IDR 1,737,427 in 2024 to IDR 1,811,698 in 2025, an increase of 4.3%. The figure appears healthy on the surface. However, when broken down by category, the narrative becomes clearly different.

Two categories declined: tobacco products (-3.3%) and spending on celebrations and ceremonies (-2.8%). Both are discretionary categories, meaning expenses that are typically reduced first when household financial pressure increases. On the other hand, the categories that rose most sharply are non-deferrable needs: health spending increased by 13.9%, education by 10.4%, and clothing and footwear by 10.9%. Even basic cooking inputs such as cooking oil and coconuts rose by 13.2%, reflecting higher everyday subsistence costs.

Change in average national urban per capita expenditure 2024–2025 according to BPS

● Increase (basic needs pressure) ● Decrease (discretionary compression) ● Stable / moderate

Food	
Vegetables	+7.6%
Fruits	+11.3%
Oil & coconut	+13.2%
Ready-made beverages	+10.4%
Prepared foods	+3.0%
Cigarettes & tobacco	−3.3%
Cereals	−4.9%
Non-Food	
Healthcare	+13.9%
Durable goods	+19.7%
Education	+10.4%
Clothing & footwear	+10.9%
Taxes & insurance	+6.2%
Housing & utilities	+1.1%
Parties & ceremonies	−2.8%

The decline in **tobacco (-3.3%)** and celebrations or **ceremonies (-2.8%)**, alongside the surge in **health (13.9%)** and **education (10.4%)**, does not indicate a shift in taste, but rather a forced compression of choices. Total expenditure rose 4.3% from IDR 1.74 million to IDR 1.81 million, but its composition shifted toward needs that cannot be postponed.

This pressure is also confirmed from the banking side. The LPEM FEB UI Indonesia Economic Outlook Q1-2026 report noted that household savings growth slowed in Q3 2025, with all savings groups holding less than IDR 1 billion recording slower growth compared to the previous quarter. Specifically, savings with balances below IDR 100 million, which reflect the savings profile of the lower middle class and aspiring middle class, slowed to 3.53% year on year, down from 3.96% in the previous quarter. LPEM identified the cause explicitly: some households were withdrawing savings to finance basic needs such as food, electricity, water, and transportation. In other words, the increase in total per capita consumption recorded by BPS does not entirely reflect an improvement in welfare, as part of it is being financed by eroding savings. (Source: LPEM FEB UI, Indonesia Economic Outlook Q1-2026).

The increase from 2024 to 2025 was also more pronounced in the non-food category (5.4%) compared to food (3.0%). From this data, an important pattern emerges that demands attention. The categories that declined are tertiary needs, while the categories that rose are survival and insurance-related needs.

In other words, the BPS data shows that a shift in priorities is taking place, driven by macroeconomic conditions. When tobacco consumption declines not due to health awareness but because electricity bills have increased, it reflects structural pressure across millions of households, forcing them to reallocate spending toward more urgent and essential categories.

This market pressure is also consistent with BPS data showing year-on-year price increases in several basic commodities in 2025, including cooking oil, palm oil (FFB), coconuts, and SKM (machine-rolled clove cigarettes).

Housing: Not "Owning a Home", but "Making the Home Better"

Property ownership remains a persistent issue for Millennials and Gen-Z in Indonesia. Property prices are considered far beyond the reach of average Indonesian worker wages. According to BPS data for 2024, Gen-Z earned an average wage of IDR 1.68 million to IDR 2.28 million per month, while Millennials earned an average of IDR 3 million to IDR 3.7 million per month. From this data, it can be concluded that Millennials and Gen-Z have an average annual income ranging from IDR 20.16 million to IDR 44.4 million. In other words, the majority of Indonesia's young generation must allocate a very large proportion of their income simply to enter the property market.

Ironically, property prices are actually slowing sharply in nominal terms. Based on Bank Indonesia's Residential Property Price Survey, compiled by Global Property Guide (February 2026), Indonesia's residential property price index recorded continuously weakening year-on-year growth throughout 2024 to 2025: from 1.46% in Q3 2024, falling to 1.39% in Q4 2024, then 1.07% in Q1 2025, 0.90% in Q2 2025, 0.84% in Q3 2025, and 0.83% in Q4 2025, making it the lowest growth rate since data was first recorded in 2003. However, this nominal figure conceals a more difficult reality: when adjusted for inflation, national property prices actually fell by an average of 1.57% annually in Q3 2025, the largest real decline in the past two years (Global Property Guide, February 2026, citing Bank Indonesia).

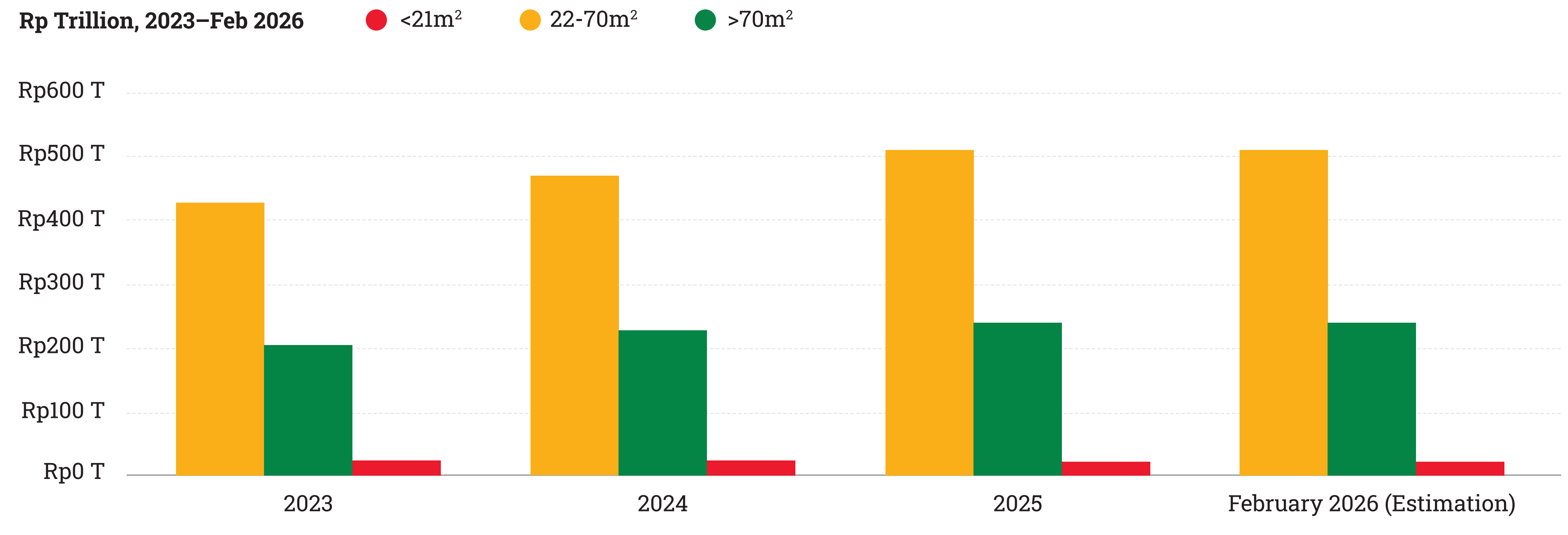
This price slowdown is not a sign that the market is becoming more affordable. On the contrary, it reflects weak demand, where declining purchasing power and rising layoffs are the main factors suppressing price growth (Trading Economics, February 2026, citing Bank Indonesia). Among the 18 cities surveyed by Bank Indonesia, 12 cities recorded slower price growth in Q4 2025, with the sharpest slowdown occurring in Palembang (Global Property Guide, February 2026). This condition is further exacerbated by high entry costs: bank lending rates to developers remain in the 9% to 11% range even after Bank Indonesia cut its benchmark interest rate to 5.75% in late 2024, while steel prices remain 35% higher than pre-pandemic levels and cement inflation adds approximately 8% to construction costs (Mordor Intelligence, Indonesia Real Estate Market Analysis, 2026, citing Bank Indonesia Q3 2025).

This pressure is also clearly visible from the housing finance side. Based on the official release of Indonesian Financial System Statistics (SSKI) published by Bank Indonesia, overall property credit growth slowed to 5.72% year on year in 2025, compared to 2024, which recorded a growth surge of 11.96%, up from 6.23% in 2023. The average annual growth of mortgages declined significantly, from 35.2% per year between 2003 to 2013, to 9.4% per year during 2014 to 2024, and below 7% in 2025 (Global Property Guide, February 2026, citing Bank Indonesia).

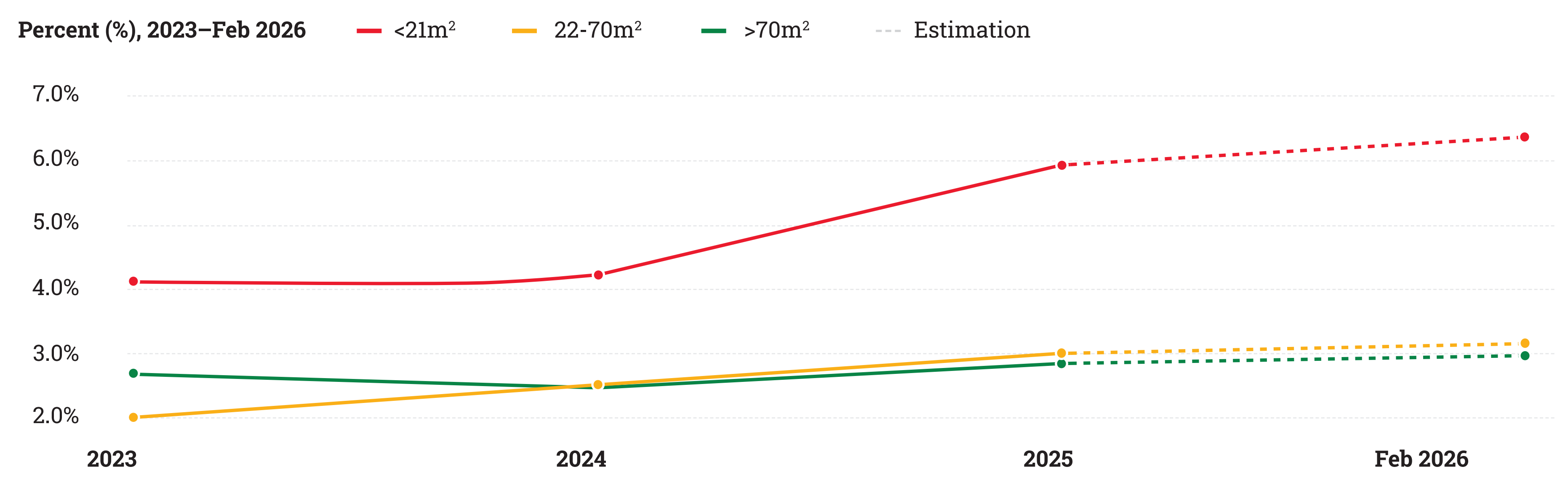
Meanwhile, the non-performing loan (NPL) ratio for property loans continues to increase year by year. Based on Table 18 of Bank Indonesia's SSKI, property loan NPLs were recorded at 2.47% in 2023, increasing to 2.67% in 2024, and rising further to 3.08% in 2025. This trend continued into 2026, with property loan NPLs reaching 3.24% as of February 2026.

The increase in NPLs is most pronounced in the small-house segment. Mortgages for landed houses of 21 m² or less recorded the highest NPL among all segments at 5.91% in 2025, up from 4.24% in 2024, and continuing to rise to 6.36% as of February 2026. A similar pattern is observed in the vertical housing segment: NPLs for apartment mortgages of 21 m² or less were recorded at 5.13% in 2025, up from 2.65% in 2024, and reaching 6.08% as of February 2026. This reflects that the greatest pressure is being borne by the group with the most limited purchasing power.

Outstanding mortgages for landed houses by size segment 2023–Feb 2026 according to Indonesian Financial System Statistics (SSKI)



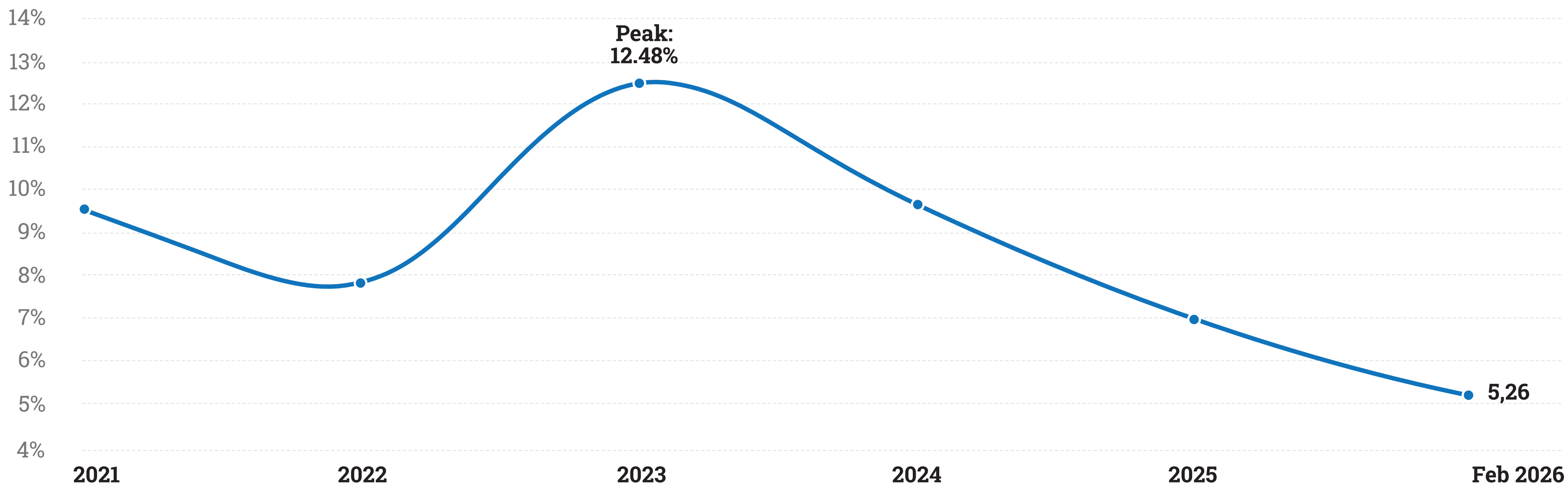
NPL of mortgages for landed houses by size segment 2023–Feb 2026 according to Indonesian Financial System Statistics (SSKI)



What is more systemically concerning is not the smallest segment, but the segment that dominates the market. Mortgages for landed houses of 22 to 70 m² constitute the largest segment, with outstanding loans of IDR 511.1 trillion as of February 2026, far exceeding the above 70 m² segment at IDR 241.3 trillion or the 21 m² and below segment at only IDR 23 trillion. However, the NPL in this dominant segment continues to rise, from 2.51% in 2024 to 3.00% in 2025 and 3.14% as of February 2026, now even exceeding the NPL of the larger above 70 m² segment, which stood at 3.00% over the same period.

This is an anomaly worth noting: households purchasing homes in the “decent housing” segment are experiencing more difficulty in repayment compared to those buying larger homes. Systemically, the deterioration in credit quality within the 22 to 70 m² segment poses a greater risk to banking sector balance sheet stability due to its dominant share within the total system.

Growth of Landed House Mortgages Slows



In addition, overall mortgage growth for landed houses continues to slow, from 12.48% in 2023 and 9.67% in 2024, falling to 7.05% in 2025, and slowing further to 5.26% as of February 2026. Meanwhile, mortgages for the 21 m² and below segment even recorded consistent negative growth at minus 6.52% throughout 2025 and minus 9.08% as of February 2026. This indicates that not only price has become a barrier, but access to financing is also becoming increasingly tight. Under these conditions, the decision to buy a home becomes increasingly complex for Millennials and Gen-Z.

However, amid limited access to home ownership, an emerging adaptation pattern is becoming increasingly visible among Millennials and Gen-Z. Rather than waiting to own a home, they are beginning to optimize the spaces available to them, whether bedrooms or rented dwellings, into more personal and functional environments. This is reflected in the growing volume of content on room decor, workspace setups, and rental home renovations, often accompanied by affiliate links.

For a generation that does not yet own a home, the available space is no longer just a temporary place to live. The bedroom becomes a multifunctional space that combines work, rest, and self-expression in one area. Decorating and modifying space becomes a more realistic alternative compared to waiting for the financial capacity to buy an ideal property.

This behavior is not merely an aesthetic trend, but reflects a rational response to the structural barriers they face. When home ownership feels increasingly out of reach, the available space — however small — becomes a project that is continuously developed. This adaptation shows how the young generation continues to make active decisions, even within constrained conditions.

This shift in behavior is also reflected in market dynamics. According to Mordor Intelligence (2026), the value of Indonesia's home furniture market is estimated to reach USD 4.94 billion in 2025, with the online channel becoming the fastest-growing segment, recording a compound annual growth rate (CAGR) of 6.71% through 2031. This growth is closely linked to the content ecosystem, creators, and affiliate models that drive inspiration-based consumption.

One of the fastest-growing segments is bedroom furniture. This category is no longer limited to basic function but has evolved into a space that accommodates multiple activities simultaneously. Demand for work desks, ergonomic chairs, and multifunctional storage continues to increase alongside the rise of flexible working patterns.

The same report shows that the bedroom furniture segment is projected to grow at a CAGR of 4.95% through 2031. This growth is driven by the need for spaces that can combine sleeping, working, and storage functions within a compact layout. This confirms that changing lifestyles among younger generations are also shaping broader market direction.

Ultimately, what is happening is not a form of resignation, but a shift in how this generation allocates priorities. Rather than pursuing large assets that are increasingly out of reach, they are redirecting spending toward improving the quality of the spaces they already occupy. Living spaces are becoming something actively shaped, rather than merely conditions to be accepted.

The aesthetic home phenomenon, particularly in major cities in Java, can no longer be seen as a lifestyle trend alone. It is an adaptive response to limitation, and at the same time a reflection that comfort and happiness do not necessarily depend on home ownership. In this context, what is shifting is not only consumption patterns, but also how the younger generation redefines what "home" means to them.

This change has also given rise to new ecosystems, from aesthetic home trends to the emergence of content creators in the housing and interior space. Young people tend to lower their aspirations toward long-term ownership, while increasing investment in smaller, more immediately felt lifestyle upgrades. This shift opens new opportunities for industry, although it has not yet been fully recognized or strategically responded to.

Transport: The Calculation of Total Mobility Costs

The sample for this study was drawn from three cities: Yogyakarta, Solo, and Batam, which represent mid-sized cities outside of Indonesia's metropolitan centers. This selection was not without reason. In large cities such as Jakarta, the maturity of public transportation infrastructure, namely the existence of MRT, LRT, and an extensive BRT network, makes mobility cost calculations relatively simpler, with more options available. Meanwhile, in mid-sized cities, the working class actually faces more complex conditions: limited public transportation infrastructure, work distances that are not always walkable, but at the same time EV options are starting to enter the market. It is here that the cost calculation between conventional vehicles and EVs becomes a decision that must truly be considered, not merely a matter of preference.

Lia (31), a housewife living on the border of Central Java and the Special Region of Yogyakarta, deliberately calculates costs in determining the mode of transportation she uses. While still working, she chose to use Trans Jogja because her monthly expenses came in below IDR 200 thousand, far lower than using a private vehicle.

The comparison is significant. For motorbike use, Lia estimates that monthly expenses can reach IDR 200 thousand to IDR 300 thousand, while a car, even when used only about twice a week, still requires around IDR 400 thousand excluding toll fees. In this context, public transportation is the most rational choice in terms of cost, especially for routine mobility.

However, this calculation does not stand alone. In practice, Lia still relies on private vehicles for certain needs, particularly because of the limited reach and operating hours of public transportation. The uneven distribution of Trans Jogja, limited operating hours, and schedule uncertainty due to traffic conditions make public transportation not always reliable — especially for trips that require time certainty.

In addition, geographic factors are also an important variable. The Yogyakarta region, with its diverse terrain including hilly areas such as Gunungkidul or Boko, makes access to public transportation increasingly limited. Options such as the KRL only cover certain areas, like the city of Yogyakarta to Prambanan, so they do not fully meet the need for cross-regional mobility. In these conditions, private vehicles remain a necessity, not merely a choice.

Interestingly, amid these limitations, a new calculation has emerged in choosing the type of vehicle. Lia has begun to consider electric vehicles, particularly electric motorcycles, as a more efficient alternative. In addition to lower operating costs, the presence of two public electric vehicle charging stations (SPKLU) within a radius of less than one kilometer from her home makes this option feel increasingly realistic.

This consideration is not only driven by cost efficiency, but also by awareness of energy issues and uncertainty surrounding fuel prices. In the household context, especially with rising mobility needs, electric vehicles are seen as a more economical and sustainable solution. Government subsidies and lower tax costs are also factors that strengthen this appeal.

Even so, the decision to switch to an electric vehicle is not entirely without doubt. Concerns about safety aspects, such as the risk of battery problems and the potential to run out of power on the road, remain considerations. However, as long as it is used for short-distance mobility with clear access to charging facilities, Lia sees electric vehicles as an increasingly sensible choice.

A different perspective comes from Yohana, a Millennial living in the Godean area, on the border between the city of Yogyakarta and the western part of Sleman Regency. For daily mobility, Yohana relies on a motorcycle, especially for trips with a radius of under five kilometers. She had recently considered buying a car, but her choice still fell on a used conventional car.

That decision was based on similar calculations, but with different infrastructure conditions. Unlike Lia, who has nearby access to electric vehicle charging facilities, Yohana cannot find a SPKLU within a one-kilometer radius of her home. This limitation makes electric vehicles not yet feel like a realistic option, even though she conceptually understands their efficiency potential.

Even so, the decision to buy a vehicle has not yet been made in the near future. Uncertainty regarding energy and economic conditions has led Yohana to choose to delay, while continuing to rely on a combination of motorcycle and ride-hailing services for daily needs. Although app-based transportation costs tend to be higher, this option remains chosen because of its flexibility and availability.

As with Lia, the limited reach and operating hours of public transportation are also a major reason Yohana does not rely on Trans Jogja as her primary mode. In a city that is not yet fully integrated in transportation, mobility choices return to private vehicles or whichever alternative is most flexible.

Interestingly, for Yohana, electric vehicles are not entirely rejected, but are placed as a last option. In a scenario where fuel becomes very limited or unavailable, electric vehicles would become a sensible choice. This shows that EV adoption, for most segments, still depends heavily on changes in external conditions, not merely individual preference.

A similar perspective is also seen with Andreas (33), who lives in Batam, and Amanda (24), who lives in Solo. Unlike the contexts of Yogyakarta and Solo, which still have limited public transportation options, in Batam private vehicles have become an almost irreplaceable necessity. The limited reach of public transportation, combined with work demands, makes a car the only realistic mobility option.

In this context, Andreas still chooses a conventional car as his primary option. That decision was based on a comprehensive calculation of the cost of ownership, ranging from initial price, operating costs, to ease of maintenance. Compared to electric vehicles, conventional cars are seen as having lower risk and being more predictable in the long term. Amanda expressed the same view.

One of the main considerations is resale value. Andreas, Yohana, and Amanda are all aware that electric vehicles have a higher rate of depreciation, which can even reach 30% to 50% in some cases. This risk makes electric vehicles less attractive as assets, especially for segments that still place strong weight on long-term economic value.

In addition, technical aspects are also a concern. The potential cost of battery replacement, which can be very high, approaching the price of a new car unit, is a risk that is hard to ignore. Even in scenarios of partial replacement, vehicle performance is judged not to return to optimal levels due to differences in condition between battery cells.

Other concerns also arise from the ecosystem side, where, according to Amanda, Yohana, and Andreas, EV supporting facilities are not yet fully mature. The uneven availability of SPKLU, limited service centers compared to those for conventional vehicles, and the unclear management of battery waste reinforce the perception that the transition to electric vehicles is not yet systemically ready. This is reinforced by various pieces of information circulating about electric vehicles experiencing problems on the road, which also influences the perception of risk.

In contrast, conventional cars offer more stable and proven advantages. The wide availability of spare parts, a mature service network, and flexibility of use make them remain the most sensible choice. Even vehicles decades old can still operate well as long as routine maintenance is carried out, making them a more resilient option in the face of uncertainty.

What Lia, Yohana, Amanda, and Andreas experience is not merely a personal story. National data confirms the same pattern. As cited from Trading Economics, car sales in Indonesia throughout 2025 totaled only around 808 thousand units, down 6.8% year on year, indicating that society is starting to delay major purchases such as four wheeled vehicles (source: Trading Economics, 2025). This decline shows that the decision to buy a car is no longer driven solely by need, but is increasingly sensitive to economic conditions and uncertainty about the future.

On the other hand, the structure of vehicle ownership in Indonesia also shows a more fundamental context. As many as 84.22% of households own a motorcycle, while only 13.96% own a car (Source: BPS, Susenas March 2024, People's Welfare Statistics 2024, page 225). This means that Indonesia is fundamentally still a motorcycle-first country, where two wheeled vehicles serve as the backbone of daily mobility.

The combination of declining car sales and the dominance of motorcycle ownership reinforces field findings: for the majority of the working class in mid-sized cities, a car is not a primary need, but rather an option that is carefully considered due to the high cost burden. In this context, mobility decisions are not just about technological preference (EV vs conventional), but more fundamentally, namely about how to minimize total costs with maximum flexibility.

EV is growing, but not replacing

Interestingly, amid the trend of delaying purchases of conventional vehicles, the electric vehicle segment is actually showing the opposite direction. A PwC report notes that Indonesia's electric vehicle market grew 49% year-on-year, with a contribution reaching 18% of total vehicle sales (PwC, 2025).

This phenomenon creates a unique dynamic: when the overall automotive market is under pressure and contracting, EV adoption is in fact still growing. This indicates that interest in electric vehicles does indeed exist, but is not yet strong enough to immediately replace the dominance of conventional vehicles.

The same data also shows that the majority of the public is still in a transition phase — as much as **70%** fall into the "prospective buyers" category, while actual ownership remains relatively low at **14%.**

This means that, although awareness and interest in EVs have increased, purchasing decisions remain held back by factors that also emerge in field findings: initial price, infrastructure limitations, and perceptions of long-term usage risk. In this context, EV growth does not automatically indicate evenly distributed adoption acceleration, but rather reflects the early phase of innovation diffusion — where interest has formed, but decisions remain heavily dependent on ecosystem readiness and household economic conditions.

Interestingly, entering 2026, that momentum is becoming increasingly palpable. GAIKINDO data records that national EV sales have grown sevenfold over the past three years — from 17,051 units in 2023 to 103,931 units throughout 2025. In the Greater Jakarta area, EV market share has even surpassed 25%, or approximately one out of every four new vehicles sold. However, this figure still needs to be read carefully. Rapid growth at the sales level does not automatically reflect evenly distributed adoption acceleration — but rather depicts the early phase of innovation diffusion.

Based on leasing financing receivables data published by the Indonesian Financing Companies Association, as of August 2025, total new electric two-wheeled vehicle financing only reached IDR 239 billion, compared to IDR 86,246 billion for conventional vehicles in the same period. For four-wheeled vehicles, the gap is even sharper: new electric vehicles were recorded at IDR 6,516 billion, while conventional vehicles touched IDR 129,502 billion. This means that out of every one hundred rupiah spent on financing the purchase of new vehicles in Indonesia, almost all of it still flows to internal combustion engines.

This figure is not an indication that electric vehicles are not desired, but rather that interest is not yet sufficient to overcome the entry barrier. Higher initial prices, uneven charging and service ecosystems, battery waste management, and concerns about resale value continue to make the decision to switch feel risky for the majority of the segment. This condition appears not to have changed much heading into 2026. At the CEO Forum in April 2026, APPI Chairman Suwandi Wiratno acknowledged that although EV market share has grown significantly based on GAIKINDO Q1 2026 data, adoption is still concentrated in major cities — while in regional areas, infrastructure and purchasing power limitations remain real obstacles. He also highlighted that as long as consumers still perceive conventional vehicles as having higher resale value, the transition will continue to proceed gradually. The economic advantages of EVs, according to him, only become apparent when the vehicle is actively used daily — significant operational cost savings are only relevant for the intensive commuter segment, not casual users (Iconomics, 2026). EV adoption, at least for now, still occurs more among segments that already have the financial cushion to absorb that uncertainty.

Food and Daily Consumption: The Trend of Gardening and Consuming Boiled/Steamed Foods Is Not Just About Health

The rise of gardening and the consumption of boiled, steamed, and home fermented foods can no longer be read merely as a health movement. Behind this practice, there is a shift in how individuals make meaning of food consumption, from a mere fulfillment of needs to part of a broader life management strategy. Reducing food spending is no longer positioned as a forced necessity, but rather as a deliberate, value laden choice.

The IDN Research Institute survey confirms that this trend is already widespread: 85.2% of respondents had purchased boiled or steamed products as a snack substitute in the past six months, with 25% consuming them regularly. The frequency of consumption also shows a significant depth of behavior, with around 47% of respondents consuming these products at least every week. This finding indicates that the consumption of boiled and steamed foods is no longer experimental or seasonal, but has become integrated into daily eating patterns across generations.

In this context, frugal spending has undergone a process of reframing into identity. Practices such as clean eating, avoiding ultra processed food, or cooking simply with boiling and steaming methods provide moral legitimacy to thrift. When consumption choices are framed as ethical decisions and lifestyle choices, they lose the stigma of being a downward shift in consumption class and instead acquire aspirational value.

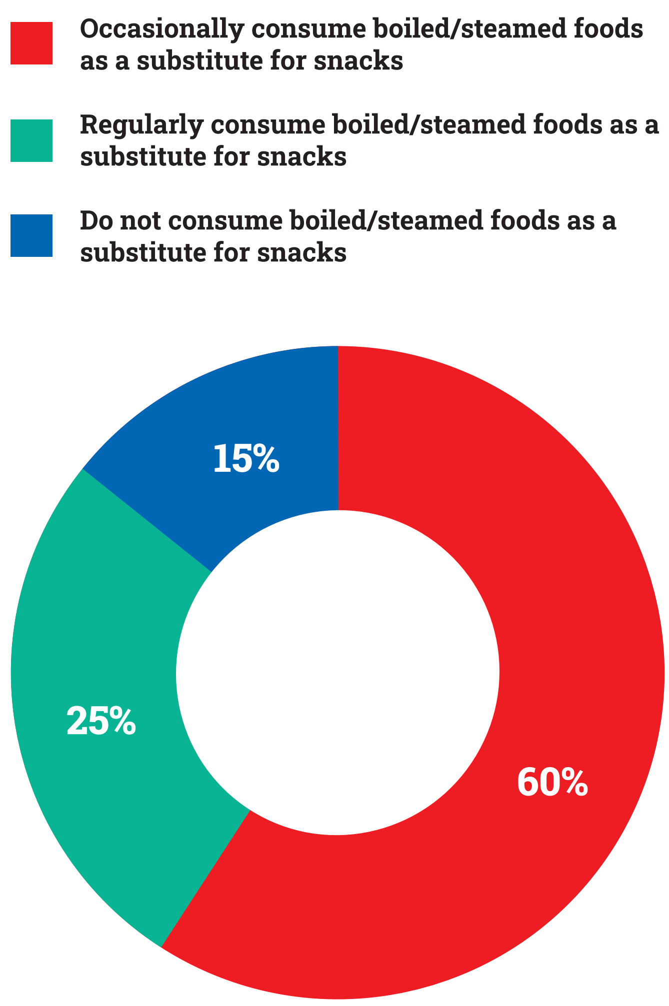
This pattern is confirmed in the survey findings: the most selected reason among respondents for consuming boiled or steamed foods is “to be healthier (with the bonus of saving money)” (56.3%). At the same time, economic reasons remain strongly present through choices such as “lower price” (34.4%) and “able to eat to fullness at lower cost” (34%). Health and economic reasons do not appear as mutually exclusive options, but rather as two sides of the same decision, showing that thrift and a healthy lifestyle now go hand in hand within a single value framework.

The high proportion of occasional consumption (60%) actually shows how this practice has been flexibly integrated into daily life, not limited to certain moments alone. Rather than waiting for specific conditions, consumers actively adopt boiled and steamed foods as part of an adaptive consumption strategy, adjusting between the need to maintain health and to manage spending. In this context, flexibility does not reflect weak adoption, but rather a form of adjustment relevant to the dynamics of modern lifestyles.

At the same time, the low rate of rejection (only 15% do not consume them at all) indicates that this practice has been widely accepted across generations. The slightly higher tendency among Gen Z to adopt this pattern further reinforces that the consumption of boiled and steamed foods is not only responsive to economic pressures, but is also beginning to be internalized as part of identity and lifestyle preferences. Thus, thrift is no longer positioned as a forced necessity, but as a deliberate choice that gains legitimacy through narratives of health and more sustainable life values.

This trend is also supported by increased awareness of healthier food preparation methods. In an article published by IPB University, Ai Imas Faidoh Fatimah, a lecturer in the Food Quality Assurance Supervisor Study Program at IPB University, explained that cooking methods such as steaming and boiling are able to better preserve nutritional content while reducing oil use, making them increasingly chosen as part of a daily eating pattern.

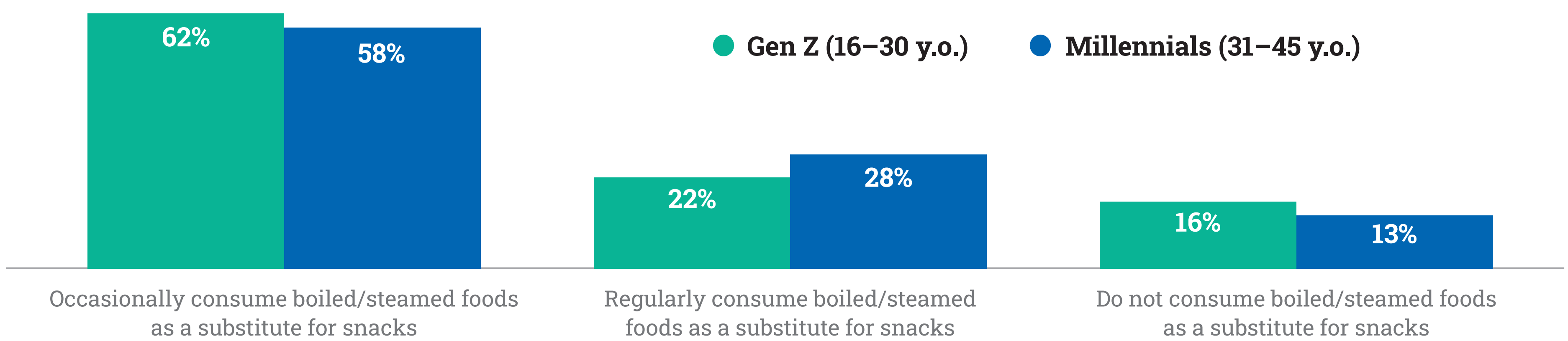
Beyond eating boiled foods, small scale household gardening has become one concrete manifestation of this shift. Lia (31), a Millennial mother living on the border of Yogyakarta and Central Java, uses about three square meters of her rooftop area to grow water spinach, chili peppers, and cassava using pots and used jugs. With this limited scale, she is able to save around IDR 20,000 to 30,000 per month, especially from her chili harvest, which can meet her kitchen needs for up to a month.



Consumption of boiled / steam food as a snack substitute

60% consume boiled/steamed foods occasionally as snacks, compared to 25% who consume them regularly.

Gen Z (62%) are slightly more likely than Millennials (58%) to choose these foods as snacks.



However, Lia's motivation does not stop at saving money. She emphasizes the importance of knowing the origin of the food consumed, including ensuring that plants are free from contamination such as pesticides or heavy metals. This practice also serves as a medium of education for her child, showing that household food needs can be produced independently on a small scale.

This phenomenon is also in line with academic findings showing that urban farming in Indonesia is developing not merely as a hobby, but as a response to structural pressures such as food security and economic uncertainty. Studies on urban farming and urban resilience show that this practice plays a role in enhancing urban resilience, while also serving as an alternative source of household food, especially in crisis situations such as a pandemic.

(source: studies on urban farming and urban resilience in Indonesia).

The implications for the F&B industry are structural, not temporary. This shift signals that consumers are no longer just looking for products with nutritional value, but also for narratives that offer transparency, control, and proximity to the production process. Products that can accommodate this need, through storytelling, clear sourcing, or more participatory experiences, will hold a stronger competitive advantage.

Furthermore, this trend also shows the rehabilitation of values of simplicity and closeness to nature as positive markers of identity. In this new consumption landscape, choosing simple food is no longer a symbol of limitation, but rather an expression of a conscious, controlled, and meaningful lifestyle.

When Financial Anxiety Becomes the Normal Condition

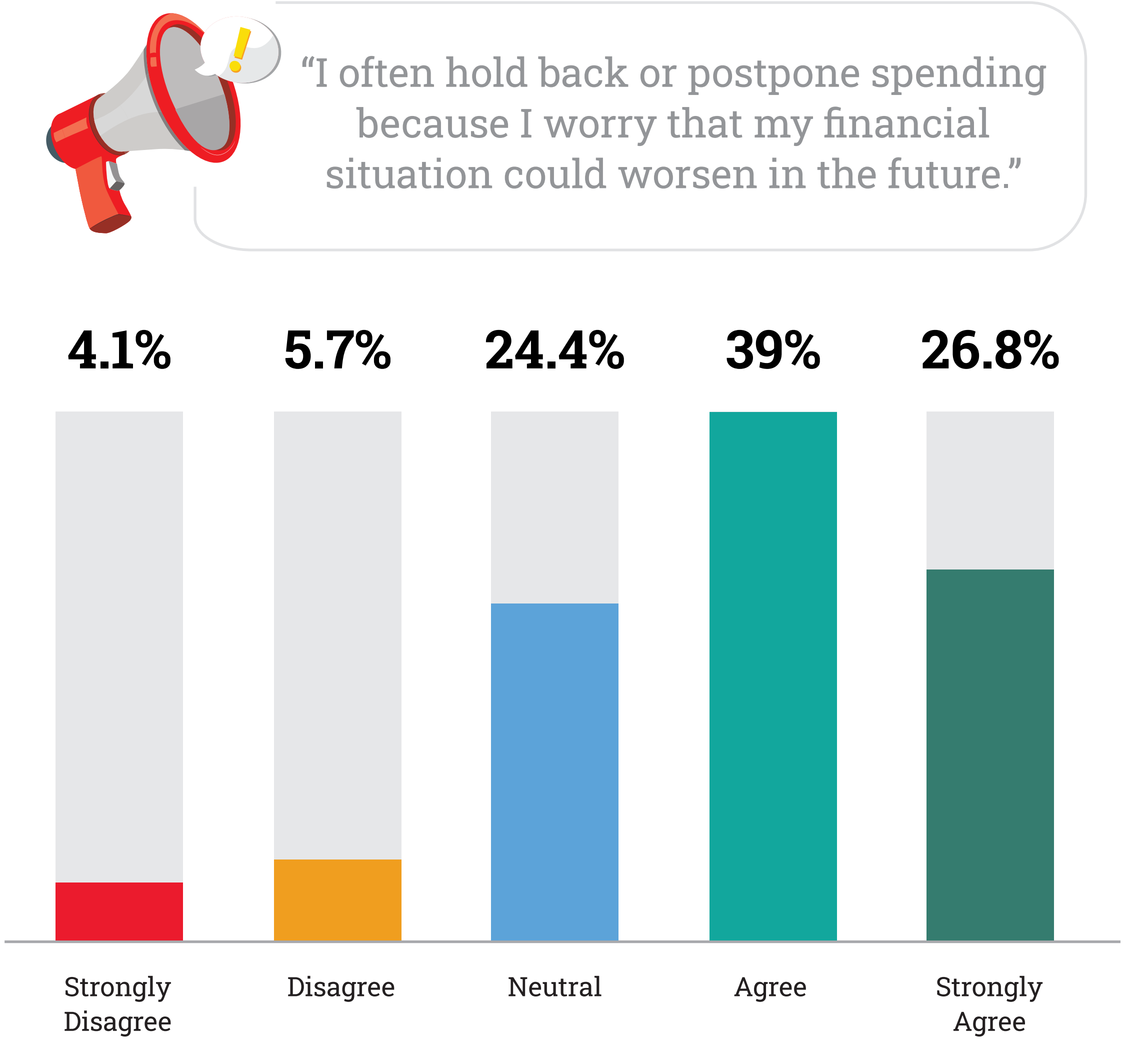
Indonesian Millennials and Gen Z do not lack the ambition to achieve financial stability. However, what is shifting is their perception of the relationship between effort and outcome.

A growing number feel that hard work is no longer a guarantee of financial security. There is a perceived gap that remains wide between current conditions and expected stability, despite the various efforts that have been made.

This phenomenon is often associated with peniaphobia, or the fear of becoming poor. In this context, the term does not strictly refer to a clinical condition, but is more accurately understood as an orientation in facing uncertainty, how individuals read risks and make financial decisions amid a future that feels difficult to predict.

The IDN Research Institute survey findings reinforce this phenomenon.

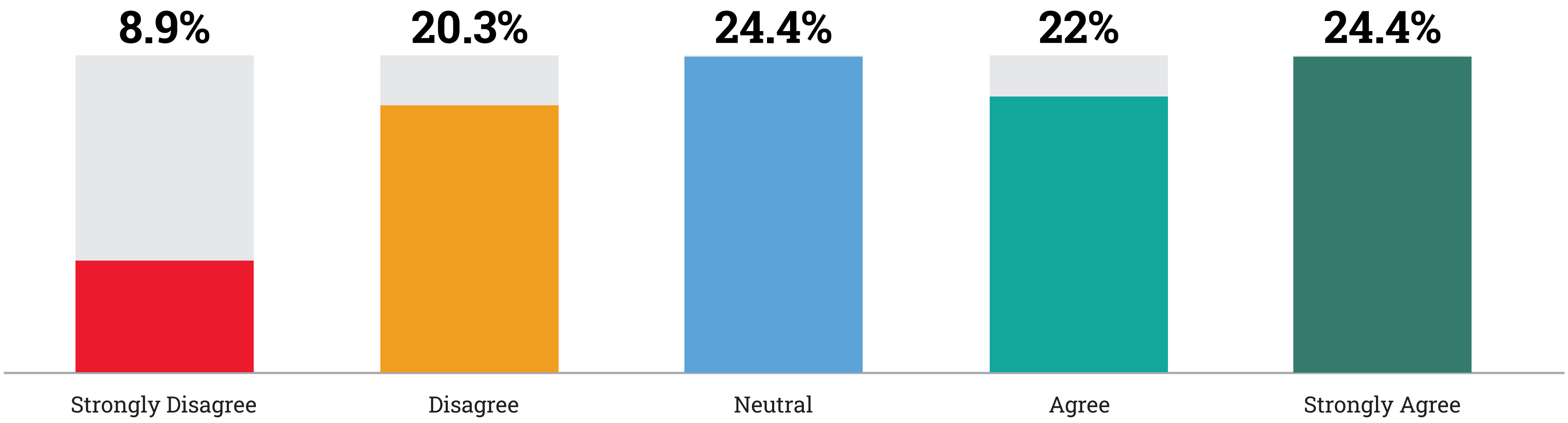
Financial anxiety among Millennials and Gen Z



As many as 65.8% of respondents stated they agree and strongly agree that they tend to hold back or delay spending due to concerns that their financial condition could worsen in the future. This shows that financial anxiety has directly influenced everyday consumption behavior.

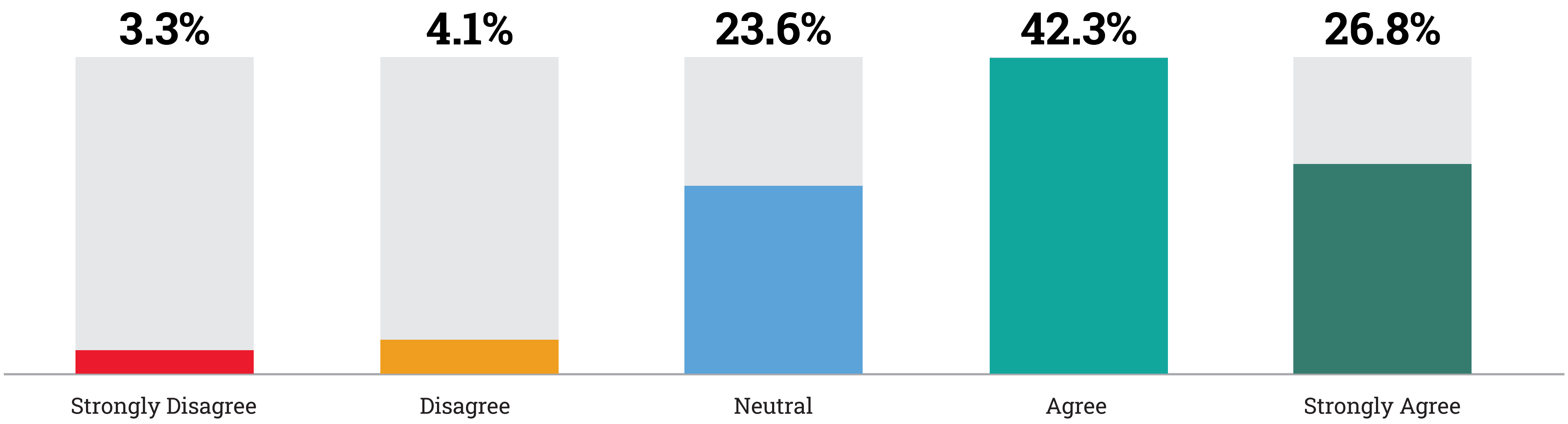
In addition, there is a shift in the attribution of the causes of poverty. As many as 46.4% of respondents agree and strongly agree that poverty is more caused by systemic factors such as economic conditions, access to education, job opportunities, and social structures, rather than individual factors. This indicates a growing awareness that financial stability is not entirely within personal control.

"In my opinion, a person's poverty is caused more by the system (economy, education, opportunities, social factors) than by their own mistakes (being lazy, unwilling to work hard, etc.)."



Interestingly, this condition also shapes content preferences. Around 69.1% of respondents (combined agree and strongly agree) stated they are more interested in practical financial-management content compared to content that emphasizes the risk of "falling into poverty."

"I am more interested in practical financial management content than content that emphasizes the risk of 'falling into poverty.'"



This shows that, amid high awareness of risk, audiences are seeking a more concrete sense of control through information that can be directly applied.

Interestingly, this financial anxiety does not manifest in a single uniform behavioral pattern. Some individuals respond by increasing caution in spending and prioritizing essential needs. On the other hand, there are also those who continue making small purchases as a form of short-term control that feels more tangible. In addition, other strategies that emerge include delaying major life decisions such as marriage, or taking on more than one job to increase a sense of financial security.

These differences in response show that although the resulting behaviors vary, the underlying root remains the same: the effort to maintain a sense of security in the face of a future perceived as increasingly uncertain.

The Deloitte Gen Z & Millennial Survey 2025 also states that, globally, 39% of Gen Z admit that the cost of living is their primary concern, surpassing issues of mental health and unemployment. In the Indonesia Millennial & Gen Z Report 2025 published by IDN Research Institute, 38% of Millennials and Gen Z admit that they have delayed marriage for financial reasons.

Meanwhile, BPS Sakernas 2025 data states that the number of unemployed in August 2025 was recorded at 7.46 million people, an increase of 0.18 million people (2.52 percent) compared to February 2025, which stood at 7.28 million people.

Interestingly, the growth of the labor force has outpaced the growth of the working age population. The population aged 15 and over grew approximately 4.2% in 3 years, while the labor force grew 7.2%. The TPAK (Labor Force Participation Rate) rose from 68.63% to 70.59%. This is a positive signal: more people, including possibly women and groups previously inactive, are starting to actively enter the labor market. However, the same report indicates that nearly 1 in 3 Indonesian workers are not working full time. Out of 146.5 million people working in August 2025, 47.9 million (32.7%) are not working full time. This is not a small number, nearly one third of the labor force is trapped in informal, seasonal, or low hour jobs.

The conclusion: Indonesia has succeeded in pressing down open unemployment, but the "quality" of available jobs remains inadequate. The real challenge is no longer whether people have jobs, but whether the available jobs are decent and productive enough.

What Drives Peniaphobia in Indonesia?

Although it is not a popular term, **peniaphobia** is not a phenomenon that emerged out of nowhere. It grows from a combination of structural and cultural pressures that mutually reinforce one another.

01

The gap between wages and the cost of living. The gap between wages and the cost of living is increasingly felt by young workers. Although Indonesia's general inflation in 2025 stood at 2.92%, the greatest pressure actually comes from basic needs. BPS data shows that inflation in the food, beverage, and tobacco group has consistently been in the range of 3.6% to above 4.5%, making it the main contributor to national inflation. In some periods, food inflation was even recorded as higher than general inflation. Because food spending is the largest component in the consumption structure of young workers, price increases in this sector directly erode purchasing power. In this context, although nominal income has remained relatively stagnant at entry level or minimum wage levels, the real cost of living is rising faster, making the room to save increasingly limited.

02

A narrowing job market. Indonesia's job market is not actually expanding, it is in fact narrowing in quality. Although the number of unemployed has decreased, more than 58% of workers are still in the informal sector, and most new jobs are being created in low productivity sectors. Even nearly 48 million workers are in conditions of underemployment. Combined with a high skills mismatch, this condition makes access to formal and decent employment increasingly limited for a large share of the labor force.

In Indonesia, this concern is real: the PwC Global Workforce Hopes & Fears 2025 survey, which involved 812 Indonesian respondents, found that 49% of Indonesian workers report financial pressure, with 42% of Gen Z feeling overwhelmed every week, higher than the population average (PwC Indonesia, February 2026).

03

Social media and social comparison. Platforms such as Instagram and TikTok amplify psychological pressure through aspirational living standards that are continuously displayed. Users are not only exposed to "ideal" lifestyles, but are also driven to replicate or at least display them. Consumption becomes performative, purchased not only to be used, but to be shown. This creates a cycle: fear of falling behind financially, while at the same time being driven to appear as if one has already "succeeded."

04

Collective economic trauma. Historical experiences such as the Asian Financial Crisis of 1997 to 1998, the disruptions during the COVID-19 Pandemic, and post-election economic political uncertainty have shaped a baseline of anxiety that is socially inherited. Young people grow up with the narrative that economic conditions could collapse at any time. As a result, financial security becomes psychologically difficult to attain, even when objective conditions are not entirely bad.

05

Unaffordable property prices. Home ownership remains the primary symbol of stability in Indonesian culture. However, property price increases that far outpace income growth make home ownership feel increasingly unrealistic. When one of the main indicators of “having made it” feels out of reach, a perception emerges that financial stability is a target that is difficult, even impossible, to achieve.

What is happening is not just an irrational fear.
In many cases, peniaphobia is in fact rooted in reality:

the cost of living rises faster than income;

jobs do not always guarantee stability;

social standards keep rising;

and the collective memory of crises remains strong.

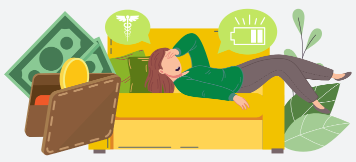
So this anxiety is not “exaggerated”, it is a response to a system that is genuinely full of uncertainty.

How Does Peniaphobia Manifest?

Peniaphobia rarely appears as acute panic. It more often emerges as patterns of behavior that look rational on the surface, but are driven by deep anxiety, including:

Extreme frugality Avoiding social spending, delaying basic needs, and prioritizing emergency savings even under relatively stable economic conditions.

Delaying life milestones, postponing marriage, having children, or moving home because the standards of financial readiness keep shifting.



Excessive hustle culture Running multiple side hustles, sacrificing sleep and health for a sense of financial security, which ultimately triggers burnout.

The consumption paradox On the other hand, some Gen Z are actually extravagant in lifestyle (beauty, fashion, eating out) as an escape mechanism from anxiety, a contradiction characteristic of this generation.

Peniaphobia as an Adaptive Response

What is interesting in the Indonesian context is how peniaphobia does not entirely paralyze. On the contrary, for many Millennials and Gen Z, this anxiety actually becomes a catalyst for adaptation, driving them to actively diversify their income, invest earlier, and build financial literacy independently through digital content.

"Peniaphobia is not just about not having money, it is about never feeling like you have enough money. And amid an uncertain economic environment, that feeling can be very difficult to argue against."

The fear of falling into poverty is not merely a psychological phenomenon, it is a variable that actively shapes where people are willing and unwilling to spend money. It also reveals something deeper about this generation's values: they do not view poverty as fate or moral failure, but as a systemic risk that can befall anyone. This is a more structural worldview than that of previous generations.

For brands and public communication, messages that offer control, however small, will resonate more deeply. Conversely, messages that activate the fear of dropping a class will almost certainly be processed as a threat, not as motivation.

Policy Implications

The middle class together with the aspiring middle class contributes 81.49% of total national household consumption and serves as the main pillar of domestic economic growth (BPS, Susenas March 2024). However, this group continues to erode. The target proportion for the middle class by 2045 ranges between 70% to 80%, according to various Bappenas statements. What is happening is the opposite: based on BPS Susenas, the middle class shrank from 57.33 million people (2019) to 47.85 million people in March 2024, a decline of approximately 16.5% over five years. In the same period, the aspiring middle class grew from 128.85 million to 137.5 million people. Mandiri Institute projections (2026) estimate that this trend will continue into 2025, with the middle class falling further to 46.7 million, while the aspiring middle class expands to 142.0 million people.

Indonesia's social policy has long been designed on the assumption that economic vulnerability is identical to poverty. That assumption now needs to be revised. The group most at risk of falling is no longer only those below the poverty line, but also the middle class and aspiring middle class, whose position is becoming increasingly fragile. Subsidies and assistance programs that consistently bypass this group because they are "too well-off" to qualify as recipients actually accelerate the process of class decline that could otherwise be mitigated earlier.

So far, Indonesia's social safety net has been designed to catch those who have already fallen, not to prevent those on the verge of falling. This approach needs to shift. The eroding middle class is not a group in need of sympathy, but a group that, if left unaddressed, will become a far greater fiscal burden in the future. Timely interventions, including protection of purchasing power, access to financing that does not penalize them, and inclusive labor protection, are more budget-efficient than recovery programs after decline has occurred. Therefore, the definition of program beneficiary targets needs to be updated periodically based on actual consumption data, not static categories that no longer reflect today's distribution of vulnerability.

Chapter 2

Financial Adaptation: Survival Strategies Outside the System

Following the previous chapter's overview of how Millennials and Gen Z face pressure within the macroeconomic landscape, this chapter focuses on how those pressures translate into individual-level adaptation strategies. Where the previous chapter examined issues from a structural perspective, this section turns its attention to responses, how these generations navigate existing constraints and build survival mechanisms outside a system that has yet to fully accommodate their needs.

In this context, financial adaptation can no longer be understood as a purely personal choice. It is, rather, a rational response to conditions that demand flexibility, resilience, and greater control over resources. This chapter explores various forms of that adaptation, from income diversification and attitudes toward protective instruments such as insurance, to the exploration of alternative instruments and cross-border labour mobility.

Beyond that, this chapter also highlights how the concept of a safety net is being redefined by Millennials and Gen Z, not only within an economic framework, but also in relation to mental health and emotional stability. In many cases, financial strategies do not stand alone, they intersect with the need to maintain a sense of security amid increasingly complex uncertainty.

This chapter therefore examines not only what young people are doing, but also why those strategies have emerged as a reflection of the gap between individual needs and the capacity of existing systems.

Income Diversification as the New Norm

Income diversification has become the new norm for Gen Z, as a single job is considered insufficient to meet their living needs and provide a sense of financial security. Many have begun building more than one income stream, from office work to freelancing. This is reflected in data from GoodStats, which shows that approximately 45% of the Indonesian public holds a side job. This finding aligns with data from the IMGR 2025 study, which recorded that 43% of Gen Z and 50% of Millennials in Indonesia actively run side jobs as a strategy to boost income, confirming that income diversification is not a niche phenomenon but a widespread practice across both generations.

This phenomenon is not merely a trend; it represents a new way of viewing work and the future. Notably, according to the 2025 National Survey of Financial Literacy and Inclusion (SNLIK 2025), conducted by the Financial Services Authority (OJK) and Statistics Indonesia (BPS) across 10,800 respondents in 34 provinces, the 18 to 25 and 26 to 35 age groups recorded the highest financial literacy indices nationally, at 73.22% and 74.04% respectively, surpassing the national average of 66.46%. Financial inclusion among these groups was also the highest, at 89.96% and 86.10%, compared to the national average of 80.51% (OJK and BPS, SNLIK 2025). This means that income diversification among Gen Z and Millennials does not reflect a lack of financial knowledge. It is a deliberate decision made by the most financially literate generation. Gen Z is becoming aware that loyalty to a single employer does not always yield the best return. Instead, they prefer to maintain control over their income and opportunities. IMGR 2025 notes that this tendency aligns with a broader desire for financial autonomy and the flexibility to pursue diverse income sources, demonstrating that this shift is rooted in systemic pressure, not merely generational preference.

Looking at the data, the primary reasons people take on side jobs remain highly practical. A GoodStats survey (2026) found that 75.63% of respondents take on additional work to earn extra income. This is reinforced by IMGR 2025, which identifies three key pressures as drivers. 66% of Millennials and Gen Z cite a rising cost of living as their greatest financial challenge. 45% of Millennials feel their income is insufficient to cover living expenses. 41% of Gen Z acknowledge difficulty saving despite their efforts.

This reality closely mirrors the experience of Hendi, 30, from Wonosobo. He currently holds three jobs simultaneously, one main office position and two freelance roles under contract and project-based arrangements. In his view, a single job simply cannot cover the increasingly complex demands of daily life.

Beyond personal needs, many also carry the burden of supporting their families. The sandwich generation phenomenon means that Gen Z and Millennials cannot rely on a single income source. In this context, income diversification becomes a form of adaptation rather than a mere choice. IMGR 2025 underscores that the sandwich generation phenomenon in Indonesia is compounded by stagnant wages and inadequate social protection, evidenced by 35% of healthcare spending still being paid out of pocket.

This is further reflected in SNLIK 2025 data. While the entrepreneur or self-employed group has a high financial literacy rate of 73.60%, the unemployed or not yet working and other worker groups still fall in the range of 49 to 60%, indicating that access to and the ability to manage finances remain heavily dependent on employment status (OJK and BPS, SNLIK 2025). Economist Bhima Yudhistira of Celios, as cited in IMGR 2025, explains that Indonesia's economic transition is in fact increasing the number of individuals trapped in the sandwich generation position.

Although often perceived as a lifestyle choice, not everyone views freelancing as ideal. Hendi himself feels that in the creative industry, holding multiple jobs is more of a necessity. He sees that the more income sources one has, the greater the opportunity to save and support one's parents. However, the trade offs are not trivial. Rest time, holidays, and even simple things like exercise must be sacrificed due to a packed schedule. He manages by setting priorities, but compromises are inevitable. IMGR 2025 acknowledges this burden, noting that running a side hustle alongside a main job can lead to burnout and stress, a price many Millennials and Gen Z consider worth paying in exchange for financial independence.

The same GoodStats data also shows that only a small proportion turn a side job into a passion project. Approximately 6.72% of respondents started one from a hobby, while the remainder were driven primarily by economic necessity. Nevertheless, IMGR 2025 notes an interesting pattern. Gen Z, who grew up with digital tools, are increasingly able to monetise their hobbies through online platforms, from tutorials and digital products to creative services on social media. In this context, a small hobby can evolve into a significant income stream.

Notably, income diversification now carries social meaning as well. Being a multi income earner is increasingly seen as a symbol of independence and the ability to manage one's own life. At this point, autonomy has become a core value. IMGR 2025 reinforces this observation by noting that 34% of Gen Z actively seek higher paying jobs and 32% are involved in online selling, reflecting a more aggressive and exploratory approach compared to Millennials, who tend to consolidate their position through side jobs (50%). SNLIK 2025 data further enriches this picture. Financial inclusion among the entrepreneur or self-employed group reaches 88.66%, among the highest by employment category, indicating that those who choose the entrepreneurial or multi income path are in fact more integrated into the formal financial system (OJK and BPS, SNLIK 2025).

Hendi, however, takes a more pragmatic view. For him, freelance work is not a lifestyle statement, but the result of a calculated effort to survive in the current economic climate. The added challenge of clients who undervalue creative work because AI can do it makes this path far from secure.

Despite the growing strength of this trend, the need for financial security has not disappeared. Hendi himself still aims to advance in his office career while building a portfolio from his side work. He sees this combination as the safest way to navigate uncertainty.

This demonstrates that Gen Z and Millennials have not entirely abandoned the concept of stability. They are, in fact, combining flexibility and security within a single strategy. Income diversification becomes a means of strengthening the safety net, not replacing it altogether. Millennials focus more on side jobs to secure financial stability, while Gen Z leverages digital platforms and investment opportunities to build long term financial independence, two different approaches that both affirm the importance of flexibility within Indonesia's ever changing economic landscape.

Ultimately, the definition of success has also shifted. It is no longer about having a single stable job, but about how one manages multiple opportunities simultaneously. Income diversification has become a reflection of how this generation both survives and grows.

Insurance: Interest Exists, but the System Is Not Ready

If the previous sub-chapter showed income diversification as a strategy for strengthening financial security, this sub-chapter reveals the other side of the same phenomenon: the limitations of formal systems in meeting that need. In this context, insurance, which in theory functions as a risk protection instrument, has yet to fully become a trusted solution for younger generations.

At the macro level, Indonesia's insurance industry demonstrates significant growth potential. Penetration rates remain in the range of 2% to 3% of GDP and have not shown meaningful improvement in recent years, as reported by the Indonesian Life Insurance Association.

In terms of participation, however, there are signs of increase. Throughout 2025, the number of insured individuals reached 168.03 million, an 8.6% increase from the previous year. Additionally, the industry paid out claims and benefits worth IDR 146.73 trillion to 9.59 million beneficiaries, reflecting the continued functioning of its protective role. This growth indicates that public awareness of and demand for financial protection continue to develop. Moreover, a 19% decline in policy surrender values suggests that some users are beginning to view insurance as a long term protection instrument rather than a short term financial product.

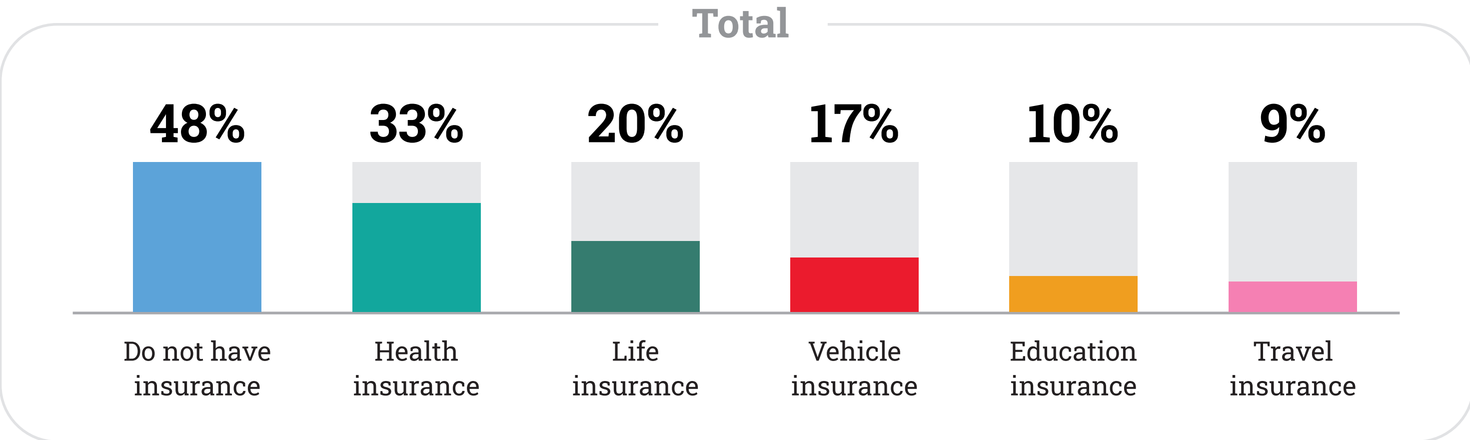
This data confirms that, fundamentally, the insurance industry continues to grow and fulfil its role in providing financial protection. However, this development has yet to be fully reflected in broader adoption rates.

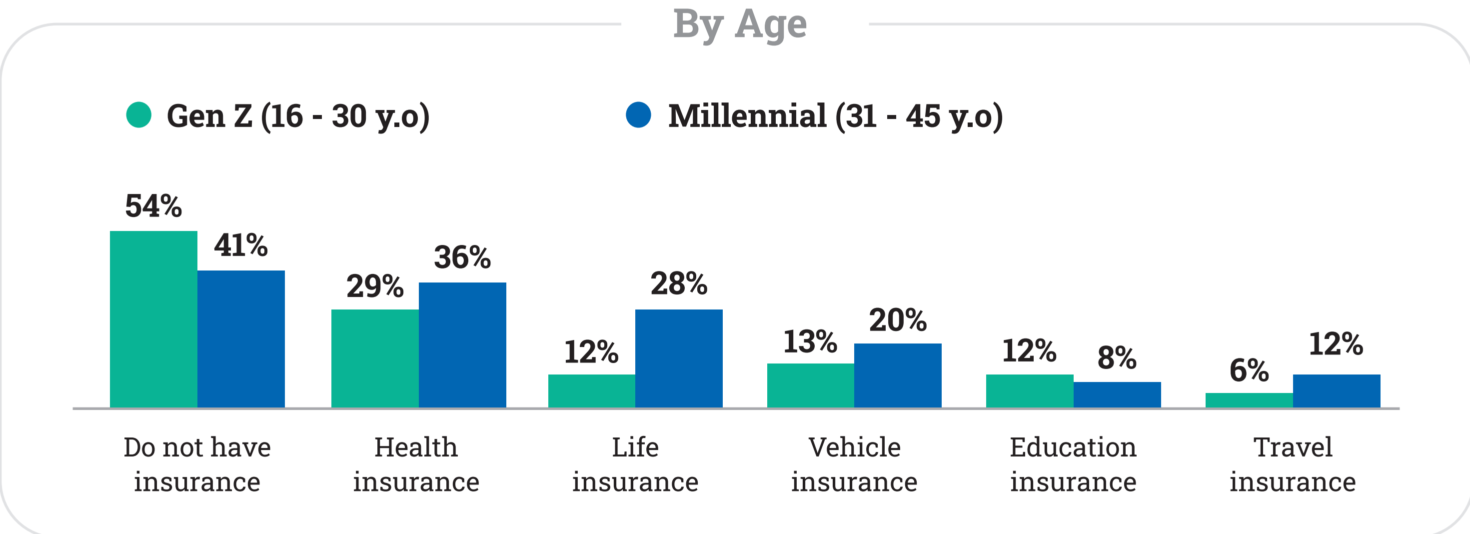
A survey by IDN Research Institute found that nearly half of respondents (47.7%) report having no non-BPJS insurance. In this multiple-answer question, health insurance is the most commonly owned type (32.9%), followed by life insurance (20.2%), suggesting overlapping ownership across insurance products. The gap across groups is also quite pronounced: 56% of female respondents have no insurance, compared to 39.6% of males, and by generation, 54.1% of Gen Z have no insurance compared to 41.2% of Millennials.

Types of Non-BPJS Insurance Purchased

Overall Insurance Gap is High:
48% of respondents do not own any insurance, while health insurance is the most common type owned (33%), indicating limited overall coverage.

Gen Z Lag Behind Millennials in Coverage:
Insurance ownership is lower among Gen Z, with 54% having no insurance compared to 41% of Millennials, highlighting a clear generational gap.



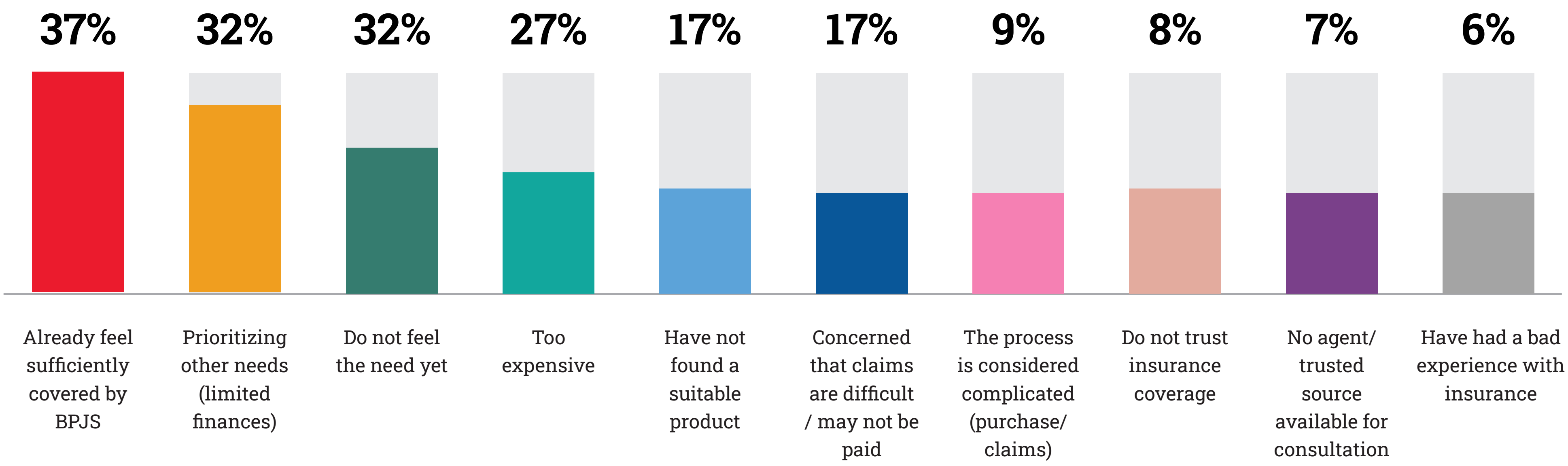


This suggests a potential gap between the industry's aggregate performance and individual consumer perception. On one hand, access and participation show improvement; on the other, factors such as user experience, transparency, and public narratives continue to shape adoption decisions.

Data from Populix (2025) shows that interest in private health insurance products is actually quite high. Yet that interest is not matched by a proportionate adoption rate. This gap has commonly been attributed to low financial literacy. However, that explanation tends to oversimplify the issue. The more fundamental problem lies in a trust gap, a confidence deficit between consumers and the industry.

The IDN Research Institute survey confirms this pattern: among the 47.7% of respondents without private insurance, the most dominant reasons were "BPJS is already sufficient" (36.9%) and "other priorities" (32.4%), not lack of awareness. Other reasons such as "don't feel the need yet" (32%) and "too expensive" (26.6%) reveal a real trade-off in financial decision making.

Main Reasons for Not Purchasing Non-BPJS Insurance



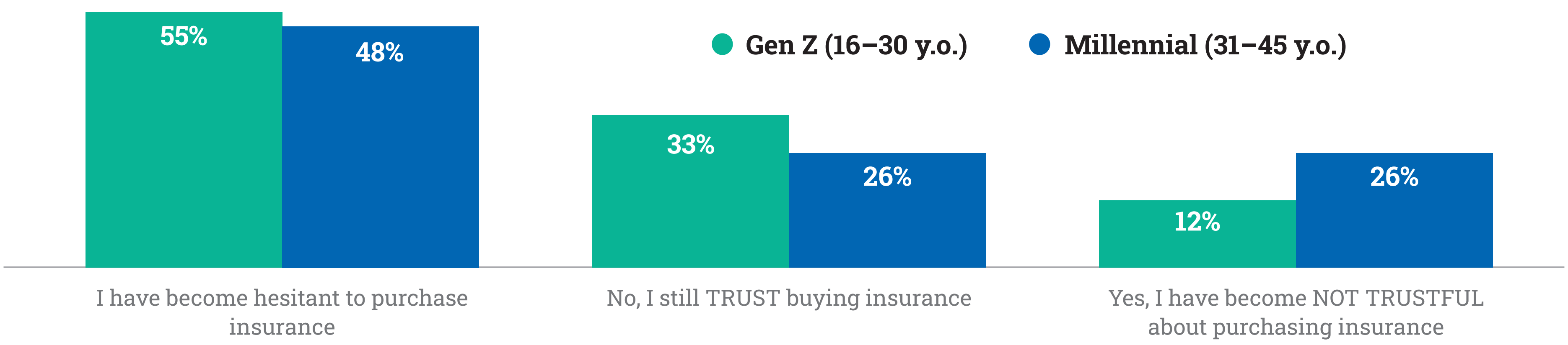
Strong Reliance on BPJS Coverage:
37% of respondents do not purchase additional insurance because they feel sufficiently covered by BPJS, indicating high dependence on public health insurance.

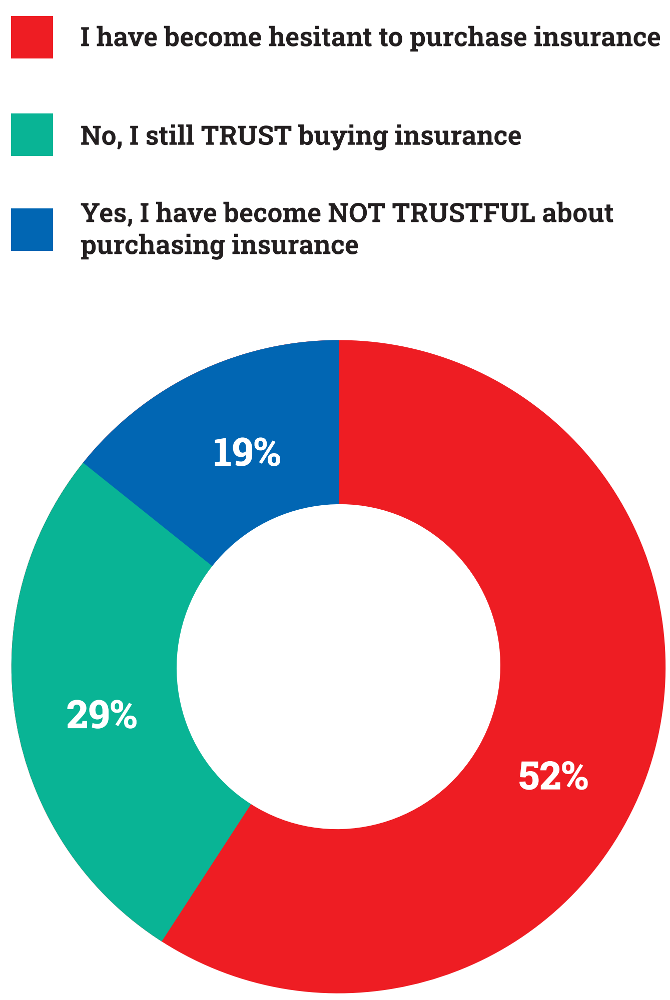
More revealing of the trust gap, 17% of respondents explicitly cited "fear that claims will be difficult or not paid" as their primary reason, alongside an equal proportion who had not found a suitable product (17%). These findings indicate that the barriers to adoption are not solely economic, but are also tied to perceptions of the system's credibility.

Insurance Claim Rejection Affects Trust in Buying

Denied Claims Strongly Affect Purchase Intention:
Over 52% of respondents are discouraged from purchasing insurance due to denied claims, while only 19% report a general loss of trust in insurance providers.

Gen Z More Skeptical Than Millennials:
Gen Z shows higher skepticism toward buying insurance after denied claims (55%) compared to Millennials (48%), indicating a generational difference in trust.





In the digital age, trust is built not only through official communications but also through collective experiences shared on social media. Viral cases involving rejected insurance claims occurring across various regions have impacted not only the reputation of specific companies but also the perception of the industry as a whole. A single negative story can reach millions of people in a short time, creating an effect far greater than any conventional marketing campaign.

The impact of negative narratives is measurable. An IDN Research Institute survey found that 70.7% of respondents had their trust eroded by stories of rejected insurance claims: 51.9% became hesitant to purchase insurance, and 18.8% decided not to trust it at all. Only 29.3% remained confident. Millennials showed a higher level of distrust, with 26% stating they did not trust insurance, compared to 11.8% among Gen Z, suggesting that prolonged exposure to negative experiences compounds that sentiment.

This phenomenon demonstrates that information plays a central role in shaping economic decisions. When the public narrative is dominated by negative experiences, trust in a product declines regardless of the objective benefits it offers. In this context, the primary issue is not a lack of information, but the quality and credibility of the information in circulation.

Yohana's experience (age 30) illustrates this dynamic concretely. She is aware of the importance of life insurance, particularly as a form of protection for her family in the worst-case scenario. Yet her intention has been hampered by informational uncertainty and concerns about the claims process. The lack of transparency, such as premium information not being directly available and requiring consultation with an agent, adds to her hesitation.

In search of clarity, Yohana turned to social media, particularly X (Twitter), to read other users' experiences. Rather than finding reassurance, she encountered numerous stories of failed claim disbursements and cumbersome bureaucratic processes. This exposure reinforced her perception of risk, leading her to defer the decision and prioritise liquidity by keeping her money in cash.

This decision reflects a logic consistent with the phenomenon described in the previous sub-chapter. If income diversification is a means of building security independently, then resistance to insurance reflects a distrust of the security mechanisms provided by the system. In other words, young people are not rejecting the concept of risk protection, they are questioning the credibility of the institutions providing it.

It is important to note, however, that this reluctance is not permanent. Yohana stated that she remains open to the possibility of owning insurance in the future, provided there is greater transparency, clarity in terms of service, and a trustworthy claims process. This indicates that the core issue lies not with the product itself, but with how that product is communicated and implemented.

In a broader context, this situation carries important implications for the insurance industry. Efforts to improve financial literacy alone are insufficient to drive adoption. What is required is an improvement in the infrastructure of trust, including transparent information, simplified processes, and consistency in user experience. Communication, in other words, is no longer merely a promotional tool, but the primary foundation for building market confidence.

Emerging Signal:

Interestingly, there are signs that changes in this area could yield significant impact. Products such as travel or flight insurance, which offer simpler and more transparent claims processes, tend to be more readily accepted by consumers. This suggests that when user experience aligns with expectations, the psychological barriers to a product can diminish considerably.

On the other hand, testimonial-based communication approaches also reveal their limitations. Although efforts have been made to build trust through successful claims stories, 47.5% of respondents remain doubtful, and 25.3% remain unconvinced even after exposure to those positive experiences. Only 27.1% stated they became more confident. This pattern shows that trust recovery is not symmetrical, negative narratives carry far greater weight in eroding confidence than positive ones do in restoring it.

Overall, this phenomenon demonstrates that the financial adaptation of Millennials and Gen Z is not only about strategies to increase income, but also about selectivity in choosing protective instruments. In conditions where the formal system has yet to fully build trust, individuals tend to rely on strategies that grant them greater control over their resources.

In this way, both income diversification and attitudes toward insurance can be understood as two sides of the same phenomenon: the effort to manage uncertainty within a complex environment. Young people are not passive in the face of risk, they actively design strategies that they consider most rational and reliable.

Crypto and Alternative Instruments

If the previous sections revealed a trust deficit toward formal institutions, the growing adoption of crypto and alternative instruments can be understood as a rational form of adaptation to those conditions. This phenomenon does not reflect an ideological shift toward decentralisation, but rather the consequence of how individuals, particularly young people, evaluate the limitations and opportunities within the existing financial system.

In the Indonesian context, regulatory data shows that crypto adoption has reached a significant scale. The number of crypto asset subscribers reached approximately 21.63 million as of October 2024. More significantly, around 75% of them fall within the 18 to 35 age range, reflecting the strong dominance of the younger age group.

This composition confirms that crypto is no longer on the periphery of the financial system. It has become part of the mainstream financial behaviour of young people. It is not an experimental phenomenon; it is a structural one.

Young people's entry into crypto did not occur in a vacuum. Relatively easy access, low initial capital requirements, and the ability to transact instantly make this instrument more attainable than many conventional ones. In a context where some formal financial products are still perceived as complex and insufficiently transparent, these characteristics represent a meaningful differentiating factor.

It is important, however, to place this phenomenon in proper proportion. High adoption does not imply indifference to risk. On the contrary, data shows that the crypto market remains highly sensitive to external dynamics and global volatility.

As an example, a CoinShares report cited by Fortune Indonesia shows that even during a period of geopolitical crisis, specifically Iran related tensions, crypto investment products recorded net inflows of USD 619 million in a single week.

Yet this choice comes with consequences. High price volatility, continuously evolving regulatory uncertainty, and risks related to platforms and security are factors that cannot be ignored. In other words, greater control comes alongside greater responsibility and heightened risk exposure.

In early 2026, for instance, Timothy Ronald, a public figure in the crypto education space, was reported to the police in connection with alleged fraud in crypto investment activities. As of May 2026, the case remained under investigation.

This case highlights that risks within the crypto ecosystem do not stem solely from price volatility, but also from factors such as the credibility of third parties, information asymmetry, and the potential abuse of trust.

This phenomenon is not isolated. Previously, law enforcement authorities also uncovered a crypto fraud network with losses reaching IDR 105 billion involving dozens of victims, illustrating that the scale of risk can grow significantly as market participation increases.

Viewed in a broader context, this phenomenon shows that young people are in a position that demands adaptation, not preference. In a situation where access to conventional instruments feels increasingly limited, yet the need to build financial stability remains high, taking on risk becomes an unavoidable part of a financial strategy. Young people do not only accept market risk; they are also, indirectly, exposed to the risks of an immature system.

In this context, crypto functions not as a primary solution, but as one instrument within a broader portfolio of strategies. It is used in a complementary manner alongside other instruments to optimise opportunities while managing existing constraints.

Both the reluctance toward formal instruments and the adoption of crypto therefore stem from the same logic: not a rejection of the system, but an effort to increase control in the face of uncertainty.

#KaburAjaDulu: A Decision, Not an Escape

In a publication by IDN Times, #KaburAjaDulu was described as a frustrated reaction to conditions experienced by young people, ranging from better job opportunities abroad and higher salaries to the desire for life experience in another country. The phenomenon grew large enough to provoke cross-institutional responses, from members of parliament who viewed it as material for self-reflection, to cabinet ministers who described it as both an aspiration and a challenge to create better job opportunities at home, until 29 April 2026, when President Prabowo Subianto referenced it directly in an official speech at the groundbreaking ceremony of a national downstream industrial project in Cilacap, framing it as a provocation intended to stir unrest in Indonesia.

But that is precisely where the gap lies. A significant portion of those using this hashtag are not acting as provocateurs, but individuals like Regina and Yeni, along with others across Indonesia who see the message as personally relevant to their own economic and life considerations. When these individual decisions are framed primarily as political agitation, the underlying reality risks being obscured: this is less about coordinated unrest and more about accumulated economic frustration, comparative opportunity assessment, and rational migration intent in response to perceived better prospects elsewhere.

The decision to work abroad often appears as a major step, but for some young people, the process begins with very pragmatic considerations. Regina (29), from Yogyakarta, did not leave with any grand plan to settle overseas. Her interest in going abroad had existed for a long time, but limited finances made the option feel distant until she discovered the Working Holiday Visa (WHV) programme as a way to "travel while working."

The decision was not made without careful deliberation. She even borrowed funds from her parents to make the trip, with a simple assumption: work enough to repay the cost, then return if things did not work out. But even reaching that point was not easy. Regina had to build a network, gather information through online communities, and compete for the limited annual WHV quota.

Her initial experience in Australia was not entirely smooth. She worked on a farm under a results-based pay system that left her income unstable. From there, she began learning how the work system operated, eventually securing a job with an hourly wage scheme that proved more advantageous. Over time, she took on greater responsibilities and saw her income increase.

The turning point came when she began to feel the difference in earnings significantly. With income of approximately IDR 17 million per week and relatively controlled expenses, Regina was able to set aside around AUD 1,000 each week in savings. This shifted her initial perspective from merely "enough to go home" to a drive to maximise available opportunities.

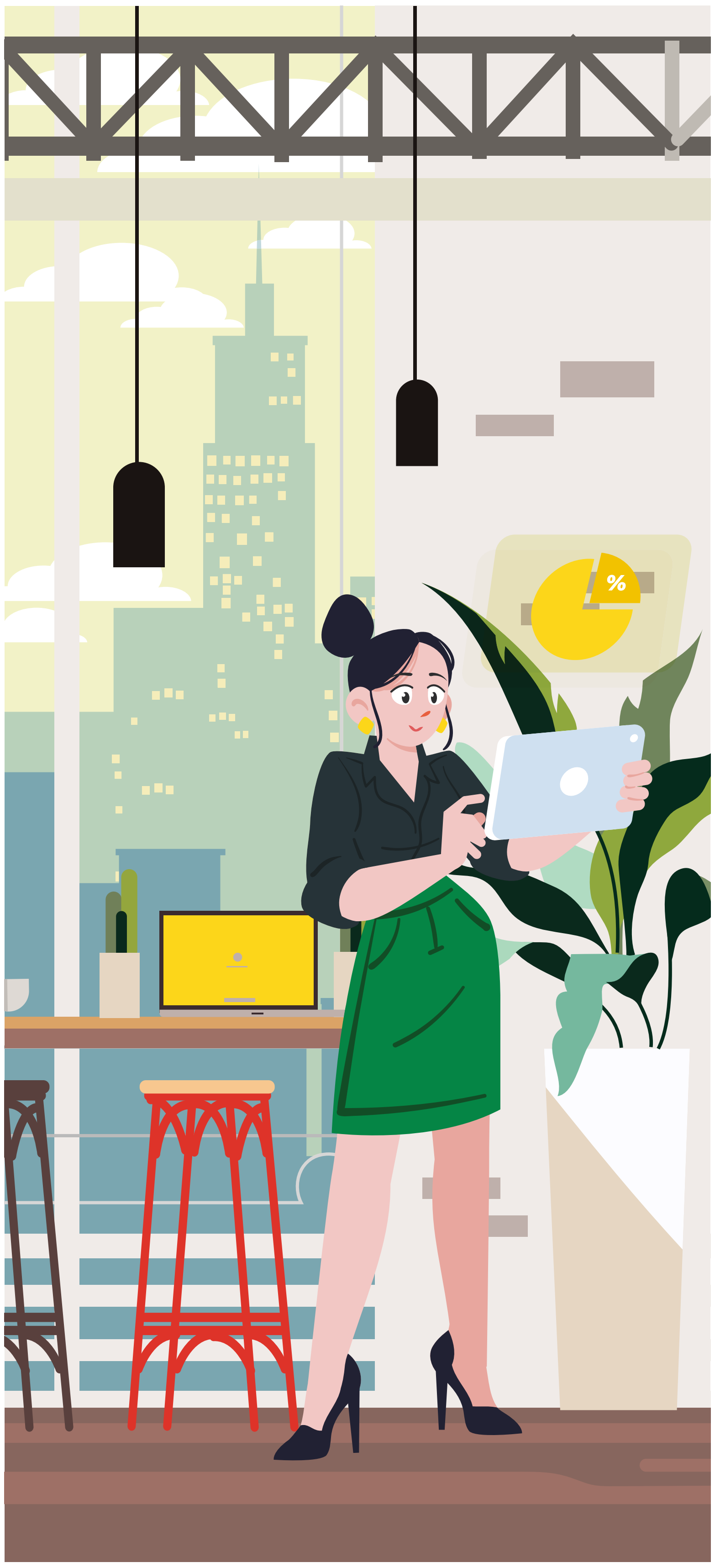
Yet the experience abroad was not solely about finances. Regina witnessed first-hand how Australian work culture respects individual time and privacy, with minimal micromanagement and thinner social hierarchies. Access to a lifestyle considered "luxurious" in Indonesia became more evenly distributed, regardless of the type of work one did.

A different yet similarly reasoned pattern appears in the story of Yeni (30), who has been working in the Philippines through a work visa arrangement since 2022. For Yeni, the decision to work abroad was driven from the outset by clear economic considerations. Compared to Yogyakarta, her income in the Philippines gave her room to save, support her family, cover her expenses in Indonesia, and maintain a more stable quality of life.

Beyond the financial factor, Yeni also viewed working abroad as a means of building a portfolio. As a graduate in English literature, she recognised that her career path was more flexible but required experience to reach a higher income level. Working abroad became a strategy to accelerate that process.

Unlike Regina's exploration driven approach, Yeni's decision was more structured from the beginning. She came to work, stay, and optimize her income within a defined period of time. Even as the #KaburAjaDulu trend was gaining momentum, Yeni and her social circle saw themselves as already in a relatively "safer" position, having accessed overseas work opportunities earlier.

Yet, like Regina, Yeni's long term plans do not end with staying abroad indefinitely. She plans to return to Indonesia, with a different strategy: continuing her career remotely for an overseas company while using the capital she has accumulated to build a business at home.
These two stories illustrate that the decision to leave, stay, or return is never entirely black and white. The trajectory of working abroad is not a sentimental generational phenomenon, but a rational calculation of wage gaps and purchasing power. However, the decision to return or remain connected to Indonesia is still shaped by more personal values, from social closeness to the desire to build something within the country.



Ultimately, a trend like #KaburAjaDulu cannot be read merely as a form of escape. It is better understood as a reflection of how young people make active decisions amid constraints. Leaving is a rational decision, but so is choosing to return, or continuing to contribute from a distance.

And for those who still question their loyalty: nationalism is not measured by where one stands, but by what one builds. According to data from Bank Indonesia, confirmed by the Ministry of Protection and Placement of Indonesian Migrant Workers (P2MI) via Antara, remittances from Indonesian migrant workers throughout 2024 reached USD 15.7 billion, contributing approximately 1% to national GDP and serving as the second largest source of foreign exchange after oil and gas, with the majority sent by migrant workers in the informal sector. One can only imagine the scale of potential if an increasing number of those leaving are skilled and educated workers.

#KaburAjaDulu therefore deserves to be reread: not as a call to abandon Indonesia, but as a signal that some of its citizens are seeking abroad what has not yet been made available at home. That signal deserves to be heard, not as a threat, but as data.

When the One Who Returns Is the Most Affected

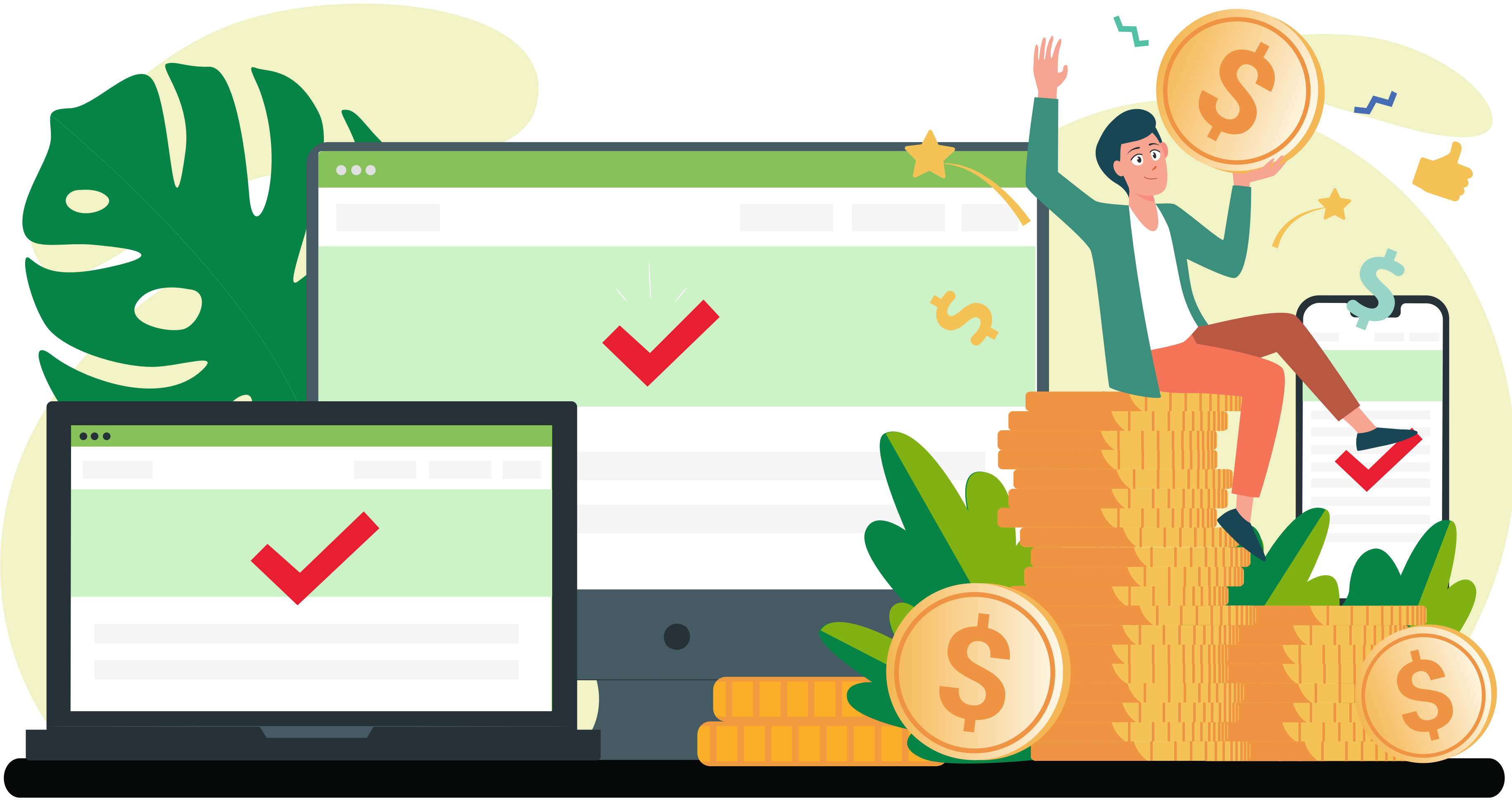
Beyond the stories of Regina and Yeni, who chose to leave, Ibrahim Arief's decision to stay introduces another important dimension to the #KaburAjaDulu conversation. While Regina and Yeni illustrate how wage disparity can drive the decision to seek opportunities abroad, Ibrahim's case highlights a different signal being read by the educated young workforce: the institutional and legal risks faced by those who choose to return and contribute to the state.

For a generation that is already comparing career opportunities across borders, this adds another layer to the migration calculus. The question is no longer only where they can earn more, but where institutions are perceived to support, rather than penalise, those who bring back expertise. In this sense, #KaburAjaDulu is not only a reaction to economic inequality, but also a response to perceived institutional risk.

Ibrahim Arief, known as Ibam, is a technology consultant who graduated from the Bandung Institute of Technology (ITB) and Erasmus University, and who had previously built a career abroad. When then-Minister Nadiem Makarim invited him to join as a consultant at the Ministry of Education, Culture, Research and Technology (Kemendikbud Ristek) to help digitise education, Ibam chose to return home, declining an offer from Facebook in London worth two to three times his ministerial consultancy salary. In his defence statement at the Jakarta Corruption Court in April 2026, Ibam recounted that decision while holding back tears: "I wasn't looking for projects at all. I thought it was time to help the country and stop thinking about myself."

What followed became a story discussed by millions. Ibam became implicated as a defendant in a corruption case involving the procurement of Chromebook laptops at Kemendikbud Ristek, a project worth trillions of rupiah allegedly causing state losses of IDR 2.1 trillion. He was charged alongside former Minister Nadiem Makarim, former Director for Junior Secondary Education Mulyatsyah, and former Director for Primary Education Sri Wahyuningsih, on allegations of corruption in the procurement of Chromebook laptops and Chrome Device Management. The prosecution sought a 15 year prison sentence, plus a fine of IDR 1 billion and restitution of IDR 16.92 billion, which if unpaid would add another 7.5 years, bringing the total to 22.5 years. Ibam asserted that he never received any fund transfers, had no conflict of interest, and gained nothing from the project.

What drew public attention was not only the severity of the charges, but the context surrounding them. The increase in Ibam's wealth cited as the basis for the accusations stemmed from the vesting of Bukalapak shares, an Employee Stock Ownership Programme (ESOP) mechanism common in the startup ecosystem, where share values can rise exponentially upon a company's stock market listing. In his defence statement, Ibam's legal team demonstrated that these assets were derived from Bukalapak shares acquired long before he became a Kemendikbud consultant, with no connection whatsoever to the Chromebook procurement or Gojek.



The public response was nationwide in scale. Drone Emprit data recorded 6,956 mentions and 8,513,669 interactions regarding Ibrahim Arief across six digital platforms during the period 23 March to 22 April 2026.

A signal that this case was not merely a routine legal story, but a wave of public attention that touched something far deeper.

UI Management Professor Rhenald Kasali highlighted the case as a genuine threat to the national digital talent ecosystem: "A father still young at 35, with rare opportunities as a digital talent. India has an abundance of digital talent, they even export it. In Indonesia, they're scarce and hard to find."

Ibam's statement in his defence became a widely shared quote: "Please do not let this become a precedent for knowledge workers who have dedicated their expertise to help this country. Because many, so many, still want to do that, but are now afraid when they see this case." He claimed the case had left approximately 15 million consultants in Indonesia feeling anxious about practising their profession, a figure open to debate, but one that reflects a genuine anxiety widespread among professionals.

Ibam's case is not about who is legally right; the appeal process remains ongoing. What is relevant to this report is what it signals. On 12 May 2026, the Anti-Corruption Court handed down a 4-year prison sentence, far below the prosecution's combined demand of 22.5 years. Yet more telling than the sentence itself is the context surrounding it: two of the five judges issued dissenting opinions arguing that Ibam should have been acquitted, and the presiding panel itself acknowledged in its ruling that Ibam served as a technical consultant rather than a policy decision-maker, and was not proven to have personally received any funds. When someone who turned down an offer from Facebook to serve the nation can still be convicted under these circumstances, the rational calculus of young people considering contributions to the public sector shifts accordingly, regardless of the outcome of the appeal.

And Ibrahim Arief is not the first. Dr. Warsito Purwo Taruno, a physicist who developed a non-invasive cancer therapy, saw his clinic shut down by regulation before the technology could be properly evaluated and was left to sign a production and distribution contract with Singapore because no adequate pathway existed at home, fighting to ensure the invention would still carry Indonesia's name.

Ilham Akbar Habibie, an aerospace engineer who earned his doctorate in Munich and returned to build a nationally manufactured aircraft, watched the R80 project removed from the government's strategic priorities list because aircraft development cannot be completed within a single administration's deadline.

Each case has its own specific circumstances, and conflating them would be unfair to the individuals involved. What connects them is something more structural. The pattern is not new. It is a recurring signal, sent across generations and disciplines, that the state is more comfortable managing infrastructure than it is nurturing minds. Over time, that signal shapes something harder to reverse than any single policy: a public culture that has quietly learned not to expect too much from its own institutions, and not to stake too much on contributing to them.

The solution does not require new resources, but it requires political will. The frameworks that create this friction are instruments of policy, and policy can be changed. The question is whether future choices will be made more deliberately than the ones that got us here.

Editorial note: At the time of writing, a first-instance verdict has been delivered and the appeal process is ongoing. The narrative above is presented as context for public perception and its implications for the talent ecosystem, and does not constitute a judgment on the ongoing legal process.

Women as the Economic Engine of the Family

The adaptation patterns described in the previous sub-chapters, non-linear income, flexibility as a survival strategy, and distrust of formal instruments, are often read as a generational phenomenon. Yet the same patterns are felt most acutely by a segment that has long gone unread by the data: women as the economic breadwinners of their families. They work with income rhythms that shift from month to month, manage risk without a formal safety net, and engage with a financial system designed for a profile they do not match.

The economic pressure driving young women to become the primary breadwinners of their families is not merely a social phenomenon, it is a market signal that the insurance industry has long read only partially.

Of the 14.37% of female workers classified as female breadwinners, nearly half, 47.53%, are self-employed, and 7.52% work as independent labourers. This means that more than half of this segment lives with non-linear income: some months are busy, others slow, with the risk of missing premium payments precisely when their businesses are struggling. They are not incapable of paying for insurance. They are incapable of paying for insurance under a premium structure designed for a fixed monthly salary.

Marital status data underscores the complexity further. Of all female breadwinners, 51.36% are married, meaning more than half are fulfilling the role of primary breadwinner within an ongoing marriage. Even more vulnerable: 31.18% are widowed, whether through divorce (8.89%) or death of a spouse (22.29%). This group bears the economic burden without a partner, and many are raising children alone. The remaining 17.46% are unmarried, entirely financially independent, with no safety net from a partner.

As long as household reporting norms continue to register men as the de jure household head even when they are not de facto, population data will continue to produce a picture that does not reflect the economic reality of women. The consequences are felt directly in the financial sector: insurance, credit, and investment products designed without considering the income patterns and actual status of female breadwinners will continue to miss a segment that has in practice already become a pillar of the family economy.

As BPS statistician Lili Retnosari affirmed: “Female breadwinners are no longer the exception; they are a central part of the workforce and family resilience in Indonesia.”

Source: Lili Retnosari, BPS, as cited in Antara (1 May 2025). Via GoodStats.id.

The Gap That Conventional Scoring Cannot Read

The insurance and banking industries have historically built risk profiles from two primary inputs: formal employment status and income regularity. Female breadwinners who are informal entrepreneurs possess neither, even though in practice they are the most active managers of household cash flow and the most exposed to risk. This is not a matter of financial literacy. It is a matter of product relevance.

BPS Sakernas data from August 2024 records that 14.37% of total female workers in Indonesia are female breadwinners, or approximately 1 in 10 working women supporting their family's economy. Yet BPS data also shows that only 26.58% of female breadwinners have access to employment-based health insurance. The remaining 73.42% are not covered by any collective scheme. This is not because they do not need protection. It is because the system was not designed to see them.

Source: BPS, Statistical Data Stories for Indonesia – Female Breadwinners, 2025.

Distribution of Income Contribution by Female Breadwinners in Indonesia (2024):

Contribution Share to Household Income	Percentage of Female Breadwinners
90–100% (primary breadwinner)	47.65%
50–59.9%	23.64%
60–69.9	10.42%
70–79.9%	5.44%
80–89.9%	3.41%
Below 50%	9.43%

Adding to the problem, 40.77% of these women are still listed as "wife" in population records, not as head of household. Administratively, they are invisible as primary earners. In reality, they are the sole support of the family economy. As long as insurance products rely on population data as a proxy for need, this segment will continue to fall off the radar.

A Signal That Should Have Been Read by Now

Young people adapting to the economy no longer follow a single linear career path. They move between employee, entrepreneur, and freelancer status, sometimes within the same year. This pattern is not an anomaly. It is the new norm, already established, and it will only intensify as the labour market continues to evolve.

Insurance and banking industries that still rely on pay slips as the primary entry point are effectively building a wall in front of the segment that most needs protection and holds the greatest potential as a new market.

The opportunities are concrete:

Adaptive premiums: a scheme that follows actual cash flow patterns rather than the monthly calendar. Realistic grace periods for seasonal entrepreneurs. Options to temporarily reduce benefits without policy cancellation when income drops.

Underwriting based on transaction patterns, not pay slips. Female breadwinners who run sole proprietorships leave digital transaction trails that can serve as a proxy for payment capacity, more accurate than any formal document.

Communication that repositions the subject of protection. As long as life insurance advertising continues to cast “the husband as breadwinner” as the primary subject, female breadwinners will not feel they are being spoken to. Not because they are unaware of risk, but because the product does not feel designed for them.

What is at Stake

Female breadwinners are not a niche segment in need of women specific products. They represent the intersection of a larger trend: informal work, non linear income, and economic adaptation that has been playing out on the ground long before the financial industry had a chance to read the data.

Those who do not move early are not merely missing a market. They are allowing a segment with high actual economic capacity, yet formally invisible, to be captured by players who were faster to read the signal.

Chapter 3

The New Information Architecture: Who Does This Generation Trust?

Trust has not disappeared. It has migrated from institutions to individuals. Understanding where it has migrated, and why, is a prerequisite for effective communication in this era.

Policy communication, brand messaging, and industry strategies that still rely on institutional authority will continue to lose effectiveness. This chapter shows where the new authority resides and how it operates. This is not a temporary crisis. It is a new architecture that determines where attention, trust, and ultimately money flow.

How This Generation Consumes News

Millennials and Gen Z have not stopped consuming news. They consume it differently, following a distribution logic that is the inverse of previous eras: news is no longer sought out, news comes to find them. In fact, globally, data from the Global Web Index (GWI) reveals that social media users aged 45 and above cite news discovery and reading as the second most common reason they use social media. Meanwhile, those aged 25 to 34 rank news reading third, after staying in touch with family and friends, and filling leisure time.

Information reaches them not through active visits to news portals, but via reposts in Instagram Stories, algorithm-recommended clips on TikTok, or threads that circulate widely on X. A Jakpat survey conducted in December 2024, covering 1,155 respondents aged 15 to 27, found that 63% of them prefer scrolling social media as their primary leisure activity, far ahead of physical activities or direct social interaction. This is not merely an entertainment preference. It is the infrastructure through which information, news, and opinion now flow.

Social media consumption patterns in Indonesia are deeply personal and highly susceptible to filter bubbles. YouTube is the most widely used platform: 8 out of 10 Indonesian social media users use it, with a similar proportion among Gen Z. Instagram ranks second, used by approximately 3 out of 4 users, both overall and among Gen Z. TikTok follows in third place, used by nearly 2 out of 3 users in both groups, as reported by YouGov in State of Indonesia's Media Consumption in 2025. All three platforms operate through distinctly different algorithmic curation mechanisms. This means two Gen Z individuals who are equally "following the news" can inhabit two information ecosystems that barely intersect.

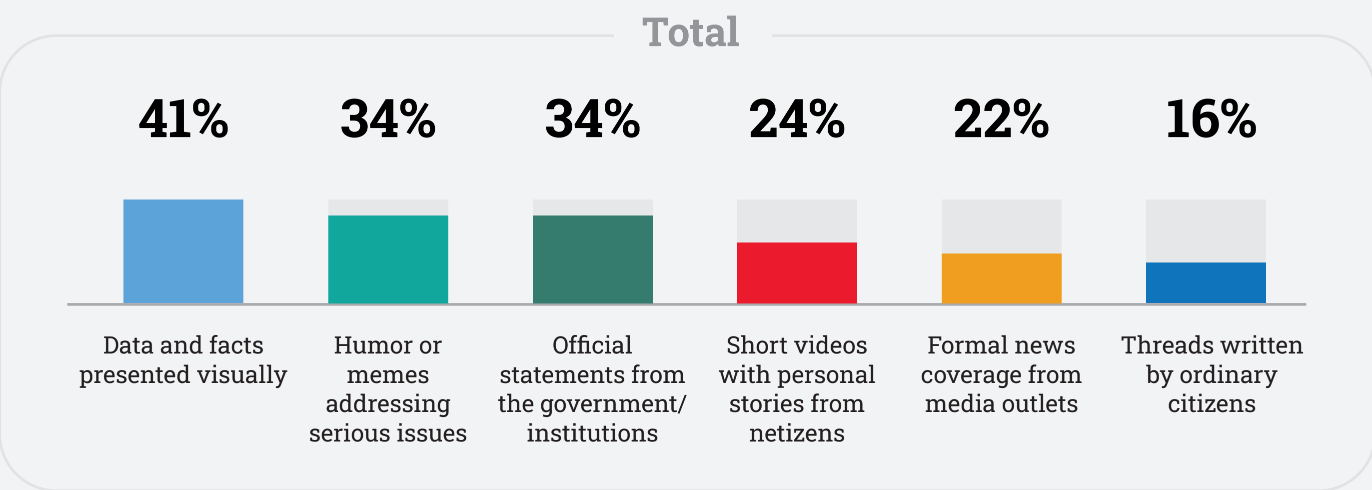
Most significantly, they rarely actively verify sources, but are highly sensitive to the consistency of the narrator. Creators who have maintained a consistent perspective over months earn trust, even when their specific content is unverified. This is the logic of track record based trust, not institution based trust. It is not about who is larger, but about who feels honest.

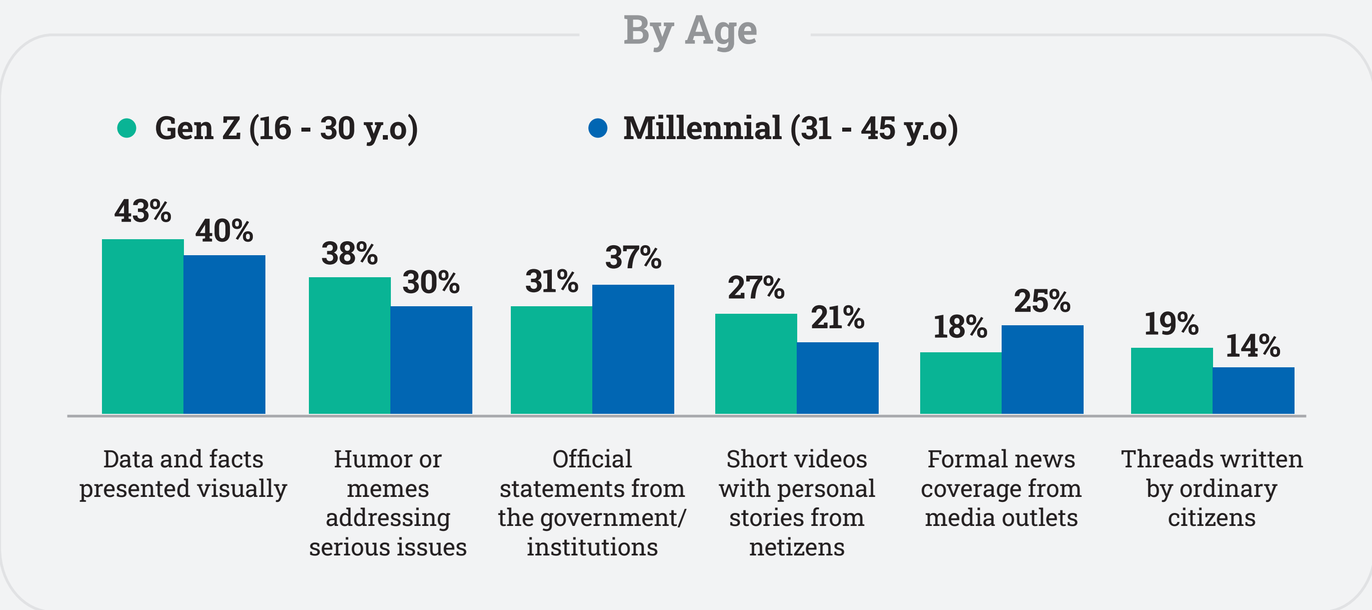
This pattern is also reflected in the types of content capable of stopping scrolling behavior. A survey by the IDN Research Institute found that data driven formats are the most powerful attention triggers, with 41.4% of respondents citing "visually presented data and facts" as content that makes them stop. This figure surpasses humor or memes addressing serious issues (33.9%) and official statements from government or institutions (33.9%), which still hold appeal equal to entertainment content. Personal experience formats such as short personal story videos from netizens (23.8%) and formal news coverage (21.6%) rank below these.

Most Engaging Social Issue Content Types

Visualized Data is the Most Engaging Content Overall: Visualized data and facts attract the highest attention (41%), outperforming both humor/serious memes and official statements (34% each).

Gen Z Shows Broader Content Preference: Gen Z engages more with visualized data (43%) and humor/memes (38%) compared to Millennials, indicating a more diverse and visually driven content preference.





This finding challenges the common assumption that formal communication formats have lost relevance entirely. Official statements remain capable of attracting attention in significant proportions; however, their effectiveness depends on how the content is structured and delivered. The differentiator is not merely format, but the strength of substance and the manner of presentation. There are also variations in responses across groups: Gen Z is more responsive to humor (38% vs. 29.6% for Millennials), women connect more with personal narratives (27.6% vs. 20%), while men show higher interest in official statements (40.4% vs. 27.2%). This indicates that information consumption is fragmented not only by platform, but also psychologically and demographically.

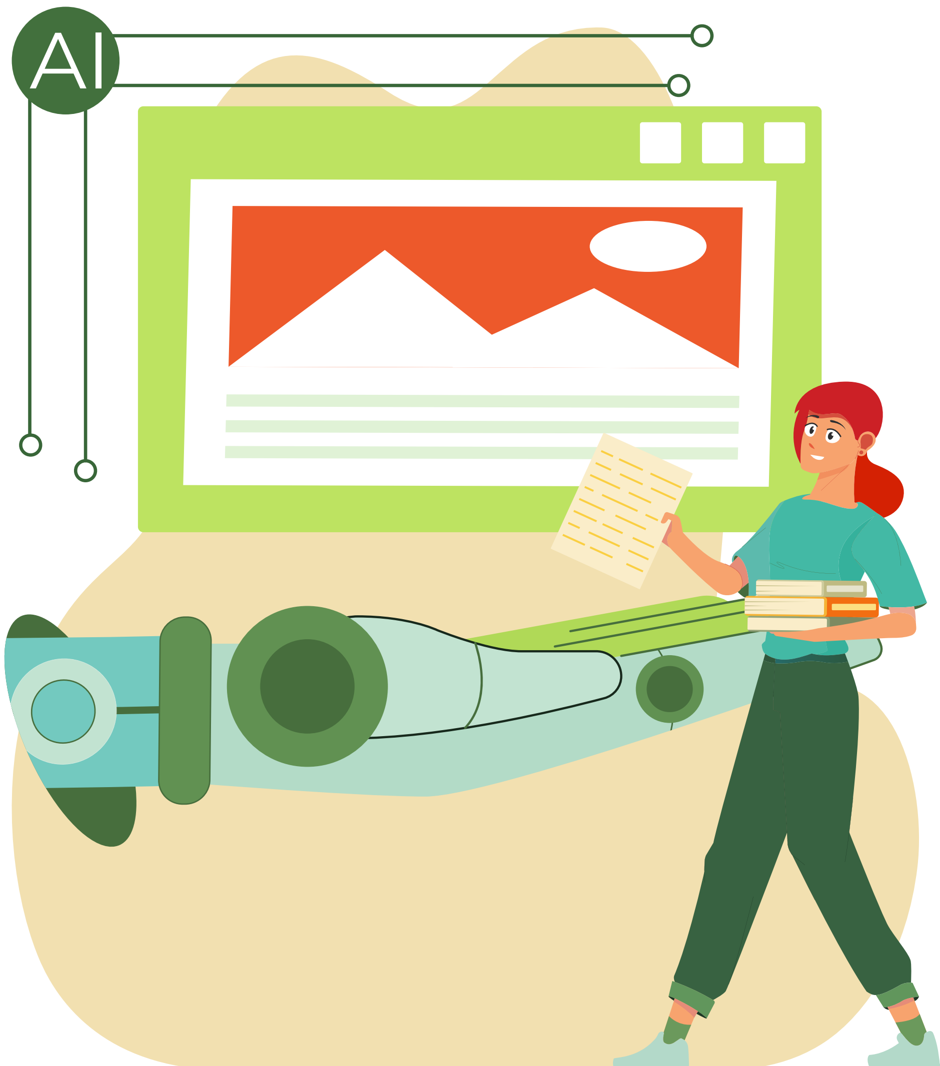
EMERGING SIGNAL 1: AI AS THE FIRST EDITOR

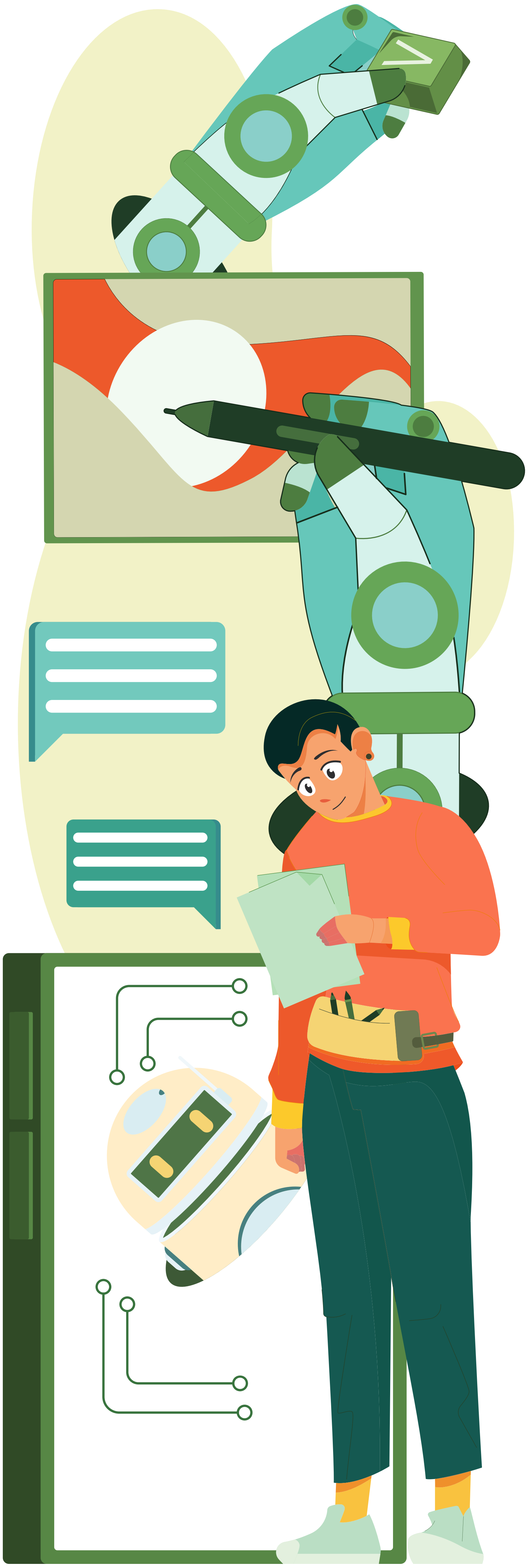
ChatGPT's position as one of the five most-visited sites in the world, recording more than 4.7 billion monthly visits and entering the global top 5 as of September 2025 according to Similarweb, is not merely a traffic figure. It is a signal that a significant portion of Millennials and Gen Z have already integrated AI into their daily information consumption flow, not as an experiment, but as a habit.

In Indonesia, this trend is confirmed by primary data. The APJII 2025 Internet Penetration Survey, involving 8,700 respondents across 38 provinces, found that 27.34% of Indonesian internet users already access AI-based content, up from 24.72% in 2024. This adoption is highly uneven across generations. 43.70% of Gen Z and 22.30% of Millennials answered yes, while among Gen X the figure is only 12.80%, and for Baby Boomers it is 8.90%. In other words, AI has already become part of the daily lives of nearly half of Indonesia's young internet users, even though the majority of the population has not yet touched it (APJII, Indonesia Internet Penetration Survey 2025).

The content being consumed is not merely entertainment. APJII 2025 data shows that AI for education and learning ranks first at 43.98%, a significant rise from 21.84% in 2024. AI for entertainment such as generative video or figures comes second at 29.52%, followed by virtual assistants at 13.48% and AI for productivity at 12.37%. This pattern indicates that AI already functions as a learning and information retrieval tool, not merely entertainment, for users who actively engage with it.

The implications go deeper than a mere change of tools. When AI becomes the first filter before a person reads further, what actually shifts is who or what determines the initial framing of an issue. The summaries produced by language models are not neutral. They inherit biases from their training data, select particular angles, and simplify nuances that are often the very substance of a news story.





This situation is compounded by inadequate digital literacy. A 2025 study found that while 76% of Indonesian media coverage positions AI as a solution to misinformation, only 32% of the surveyed population has sufficient digital literacy to critically evaluate AI generated content (Sonni et al., 2025). This means the majority of users consume AI summaries without the capacity to detect the biases potentially embedded within them.

Yet there is a serious paradox beneath this growing adoption. Indonesia's AI Literacy Index scores only 49.96 out of 100, placing it in the poor category, suggesting it is not yet ready to optimally handle AI technological developments. A breakdown by dimension reveals a more concerning picture. The operational dimension, or comfort using AI based applications, scores only 44.69. Cognitive understanding of how AI works is 49.57. Ethical awareness of AI's limitations and responsibilities is 52.14. The critical dimension, or ability to assess the accuracy of AI information, is 56.09. Although this is the highest of the four, it is still suboptimal. This means the majority of users who have already adopted AI do not yet possess the capacity to critically evaluate the outputs they consume.

This creates a tangible structural risk. Users who are accustomed to receiving AI summaries as final answers, without the literacy to detect bias, inaccuracy, or oversimplification, are vulnerable to information distortion they do not even notice.

For brands and media organizations, this creates a new structural challenge as well as an opportunity that few have yet recognized. Content not designed to be read by AI, in the sense of being easy to summarize, well structured, and rich in factual context, risks being distorted in the information flow mediated by language models. Conversely, brands that consistently produce content with factual depth and clear positioning gain a comparative advantage. They not only reach human readers, but also become the sources that AI cites when users ask questions about the category those brands occupy.

EMERGING SIGNAL 2:
DATA AS THE INFRASTRUCTURE OF ATTENTION

How many people are online, and for how long

230 million Indonesians are now connected to the internet, or 80.5% of the total population. Of that number, 180 million are active on social media, and this figure has grown 26% in just one year (DataReportal, Digital 2026).

But what matters more than the numbers is how long they are online. The average Indonesian spends more than 3 hours per day on social media, spread across 7.7 different platforms each month (We Are Social, Digital 2026). This means the audience is not concentrated in a single space. If a brand is only active on one platform, it is already missing most of their time.

They are consuming more, not less

This is not merely an ordinary growth trend. Telkomsel data traffic grew 20% year over year in the first half of 2025, even as its subscriber count declined (Bisnis.com, 2025). This means the same individuals are now spending more time and data online. The market is not only widening, it is also deepening.

The latest 2026 data confirms this. During Eid al-Fitr 2026, Telkomsel's national peak data traffic reached 70.4 petabytes, up 13.4% from regular days. The most used platforms were TikTok, Facebook, WhatsApp, YouTube, and Instagram. Video streaming grew 12%, social media rose 16%, and gaming surged 48% (IDN Times, April 2026). XLSmart and Indosat recorded similar surges, with traffic rising 20% during the same period (Investor.id, April 2026). Eid only amplified what is already happening every day.

Who controls the network

It is important to know who manages this infrastructure, because they are ultimately the ones who can help brands reach audiences more precisely. There are three major operators: Telkomsel with 45 percent subscriber market share, Indosat with 28 percent, and XLSmart, a new player resulting from the merger of XL Axiata and Smartfren, valued at USD 6.5 billion, completed in January 2025, with 94.5 million subscribers (Digital in Asia, April 2026). The emergence of XLSmart is significant because, for the first time, there is a competitor large enough to rival Telkomsel, which means competition will drive more service innovation, including data based services for brands.

These three operators are no longer merely selling data packages. They are building capabilities to analyze consumer behavior in real time. Telkomsel has already partnered with Mobileum to build an AI based analytics platform (TelecomTV, 2025), and has integrated Google Cloud into the MyTelkomsel application for service personalization (Google Cloud, 2024). In short, operators know who their subscribers are, when they are online, and what they are consuming. This data is complementary to, and dimensionally different from, what social media platforms collect, because it captures connectivity behavior, location patterns, and application usage in real time at the network level, not only interactions within a single platform.

Three things to do now

First, be present on more than one platform. With audiences active across an average of 7 platforms per month, a single platform strategy is no longer sufficient. The decision to make is not which platform, but which combination of platforms is most efficient for your audience.

Second, treat creators as primary distribution channels, not optional extras. Indonesia has more than 12 million content creators producing up to 1 million pieces of content per month, the highest in Southeast Asia. The creator economy market is projected to grow from USD 38.5 billion in 2025 to USD 112.7 billion in 2031 (Digital in Asia, April 2026). In Indonesia, creators are not merely the faces of campaigns, they are where people discover products, compare options, and ultimately make purchases.

Third, understand that the attention distribution ecosystem is already more complex than just social media platforms. Telecommunications operators are actively building analytics and content distribution capabilities based on their subscribers' behavioral data. This is not a threat to existing media strategies, but brands that are unaware of this shift will make budget decisions based on a map that is already outdated. Understanding the entire ecosystem, including the role of telcos within it, is a prerequisite for operating efficiently in an increasingly expensive attention landscape.

The New Authority Map: Who Gets Heard

There is a question that should keep every media and communications leader awake at night: when was the last time the audience truly trusted what you said, rather than merely consuming it?

Trust and consumption are two different things. In recent years, they have been moving in opposite directions.

Where Indonesians get their news and who they trust

In Indonesia, the use of social media as a news source continues to outpace television and print media. Although the February 2024 elections temporarily gave legacy media a boost, there has been an overall decline in interest across all news sources, including online media and social media.

This is not merely a platform shift. It is a deeper crisis of trust. Globally, the Reuters Institute has found that the shift in consumption toward social media and video platforms is increasingly reinforcing a scattered ecosystem of alternative media, populated by podcasters, YouTubers, and TikTokers who fill the void left by institutional journalism. In Indonesia, this phenomenon has also given rise to digital native platforms such as IDN Times, which has built an audience of millions of young readers not through a conventional newsroom formula, but through a more participatory and community based approach. Indonesia is one of the countries where this shift is felt most acutely.

According to the Reuters Institute, Indonesia, along with Brazil, Mexico, Philippines, Thailand, and the United States, falls within the group of markets where news creators have a highly significant impact. Not because audiences have stopped wanting the truth, but because they are looking for it in places that feel more honest.

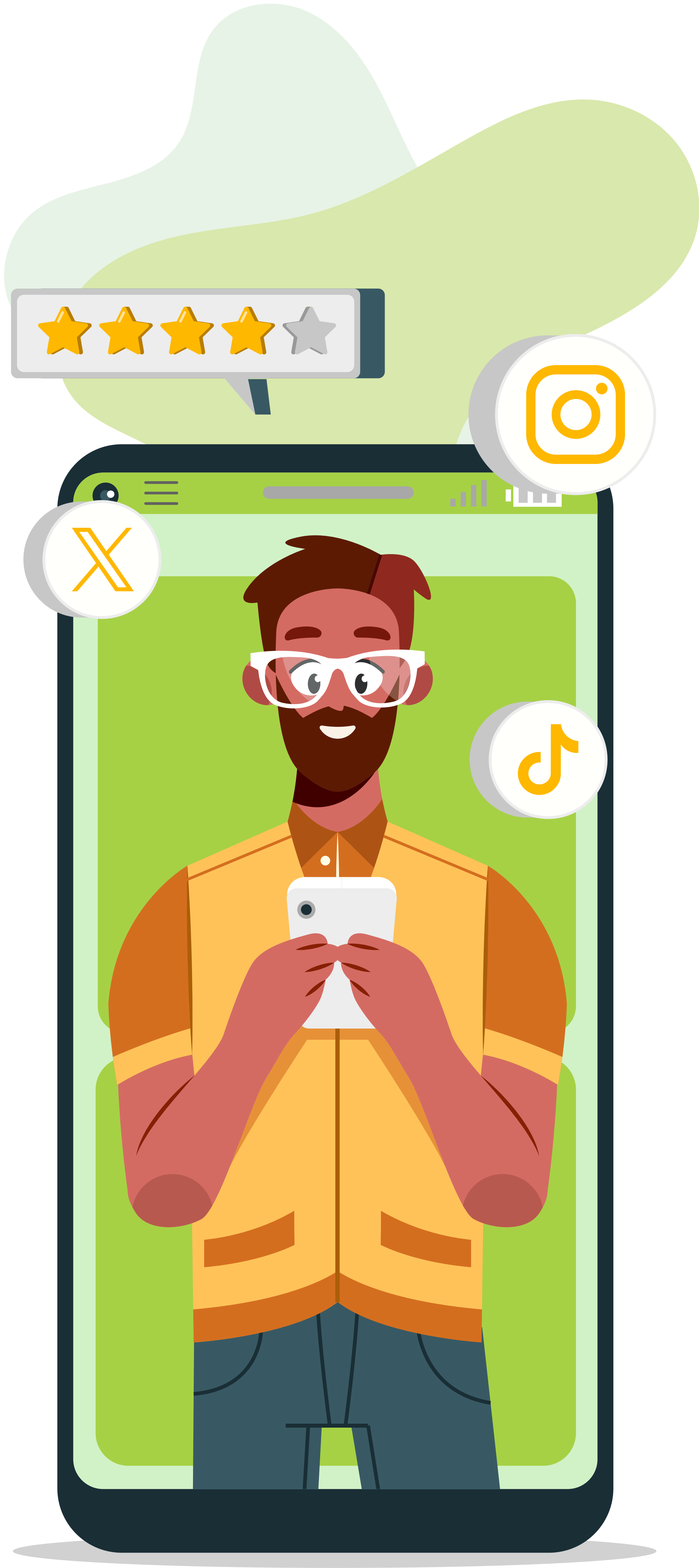
The Role of Clippers in the Information Ecosystem

Changes in how audiences consume information are not only shifting platforms, they are also reshaping how content is distributed. Over the past 12 months, a new layer of distribution has emerged and is playing an increasingly significant role in Indonesia's digital information ecosystem: the clipper.

Clippers, whether independent individuals or part of a structured strategy, function as curators of moments, cutting long form content such as podcasts, discussions, or live broadcasts into short clips optimized for algorithm driven platforms like TikTok, Instagram Reels, and YouTube Shorts. This format aligns with how these platforms operate, prioritizing content with high completion rates, strong engagement, and high sharing potential. In practice, a single long form piece of content can be broken into many clips, each with its own distribution opportunity, transforming the distribution model from linear to exponential.

More than just a repackaging technique, clippers create an entirely new distribution layer. Where the flow of communication was previously direct, from creator to audience, there is now an increasingly decisive intermediary role. Creators produce content, clippers select and cut the moments, and algorithms distribute them to a wider audience.

In many cases, audiences are first exposed to an issue not through the original source, but through a curated and reshared excerpt. Accordingly, control over the narrative no longer rests entirely with content creators. It also lies with those who determine which parts are worth showing.



Strategic Shift: From Production to Distribution

The rise of clippers marks a fundamental change in how content operates in the digital era. Where success was previously determined by production quality and centralized distribution, it has now shifted toward the ability of content to be redistributed in fragmented form by various parties.

This change demands a shift in thinking. Content can no longer simply be designed for consumption in its entirety. It must be capable of generating stand alone excerpts. In other words, success is no longer determined solely by the complete narrative, but by how many moments within it are worth clipping, sharing, and redistributing.

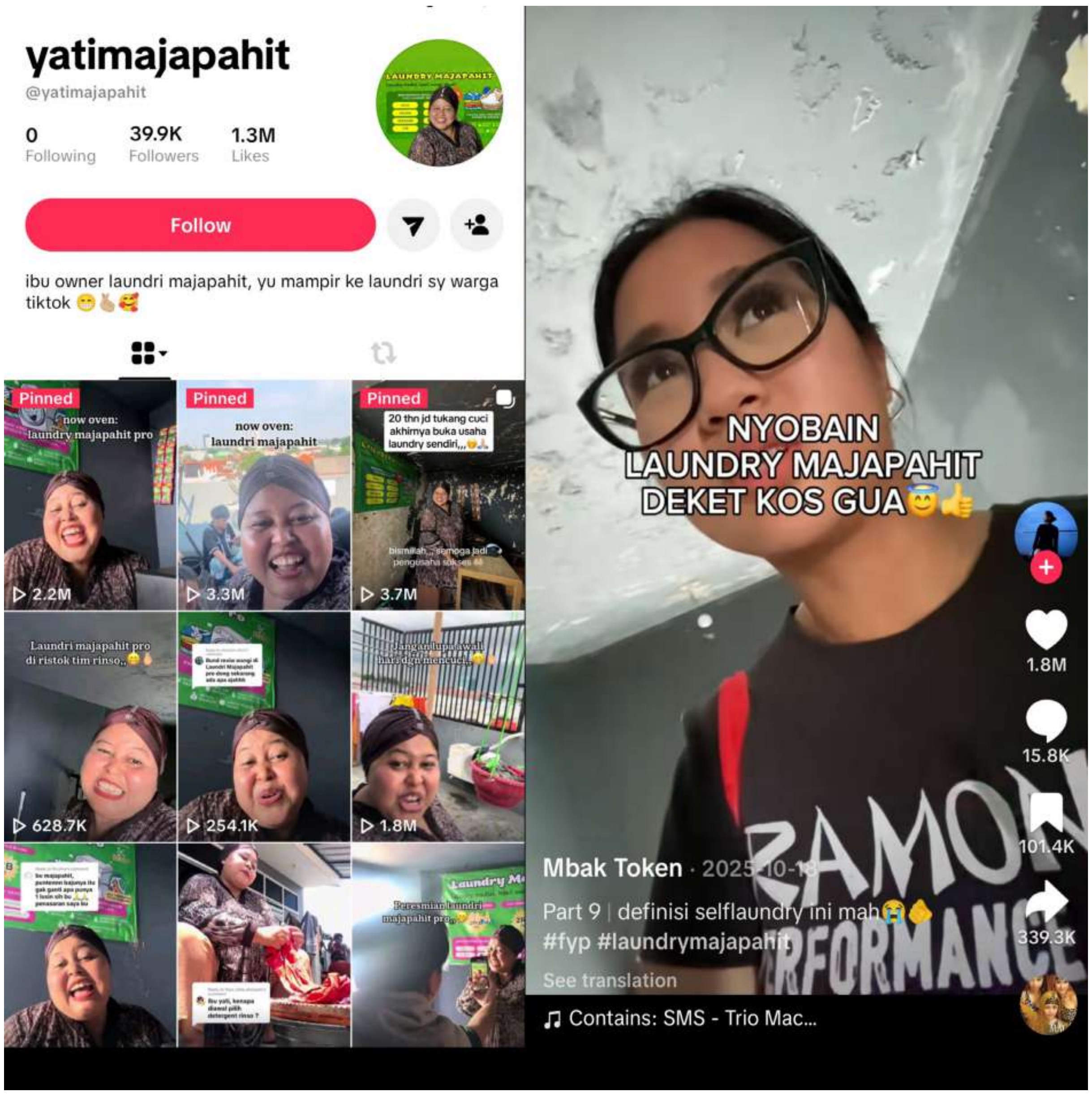
In this context, distribution is no longer linear. It now takes the form of a network. A single piece of content can have many entry points, each with its own audience and distribution pathway. This shifts the center of gravity from content creation to moment engineering, from making content to designing moments with the potential to spread.

Growth is no longer driven by one piece of content, but by how many times it can be redistributed, reinterpreted, and rediscovered.

The effectiveness of clippers in building attention and trust does not stem solely from their concise format, but also from the sense of organic authenticity that accompanies them. Someone who clips the most relevant segment of a discussion and shares it within their network does so out of genuine belief in the content — not because of a contract. Audiences can feel the difference. In a context where the boundary between paid and unpaid content is increasingly transparent, distribution that feels non-transactional becomes a powerful source of credibility. Trust is no longer built solely from institutional authority, but from narrative consistency and frequency of exposure across multiple sources.

Within this ecosystem, independent creators earn authority not because of follower count, but because of three factors that are difficult to replicate: topical consistency, a predictable point of view, and the absence of hidden interests that feel transactional. Today's audiences are increasingly adept at reading the motives behind content, and more selective in granting their trust.

However, this phenomenon also carries risks. Because it is clip-based, clipper content is vulnerable to context distortion, over-simplification, or re-framing that does not fully represent the complete narrative. Furthermore, the boundary between organic and orchestrated distribution is becoming increasingly blurred, particularly as clipping activity becomes monetized or incorporated into more systematic communication strategies. Under these conditions, speed and emotional appeal frequently override accuracy and informational completeness.



The **"Laundry Majapahit"** virality illustrates this principle from an unexpected angle. In October 2025, the TikTok account @yatimajapahit on TikTok, owned by Bu Yati, went viral across platforms. It featured a small laundry business in Surabaya offering laundry services for IDR 2,000 per kilogram, free detergent, wooden washboards, and one main requirement: customers wash their own clothes. There were no washing machines and no express service. Instead, the rooftop was filled with people sitting together on the floor, scrubbing clothes side by side while chatting and laughing. The atmosphere felt communal, warm, and unintentionally nostalgic.

What followed mirrored the clipper pattern discussed earlier. One creator visited and produced content about the experience. The content spread, then triggered a wave of additional creators to come and make their own versions. Not because the distribution was centrally coordinated, but because the content itself generated a chain reaction of curiosity. Everyone who watched felt compelled to verify for themselves whether the place truly existed.

What made the phenomenon interesting was not only its virality, but also what appeared in almost every frame without ever being directly advertised: Rinso. Some observers later interpreted the pattern as a structured soft selling strategy, a brand successfully embedding itself into someone else's story without ever feeling promotional. Regardless of whether that interpretation was intentional, the pattern remains relevant as a lesson. Products that appear within contexts perceived as peer to peer, not as advertising but as part of someone's real life, possess a level of trust penetration fundamentally different from any conventional campaign.

Strategic Response: Media, Brand, and Government

This dynamic places different pressures on each actor within the information ecosystem. For media, the challenge is no longer solely about content production, but about the ability to distribute content in formats aligned with the logic of algorithms.

In Indonesia, declining advertising expenditure, including from the government due to budget cuts to the school lunch program, is pushing media outlets to experiment with new partnership models, digital payment systems, and AI usage ranging from headline writing to AI based news anchors (Reuters Institute for the Study of Journalism, Digital News Report 2025). This is a signal of pressure coming from two directions at once. Advertising revenue is shrinking while the cost of producing relevant content continues to rise. A Vero ASEAN survey in 2025, covering more than 100 journalists and editors in Indonesia, found that 44.1% cited digital disruption and changes in audience behavior as their greatest challenge. While consumers increasingly turn to short form video, algorithm based platforms, and news in condensed social media formats, traditional outlets are under pressure to evolve.

For brands, the challenge lies in the loss of full control over their narrative. In the clipper ecosystem, messages can be cut, recontextualized, and distributed without the brand owner's direct involvement. This demands a shift from a campaign based approach toward building a consistent narrative capable of generating moments that are organically shareable.

For governments, meanwhile, the primary challenge is speed and clarity. In an environment where public narratives can take shape within hours through algorithm driven distribution, a slow response risks allowing the initial framing to become dominant. Public communication must therefore appear in more concise, easy to understand formats that are relevant to current information consumption dynamics.

What decision makers in the media industry, government, and private sector need to understand is this: the pressure legacy media is experiencing is not merely an internal industry problem. It is an ecosystem problem. When the space for verified information narrows, what grows to fill the vacuum of public trust is not always the best, but the fastest, most emotional, and most viral.

Platforms as Trust Infrastructure

In recent years, changes in how society consumes media have not only altered behavior, they have also shifted the way trust is formed. Digital platforms now no longer function merely as information distribution channels; they serve as infrastructure that shapes how trust emerges, is tested, and is sustained.

Data from We Are Social & Meltwater in 2025 shows that internet users in Indonesia spend more than three hours per day on social media, with activity spread simultaneously across multiple platforms. This pattern confirms that media consumption in Indonesia is multi platform, not exclusive. Individuals no longer rely on a single source to form understanding. They combine various platforms with different functions in their daily lives.

Platforms as Stages in Trust Formation

Within the digital ecosystem, each platform plays a different role in the process of trust building. This process does not happen instantaneously. It forms gradually through cross platform exposure, with each stage influenced by how users behave within each distinct digital environment.

These behavioral differences arise because each platform has a unique experiential design, from how content is discovered and the nature of social interaction, to the level of attentional commitment required of users.

TikTok and Instagram Reels serve as the initial point of exposure in trust formation. Both platforms are designed for algorithmic discovery, where users do not need to actively search for information. Content is received passively through a highly curated feed. As a result, user behavior tends to be impulsive, fast, and swipe based. Short form video that is emotionally compelling accelerates attention, but does not provide sufficient space for context or verification. Consequently, the trust formed here remains at an early stage, more impression based than understanding based.

YouTube functions as a space for deepening. Unlike short form platforms, YouTube is more often used with intent based behavior, where users arrive with a specific purpose, such as seeking an explanation, comparing information, or verifying something they previously encountered. The longer content duration engages users in a more focused and sustained consumption experience. Trust at this stage therefore begins to form more stably, through accumulated watch time, narrative consistency, and the depth of context received.

X (Twitter) serves as a real time public discourse arena, where information is not only consumed but also socially tested. User behavior on this platform tends to be reactive, opinion driven, and highly responsive to ongoing issues. The conversation structure, through replies and quotes, means that every piece of information is subject to constant social pressure: accepted, rejected, or openly debated. Here, trust depends not only on the content of the message, but also on the resilience of the narrative when confronted with criticism and the dynamics of public conversation.

Threads by Meta

Over the past 12 months, this ecosystem has grown more complex with the arrival of Threads as a new platform within the digital conversation landscape. Based on the We Are Social & Meltwater report, Threads has emerged as part of a globally fast growing social media ecosystem and is beginning to enter usage patterns in Indonesia.

Unlike Instagram, which focuses on visual representation and a more curated identity, and unlike X, which tends toward fast paced and confrontational debate, Threads has developed as a space for more reflective, personal opinion based conversation.

In the context of trust formation, Threads functions as a transitional space between quick consumption and more intense public discussion. Users are not merely reacting to issues. They are also trying to formulate their views in a longer, more contextual, and less polarized form.

The emergence of Threads shows that the need for a "calmer" discussion space, one not entirely driven by speed or conflict, remains relevant in an increasingly fragmented ecosystem.

Trust Journey Map

The Role of Each Platform in Building Trust

Trust is not formed from a single point of contact, but through a gradual journey across various platforms with different roles and dynamics.

TRUST JOURNEY STAGES	AWARENESS (Initial Exposure)	DEEPENING (Exploration and Verification)	SOCIAL VALIDATION (Discussion and Comparison)	COMMUNITY TRUST (Consistency and Engagement)
PLATFORM ROLES	TIKTOK, Instagram Reels	YouTube	Threads by Meta	X (Twitter)
	The starting point of exposure. Users first discover information in a format that is fast, emotional, and easy to consume.	**A space for deeper understanding.** Users seek more complete explanations, fuller context, or verify information they previously encountered.	**An identity-based conversation space.** Discussions are lighter and socially curated, reinforcing or normalizing information through the community.	**A real-time public discourse space.** Information is tested through debates, criticism, and rapid responses from many parties.
USER BEHAVIOR (WHY DOES USER BEHAVIOR DIFFER?)	**BEHAVIOR & REASONS** Algorithmic discovery: content "finds" users, no active search needed. Impulsive and fast behavior (scrolling) due to short-video formats. Primary motivation: entertainment, inspiration, or simply passing time.	**BEHAVIOR & REASONS** Intent-based behavior: users come with a purpose (searching, understanding, verifying). Longer and more focused consumption because of long-form content. Primary motivation: learning, understanding, comparing perspectives.	**BEHAVIOR & REASONS** Identity-based behavior: connected through IDs, making users more authentic and accountable. Conversations are lighter and less extreme than X; focus is on relatability and personal experiences. Primary motivation: sharing perspectives, building connections, feeling understood.	**BEHAVIOR & REASONS** Real-time and opinion-driven: highly reactive to ongoing issues. Reply, quote, and retweet structures encourage open debate. Primary motivation: expressing opinions, influencing others, or defending perspectives.
RESULTS IN TRUST BUILDING	As a result: high attention, but low commitment.	As a result: higher attention and commitment, creating space for deeper trust.	As a result: trust grows through social closeness and personal consistency.	As a result: trust is shaped by the strength of information in public conversation.
	Trust is still at a low level. Based on emotional impressions, with no context or verification yet.	**Trust begins to form** more steadily through accumulated understanding, watch time, and narrative consistency.	**Trust becomes stronger** through personal relevance, community closeness, and contextual consistency.	**Trust is socially tested.** Information is trusted if it can withstand criticism and public debate.

FINAL OUTCOME

MATURE & SUSTAINABLE TRUST

Formed through the accumulation of cross-platform roles, consistent context, and ongoing social validation.

WHAT MAKES PLATFORM BEHAVIOR DIFFERENT?

- **CONTENT STRUCTURE** Fast short-form (TikTok), in-depth long-form (YouTube), identity-based discussions (Threads), real-time feeds (X).
- **DISCOVERY SYSTEM** Algorithms (TikTok), search/intent-based (YouTube), social graph (Threads), real-time feeds (X).
- **SOCIAL CONTEXT & IDENTITY** Anonymous/pseudonymous (X) vs identity-driven (TikTok/Threads) influences how users behave and build trust.
- **PRIMARY USER MOTIVATION** Entertainment (TikTok), learning (YouTube), discussion & influence (X), connection & relatability (Threads).

CORE INSIGHT: Trust is the result of a journey — from initial attention, deeper understanding, social validation, to community engagement.

The Wave of Brand Migration to Threads

The latest field data reinforces this thesis concretely. On May 1, 2026, the digital creative industry monitor account @txtfrombrand posted an observation that immediately sparked widespread conversation: "Brand admins are all moving to Threads lol. No wonder I barely see cheeky posts from brand admins on my timeline anymore. Is this a sign that Tweet is about to be abandoned?" The responses that emerged were not merely ordinary audience reactions. They were direct confirmations from industry players.

The official account of Toshiba TV Indonesia (@toshibatv_id) responded with a strategically significant statement: activity on X was considered "very high risk for generating negative noise," citing a concrete incident from their own campaign as a lesson learned, while affirming that an active migration plan to Threads was already in place. The post garnered 32,600 organic impressions, indicating wide resonance among industry players.

On Threads itself, the visual evidence of this migration is equally compelling. Brands such as @Sociolla, @ExsportBags, @Momoyo. Benefit, @Torch.id, @gajahduduk_id, and @Piataland are visibly active, interacting not only with audiences but also with one another in a light, personal, and personality driven conversational format. A thread started by @Momoyo.Benefit in a playfully "bragging" tone about business achievements, met by other brands with jokes and the sharing of their own milestones, generated more than 2,400 likes and 1,000 comments. These are not ordinary engagement metrics. They are a signal that Threads is forming an organically emerging brand community ecosystem.

Implications for Trust and Brand Communication Strategy

Equally interesting is how audiences respond to brand presence on this platform. A post by user @ridwanhr, which garnered 496 likes and 214 comments, touched on something deeper: "Brand accounts that are still posting on a holiday like this are kind of suspicious, probably run by the owner themselves." In the context of trust formation, this observation reflects a different expectation among Threads audiences. They do not merely want content, but a presence that feels human and unscheduled.

In this context, Threads functions as a transitional space between quick consumption and more mature public discussion. Users are not merely reacting to issues. They are also trying to formulate their views in a longer, more contextual, and less polarized form. For brands, this means the tone of voice that works on Threads is authentic, slightly vulnerable, and not overly polished, a fundamental departure from conventional brand communication approaches.

The emergence of Threads and the active migration of Indonesian brands into it signal that the need for a "calmer" discussion space, one not entirely driven by speed or conflict, remains relevant in an increasingly fragmented ecosystem. For brands and decision makers, the strategic question is no longer whether to be present on Threads, but how to build a presence consistent with the trust values this platform is forming.

Analyst's Note:
A Strong Signal, but Conclusions Remain Open

The data and conversations documented in this report reflect real momentum — but not certainty. In the same thread of conversation on X on May 1, 2026, when asked whether their hypothesis about brand migration to Threads was already accurate, the Toshiba TV Indonesia account gave what is analytically the most honest response:

'Cannot draw conclusions yet. Only understand, so far, why Threads is more active with brands.'

An active user from the same community also noted that although they already monitored Threads, they remained on X because it was considered more active — but acknowledged that this dynamic 'seems to be starting to change.' Toshiba TV itself confirmed that their migration plan had no clear timeline: 'Yes, we don't know when yet. Still a plan.'

This is an important reminder for readers of this report — whether from government, brand, or business decision-making backgrounds: the wave of migration currently observed is more accurately read as an early signal of a shift in preferences, not as a certainty that X is being abandoned. Hasty platform decisions based on momentary trends carry risks just as large as failing to respond to a genuine shift in time.

This report recommends a context-aware dual-platform approach: maintaining a presence on X for issue management and rapid information dissemination, while in parallel building an authentic brand voice on Threads for long-term trust.

Viral Cycles, Saturation, and the Shortening of Collective Memory

Imagine a major issue erupting on social media today. Within hours, the topic spreads across multiple platforms: it becomes a trending topic, spawns hashtags, triggers mass commentary, and invites reactions from content creators. Yet within just two to three days, the conversation subsides. Timelines shift. A new topic appears with equally intense and equally short lived energy.

In an ecosystem like this, attention does not only determine what people see. It also determines who they trust. Credibility is no longer built exclusively through long term consistency. It is also influenced by the ability to appear within an extremely brief viral cycle. What appears frequently slowly becomes associated with what is considered relevant.

This pattern is no longer incidental. It is part of a larger mechanism within the digital attention economy, where human attention has become the most competed for and most rapidly depleted resource.

In this context, virality is no longer an extraordinary event. It is a cycle that repeats continuously at an ever accelerating pace.

The Anatomy of Shrinking Attention

This phenomenon is rooted in a fundamental change in how humans allocate attention. Various studies show that the average human attention span has declined over the past two decades. One widely cited data point states that the average human attention span has dropped from approximately 12 seconds in the early 2000s to around 8 seconds today, shorter than that of a goldfish, which sits at approximately 9 seconds.

This decline runs parallel with the explosion of smartphone and social media use, both designed for rapid content delivery, infinite scrolling, and impulse based information consumption.

Digital behavioral data further reinforces this picture. Platform behavior studies show that:

Facebook users spend an average of only about 1 to 2 seconds deciding whether to stop at a piece of content in a mobile feed.

On Instagram, a piece of content has less than 3 seconds to capture attention before users scroll past.

On TikTok, nearly half of the audience can be lost in the first few seconds if the opening hook is not compelling enough.

On X (Twitter), engagement is highest in the minutes immediately following publication.

In conditions like these, thousands of pieces of content compete within the same timeline. As a result, attention becomes not only short but also extremely fragmented. Virality is no longer determined by the depth of a message, but by the speed of capturing attention within an extremely brief window.

Some industry players are responding more creatively. IDN Nonton, for example, a feature within the IDN App, presents the micro drama format: serialized fictional narratives condensed into short episodes, specifically designed for the consumption patterns of audiences who have grown up with scrolling and skipping.

Virality: A Momentary Spike, Not Automatic Growth

In common assumptions, virality is often regarded as a gateway to growth: the more viral a piece of content, the greater its impact on a brand or channel. However, empirical data tells a far more complex story.

A large scale study by Sangiorgio et al. (2024), which analyzed more than 43 million Facebook posts and 769,000 YouTube videos from over one thousand news outlets across four European languages spanning 2018–2023, found that the majority of viral events do not produce a significant long term increase in engagement for the source account or channel.

In other words, virality most often creates only a short term spike in attention, not sustained, cumulative growth.

The study also identified two main virality patterns with distinct mechanisms.

1 Loaded-type Virality (Accumulated and Then Exploding)

The first type is virality that emerges as the peak of a long process. In this model, attention does not arise suddenly. It accumulates gradually until it reaches a breaking point.

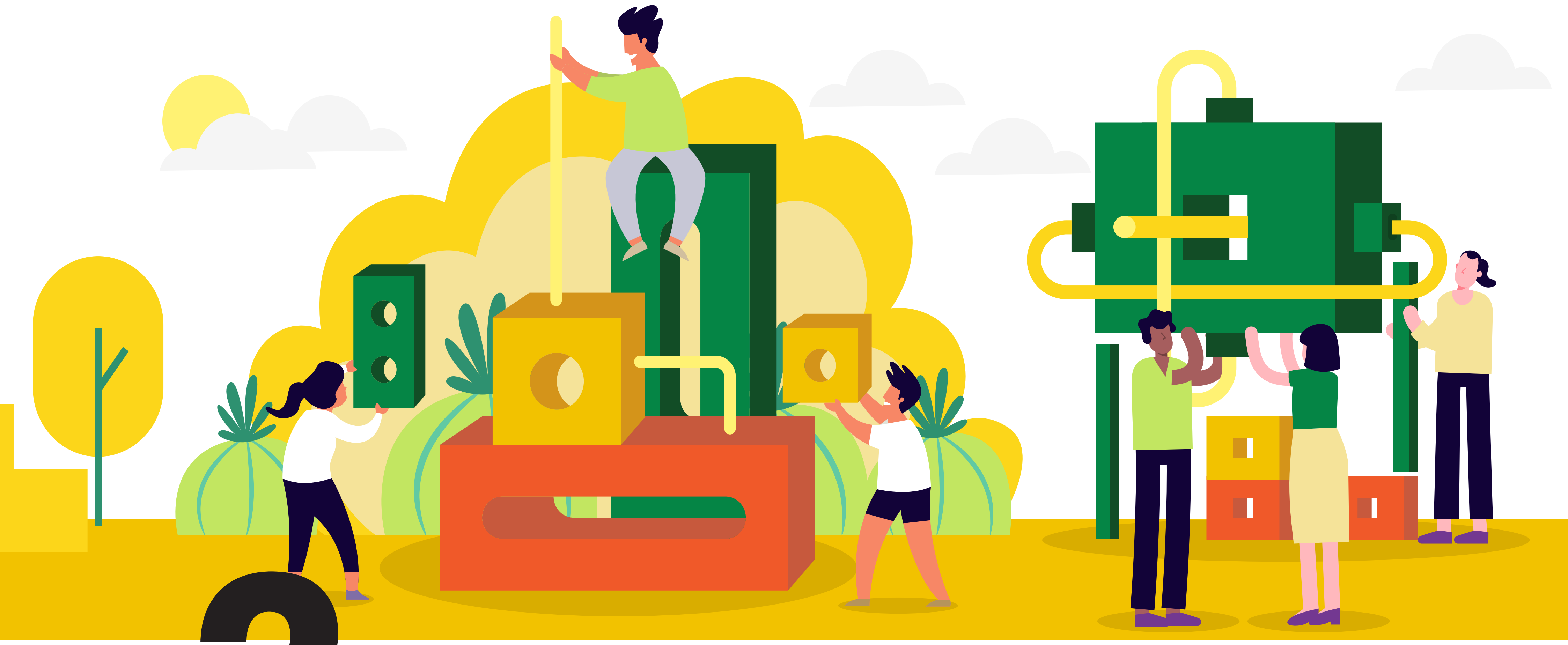
In Indonesia, this pattern can be seen in the development of several modern brand and business ecosystems. For example, Kopi Kenangan, Janji Jiwa, and Fore Coffee did not grow from a single viral moment. Their growth was shaped by aggressive expansion, product consistency, pricing strategy, and a repeat customer loop that was continuously reinforced over time.

Another example is Mie Gacoan, which experienced exponential growth not because of one specific viral piece of content, but because of a combination of highly competitive pricing, queuing experiences that became social proof, and massive outlet distribution across multiple cities.

In the beauty space, brands such as Somethinc and Avoskin also demonstrate a similar pattern. Their growth did not depend on a single viral moment, but on the accumulation of UGC (user generated content), community reviews, and a TikTok ecosystem that continuously reinforced organic exposure.

The same phenomenon occurred with the Pokémon Trading Card Game boom in Indonesia. The cards had actually been present and had a small community for years, but public attention continued to accumulate quietly through unboxing content on YouTube, collector communities in forums and Facebook groups, and a rising global nostalgia trend in the post pandemic period. When it finally exploded and became a major topic on social media, many called it a sudden phenomenon. In reality, the explosion was the result of a long accumulation that had finally reached its critical point.

In these cases, virality was not the starting point. It was the endpoint of a lengthy process of attention building.



2 Sudden-type Virality (Explosion Due to External Momentum)

The second type is virality that appears suddenly due to an external event, whether a platform trend, public sentiment, or a specific social occurrence. However, this pattern tends to be unstable in the long term.

The most definitive example is Karen's Diner, an Australian restaurant concept built around intentionally rude staff as its main attraction. In Indonesia, Karen's Diner opened in December 2022 in South Jakarta and immediately became one of the most discussed topics on social media. Its virality was driven purely by visitor reaction content spreading on TikTok and X, not by product quality or customer loyalty.

However, rather than being received as entertainment, the concept sparked controversy because it was perceived to cross into body shaming and touch on issues related to race, religion, and ethnicity. After operating for only six months, Karen's Diner Jakarta officially closed in November 2023. Its virality disappeared alongside the content wave, leaving no community, no repeat customer base, and no enduring foundation.

In contrast, Aldi's Burger, which officially opened on January 23, 2026, became a viral phenomenon of an entirely different character. Without relying on paid advertising or celebrity endorsements, its marketing strategy was simple and unusual: actively filling comment sections across Threads and X with absurd and humorous promotional messages.

The phrase "Aldi's Burger Cempaka Putih rotinya lembut dagingnya Juicy Luicy Mahalini Rizky Febian bisa pesan online" ("Aldi's Burger Cempaka Putih: its bread is soft, its meat is as juicy as Juicy Luicy, Mahalini, and Rizky Febian, available to order online"), repeated insistently across platforms, successfully boosted brand awareness among social media users.

Marketing observers attributed this success to the way Aldi's Burger built conversation horizontally, rather than simply promoting products in a one way format. The result was a surge in orders reaching 600 burgers in a single day, forcing management to temporarily disable online ordering on multiple occasions.

These two cases illustrate different faces of sudden virality. Karen's Diner demonstrates that novelty without a strong foundation produces only temporary attention. Meanwhile, Aldi's Burger proves that the same kind of explosive visibility can last longer when supported by a solid product, affordable pricing, and creators who actively sustain public conversation.

This pattern confirms that sudden virality is highly dependent on external momentum. It is powerful in generating awareness, but its longevity is ultimately determined by the strength of the foundation built behind it.

The Duration of Viral Effect: The Faster It Rises, the Faster It Falls

Another finding that appears consistently across various studies is that the effects of virality are highly temporary. In many cases, roughly half of the viral impact disappears within less than one week.

Notably, there is an additional pattern: the faster a piece of content goes viral, the faster it loses relevance. Conversely, content that grows organically and reaches its virality peak after a longer period tends to have greater staying power.

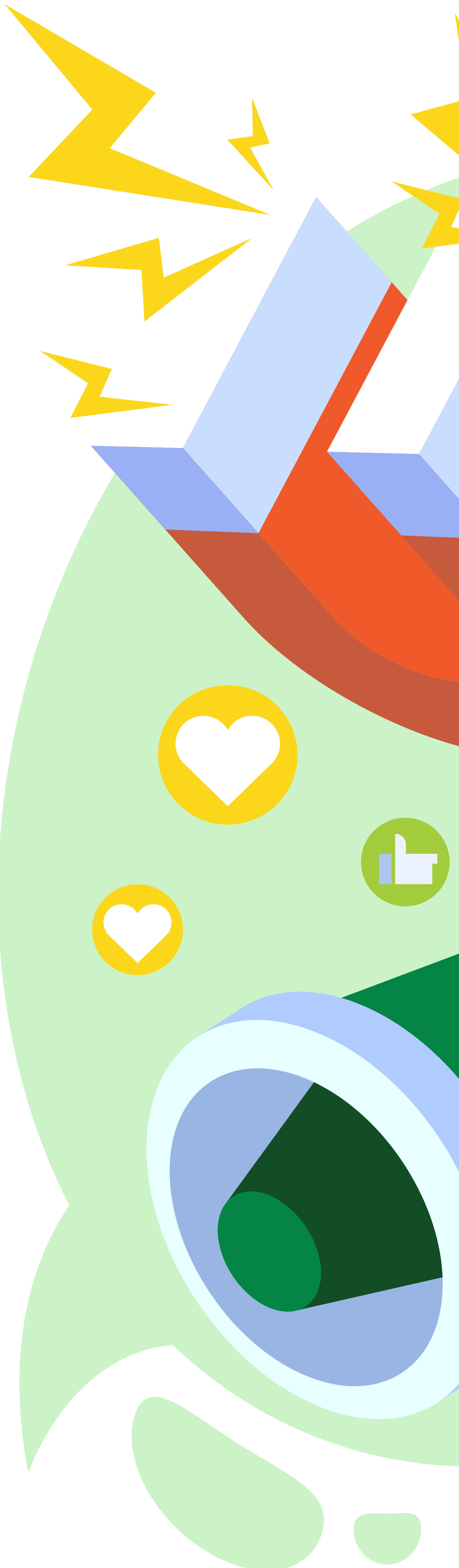
Several Indonesian digital phenomena illustrate the first type with great clarity. Tung Tung Tung Sahur is an absurd AI generated character combining digital humor with the tradition of waking people up for sahur during Ramadan. The first video that popularized it was uploaded in February 2025 and immediately triggered thousands of remix creations from the TikTok community. However, its lifespan was entirely tied to seasonal momentum. As Ramadan drew to a close, Indonesian netizens began producing content depicting Tung Tung Tung Sahur “saying goodbye” because its mission had been completed. When Ramadan ended, the character disappeared from public conversation as well.

A similar pattern occurred with Tepuk Sakinah, a simple chant originating from a pre marital counseling program at a KUA (Religious Affairs Office) in Menteng that suddenly exploded on TikTok in late 2024. Content originally designed as an icebreaker in marriage preparation sessions unexpectedly triggered waves of parody and reactions across social media. Yet, like most trends born from a single moment, the intensity of the conversation declined sharply within weeks after the initial wave passed.

The same applies to dance challenges built around songs such as Kicau Mania. The song itself continues to be played and enjoyed, but the mass content wave that once dominated the FYP (For You Page) was brief before being replaced by the next trending format.

In contrast, Raditya Dika followed a very different trajectory. Beginning with a casual blog in the mid 2000s, initially rejected by many publishers, and only gaining broader recognition years later, his work has maintained relevance for more than two decades.

This reflects the elastic nature of collective attention. A sudden spike in attention can indeed trigger a strong emotional response, but because it is reactive in nature, it also exhausts attention quickly, much like a rubber band stretched too tightly. Meanwhile, attention that grows slowly and organically more accurately reflects a genuine connection between the audience and the content.



Virality vs. Topics: Two Different Timescales

It is important to distinguish between the virality of content and the life cycle of a topic. While virality operates on a scale of days or weeks, topics operate on a scale of months or even years.

An analysis conducted by Exploding Topics in 2020, based on Google search data across thousands of topics and industries, provides a perspective that complements this discussion. The study found that topics generally pass through three phases: stable growth, exploding growth, and peak saturation. The duration of each phase varies significantly depending on the industry.

Topics related to fashion, finance, and travel can sustain their explosive growth phase for more than a year, while topics in sports or fitness tend to experience much shorter cycles. However, across nearly all sectors, many topics have not yet reached their peak phase, meaning there is still substantial room for long term exploration and development.

This distinction is critical because a viral piece of content does not automatically indicate the maturity of the underlying topic. A trend may appear to disappear from timelines, while the broader interest behind it continues to grow quietly over a much longer period.

In practice, this means brands, media companies, and policymakers should avoid interpreting short term virality as the sole indicator of public relevance. The more strategic question is whether the underlying topic still possesses long term momentum beneath the surface of daily attention cycles.

Systemic Distortion: When Attention Is No Longer Faithful to Issues

The core problem with an ever accelerating viral cycle lies not only in how content is produced, but in its impact on the information ecosystem as a whole.

Structural issues such as systemic poverty, climate change, bureaucratic reform, and mental health require sustained long term attention to produce meaningful change. Yet the logic of digital platforms, which optimizes for short term engagement, consistently places these issues at a disadvantage compared to content that is more emotional, controversial, or sensational.

Under these conditions, a systemic distortion emerges: content capable of triggering rapid reactions tends to outperform content that demands deeper reflection. The value of an issue is no longer determined primarily by its urgency or complexity, but by how quickly it can generate a response.

As a result, public attention becomes increasingly unstable. Extremely high exposure to information, which in practice can amount to thousands of visual stimuli per day, forces the human brain to filter information within milliseconds. Attention becomes not only limited, but also increasingly reactive and impulse driven.

From this point, the distortion no longer stops at the level of attention. It begins to seep into the next layer: how information is evaluated and trusted.

In an ecosystem like this, public trust also undergoes transformation. When attention shifts too quickly, credibility is no longer tested exclusively through long term consistency or track record. It is also influenced by the level of visibility within the viral cycle itself.

As a consequence, actors who appear most frequently within the stream of attention increasingly come to be perceived as the most relevant, regardless of whether they are the most accurate, most competent, or most contextually informed.

The Shortening of Collective Memory

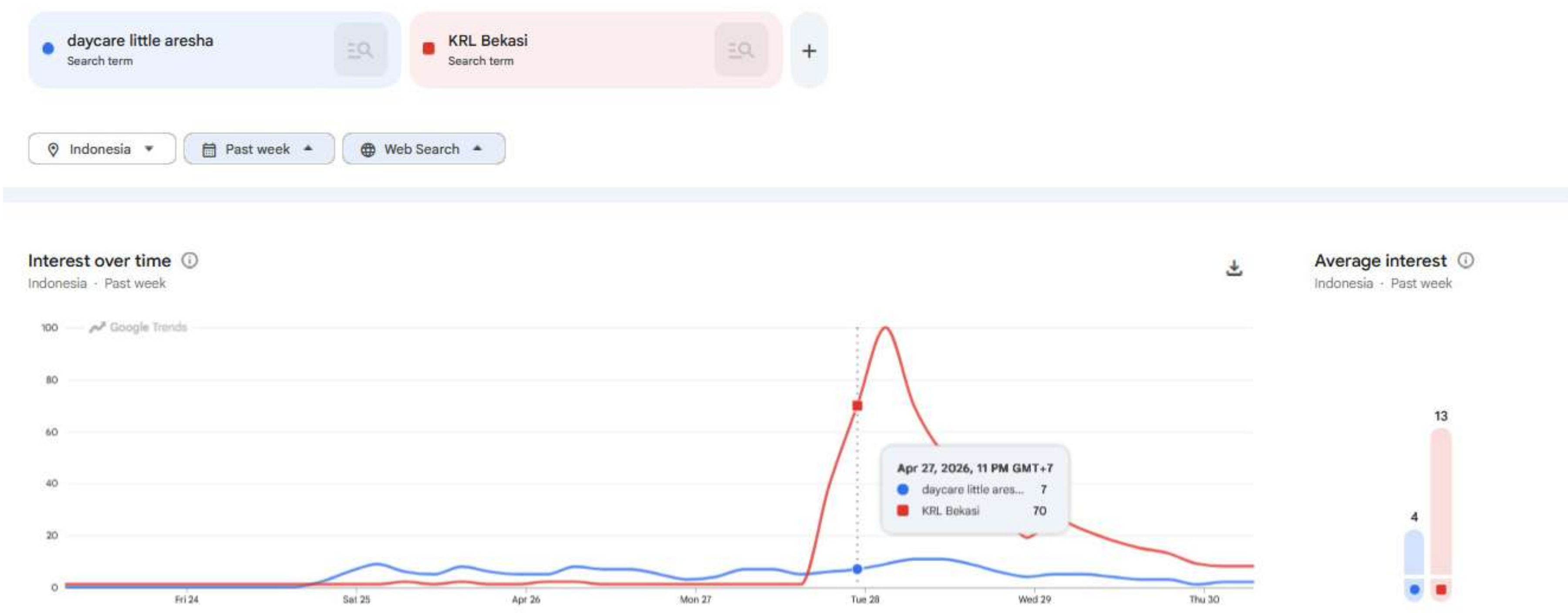
The long term consequence of this condition is the shortening of collective memory. Society is becoming increasingly unable to sustain attention on a single issue long enough to fully understand or resolve it.

As Forbes has noted, the average person is exposed to between 6,000 and 10,000 advertisements per day, excluding organic content. The human brain responds by developing rapid filtering mechanisms to determine the value of content, whether engaging or not, within milliseconds. This is why attention has become a finite resource.

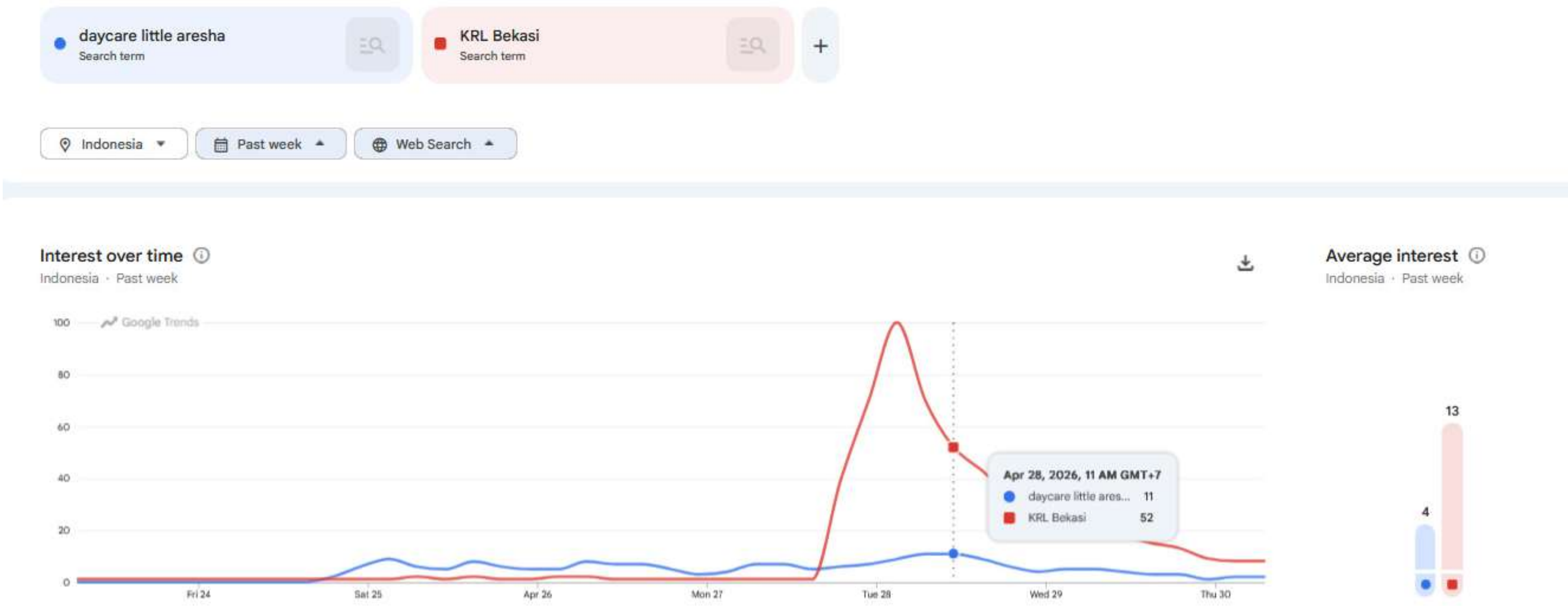
This phenomenon is clearly visible in Google search patterns surrounding local issues. Large spikes in public interest related to disasters or national events often persist only briefly before returning to baseline levels, not because the underlying problem has been resolved, but because public attention has already shifted into the next viral cycle.

This pattern is vividly illustrated by the case of Little Aresha, a daycare facility in Yogyakarta that recently came under public scrutiny following allegations of child abuse. Based on Google Trends Indonesia data for the period April 24–30, 2026, searches related to “daycare Little Aresha” showed relatively stable interest throughout the week, indicating that the issue remained active in public conversation and had not yet fully disappeared from collective attention.

The broader implication is important: in a digital ecosystem driven by rapid cycles of attention, the survival of an issue in public discourse becomes increasingly dependent not only on the seriousness of the issue itself, but also on its ability to continuously generate emotional and algorithmic momentum.



However, when the news of the Bekasi KRL (commuter train) accident broke on April 27, 2026, the landscape of public attention changed within hours: **searches for 'KRL Bekasi' surged dramatically, reaching a peak interest score of 100, while interest in Little Aresha was suppressed and flattened to around 7.**



What is more revealing is what happened next. As the wave of KRL news began to subside on April 28, interest in Little Aresha slowly climbed back to 11, not because there had been a new development in the case but because the public's cognitive space had once again become 'vacant' and available to be filled by the previous issue. This illustrates one important thing: the daycare issue had not truly resolved or lost its urgency. It was simply displaced temporarily by a fresher viral cycle, then flowed back in once an attentional gap appeared. The result of this systemic distortion can be described as the shortening of collective memory, whereby society loses the ability to sustain attention on a single issue.

Closing: Strategy in the Midst of an Ever-Accelerating Cycle

Both academic research and industry observation point in a consistent direction. For content creators and brands, treating virality as a primary growth strategy is fundamentally a misaligned expectation. This is not to say that going viral never provides benefits. However, dependence on viral moments as the main engine of growth is a strategy with low long term probability.

Most viral effects are temporary. Meanwhile, the most durable growth tends to emerge from slow, consistent, and organic accumulation rather than sudden spikes in attention.

In this context, the more sustainable strategy is not to chase momentary momentum, but to build a position within the cycle itself: selecting topics with long lifespans, maintaining consistent presence before peak attention forms, and measuring growth on a scale of months rather than days. Data from various trend analyses shows that across almost every industry, there is still substantial opportunity within topics that have not yet reached their peak phase.

At a deeper level, however, this issue extends beyond content strategy alone. In an information ecosystem moving at this speed, trust is no longer built entirely through how frequently something appears before the public. Increasingly, it is determined by how long something can remain standing outside the constantly rotating cycle of attention.

As attention spans continue to shorten, what becomes truly scarce is not virality itself, but credibility capable of enduring beyond the momentum.

Trust in Crisis: Peer-to-Peer Donations and Government Response

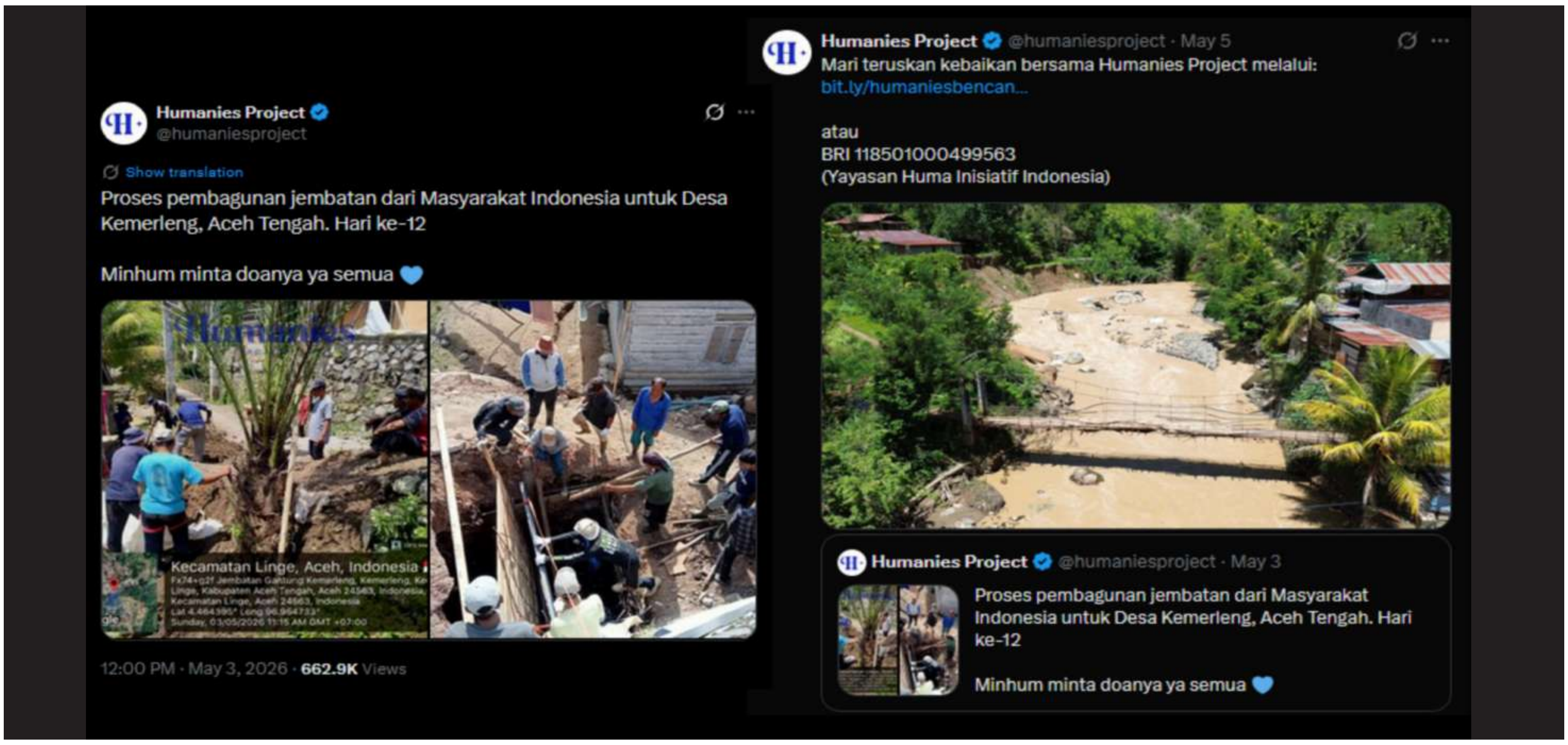
In November 2025, flash floods struck three provinces in Sumatra: Aceh, North Sumatra, and West Sumatra. In the midst of the disaster, Ferry Irwandi, a content creator and founder of Malaka Project, launched a fundraising campaign on Kitabisa.com. Within 24 hours, the campaign raised IDR 10.3 billion from 87,605 donors. The aid was distributed directly to isolated areas considered to have received minimal attention, rather than to major cities that had already obtained substantial assistance.

What happened afterward was even more illustrative than the donation figures themselves. On December 8, 2025, Endipat Wijaya raised the issue during a working meeting with the Ministry of Communication and Digital Affairs (Komdigi), touching on how public narratives on social media often create an imbalance between coverage of government work and individual initiatives. He cited as an example that a crowdfunded donation campaign raising approximately IDR 10 billion went viral, while the government's contribution, reportedly reaching trillions of rupiah, did not receive equivalent exposure in the public sphere. He then urged Komdigi to more actively amplify information about government efforts so they would not "lose the virality contest" against citizen initiatives.

The public reaction following Endipat's statement revealed that people were not merely comparing IDR 10 billion versus trillions of rupiah. They were comparing who felt genuinely present. This is the difference between administrative presence and felt presence, and in an information ecosystem dominated by peer recommendation, the latter is far more decisive. Indonesia, which consistently ranked among the world's most generous nations from 2018 to 2024 according to the Charities Aid Foundation World Giving Index, demonstrates that public generosity does not automatically follow formal channels when trust is absent there.

This case is not an anomaly. It confirms a recurring pattern in Indonesia's digital donation behavior: trust and transactional security are the primary mediating factors behind online donation intent, and that trust does not automatically follow institutional scale or authority. Studies on digital giving in Indonesia show that interactivity and transparency in financial reporting directly influence donation intent, not the size of the fundraising institution itself.

Donations flowed more rapidly to Ferry Irwandi not because the government was absent, but because three elements of trust were present simultaneously: a recognized name and established reputation, real-time transparency through screenshots and field updates, and a specific narrative. It was not simply "help disaster victims," but "we are focusing on isolated locations that have received minimal aid."



Humanies Project, as of May 2026, still accepting donations for victims of the 2025 Sumatra flash floods

The same pattern is also visible in the case of Humanies, a supporter group of Anies Baswedan driven largely by Gen Z participants during the election period. The group opened donation drives for medical assistance during protest riots and later during the flash floods in Sumatra. They publicly disclosed the total donations collected as well as the complete allocation of funds, accompanied by accountability reports. Because this trust was continuously maintained, the community was able to remain active and sustainable even after the election had ended.

A similar pattern can also be seen in Indonesian K-pop fan communities, which have consistently built donation infrastructures alongside verified institutional partners. In January 2021, 16 fanbases from various K-pop fandoms across Indonesia collectively raised IDR 1.4 billion for disaster victims in multiple regions. This pattern has continued across different events and institutions, with fandom communities consistently choosing partners capable of transparently accounting for fund distribution. What distinguishes this ecosystem from conventional donation models is not the scale, but the accountability infrastructure itself. Every campaign is accompanied by publicly accessible accountability reports, institutional partners open to scrutiny, and regular updates delivered directly to the donor community. Trust is not assumed. It is rebuilt every single time.

Tzu Chi Indonesia distributes aid to Sumatra

Tzu Chi Indonesia presents a different model, but one built on the same underlying principle. During the same flood disaster in Sumatra, Tzu Chi had already begun distributing thousands of aid packages to Aceh, North Sumatra, and West Sumatra starting from November 30, 2025, at the same time as Ferry Irwandi's fundraising campaign, not afterward. What distinguishes Tzu Chi from many formal institutions is not the size of the organization, but the depth of its local volunteer network. When land access to Aceh Tamiang remained cut off, Tzu Chi volunteers used wooden boats via sea routes to reach villages that had not received any assistance since the disaster began.

It was this trust, built consistently over decades, that led other communities, including Buddhist Fellowship Indonesia, to choose Tzu Chi as a partner for aid distribution. Its distributed volunteer infrastructure enabled assistance to arrive quickly and precisely where needed. This is not a case of virality generating trust, but of a long-standing track record making virality unnecessary.

Taken together, these case studies reveal the same architecture of trust seen within the independent creator ecosystem discussed in the previous chapter. The difference is that here, the same architecture operates within the context of a humanitarian crisis.

The Structural Dilemma of Government on Social Media

Endipat Wijaya's response actually exposes a deeper dilemma. Governments operating on social media face two traps simultaneously: when communication is too formal, it feels distant from citizens' lived experiences; when it becomes too informal, it risks turning into meme material that weakens institutional credibility. Maintaining that balance is difficult. When the government attempted to address the issue by urging Komdigi to amplify information about state work, the public response showed that the problem was not the volume of information, but trust in the source delivering it.

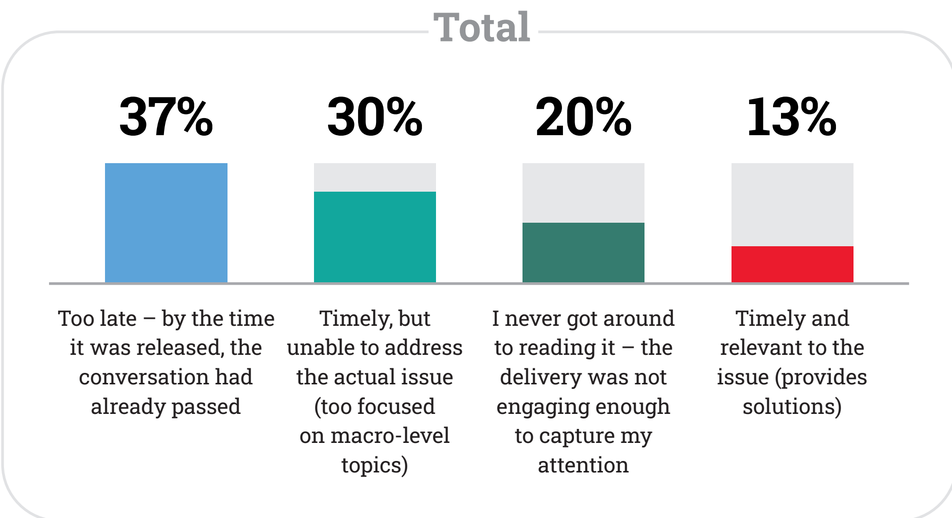
The reaction following Endipat's statement demonstrated that people were not merely comparing IDR 10 billion against trillions of rupiah. They were comparing who felt genuinely present. This is the distinction between administrative presence and felt presence, and within an information ecosystem dominated by peer recommendation, the latter is far more decisive.

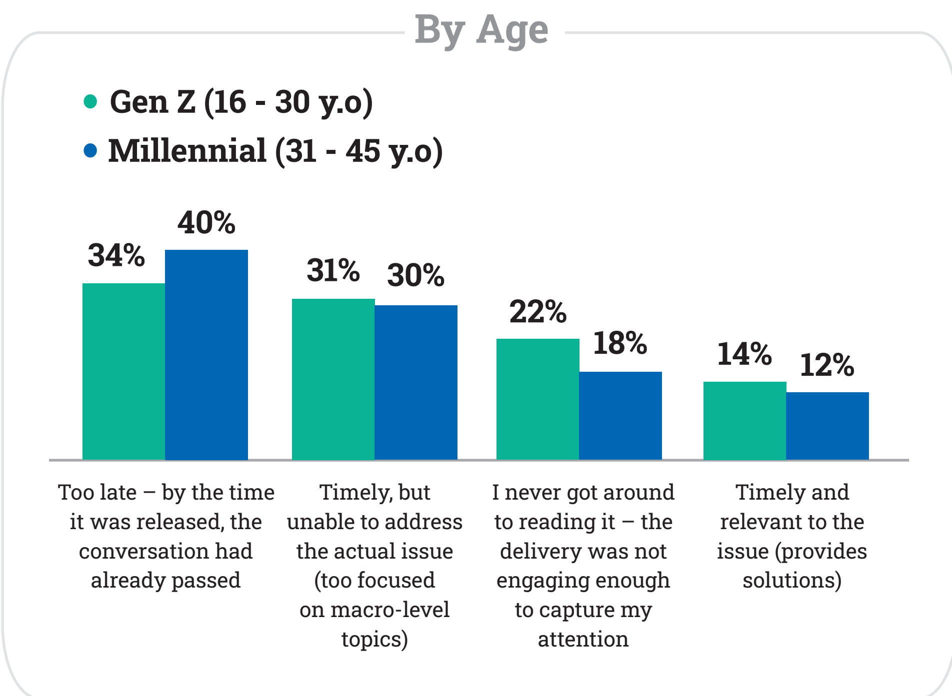
This challenge is also confirmed quantitatively. A survey by the IDN Research Institute found that only 13.1% of respondents considered the government's response to issues trending on social media to be timely and relevant. In contrast, 36.8% viewed the response as too late, with public conversation already having moved on by the time it was delivered. Meanwhile, 30.1% considered the response timely but somehow failed to address the actual substance being debated. Adding the 20% who felt government communication was simply not engaging enough to capture their attention, a total of 86.9% of respondents expressed a negative perception of government communication.

Public Perception of Government Response to Social Issues

Government Response Perceived as Delayed: 37% of respondents feel that government responses to social issues on social media are often delayed, while only 13% consider them timely and relevant.

Millennials More Critical Than Gen Z: Millennials (40%) are more likely than Gen Z (34%) to perceive government responses as late, indicating a slightly more critical view among older respondents.

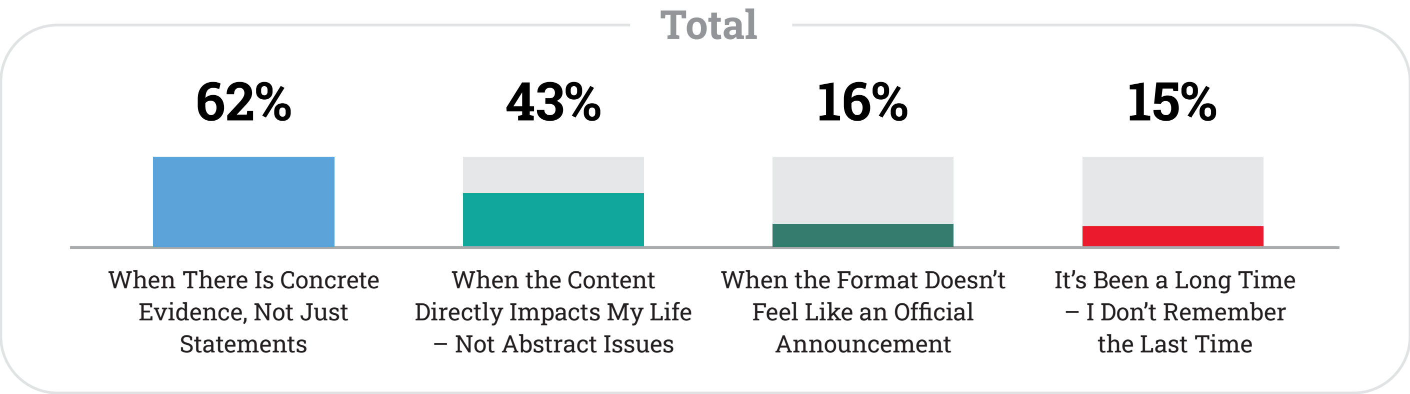


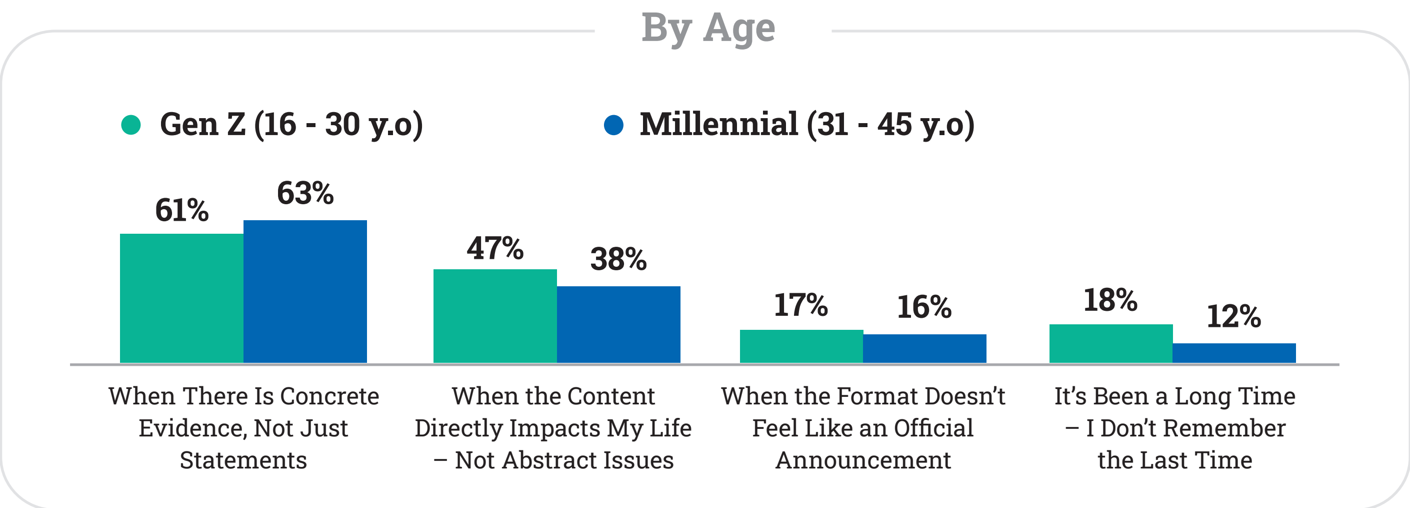


This finding makes it clear that the core challenge is not simply response speed, but proximity to the lived reality of the public. A response that arrives quickly but feels irrelevant still fails to build trust, because it does not address the question people are actually asking.

The same survey by the IDN Research Institute also provides a strong indication of what the public is genuinely looking for. As many as 62% of respondents stated that they would pay attention to government communication when it is supported by concrete evidence rather than statements alone. Meanwhile, 43% identified direct relevance to their everyday lives as a determining factor. In contrast, merely changing the communication format, for example by making it more casual or less formal, was chosen by only 16.4% of respondents.

Factors That Capture Attention in Government Communications





Concrete Evidence is the Key Driver of Trust: 62% of respondents consider the presence of concrete evidence the most important factor in government communication, highlighting its strong influence on public engagement.

Strong Preference Across Both Generations: Both Gen Z (61%) and Millennials (63%) show high attention to government communication when supported by concrete evidence, indicating its universal importance across age groups.

This means the core problem does not lie in a lack of creative formatting, but in the absence of substance and relevance. Within this new information architecture, claims without evidence are no longer enough to build trust, regardless of how extensive the distribution reach may be.

Amid what is otherwise a largely bleak picture, there are small signals worth paying attention to, not as proof that the problem has already been solved, but as indicators that the direction can still change.

The official YouTube channel of the Ministry of Energy and Mineral Resources (Kementerian ESDM) is one example showing a relatively consistent shift in approach. The significance does not lie in whether the content always goes viral, but in the visible editorial decisions being made. The channel adopts formats closer to the logic of mainstream YouTube content, rather than simply repackaging press releases into video form. Clickable thumbnails, durations adapted to digital consumption habits, and energy issues framed narratively instead of ceremonially may appear like small adjustments, but within the broader context of Indonesian institutional communication, which still largely operates through one-directional messaging, these shifts are meaningful.

What matters most is the underlying distinction between this approach and the failed government communication efforts discussed earlier. The difference is not about budget or technology, but about the assumptions driving the communication itself. Content that successfully reaches young audiences is not content centered on explaining the institution's position. It is content that begins with the questions already forming in the audience's mind. It may not yet have fully answered the broader issue of public trust, but it has started with the correct question first: how to make the content worth watching before asking how to make the institution trusted. At a broader level, that sequence matters.

A similar pattern can be observed among several regional public institutions that use popular culture references to increase the relevance and accessibility of public messages. For government institutions, the strategic value of this approach lies in its ability to translate formal messages into cultural contexts that audiences already understand and emotionally respond to. Instead of depending only on institutional authority, these examples show how public agencies can build attention and relatability by entering existing audience conversations. **Kariadi Hospital Semarang**, for example, used the figure of Doh Kyungsoo to encourage regular health checkups, drawing on his strong association among fans as a South Korean celebrity who consistently reminds them to take care of their health and stay well. The post attracted attention from K-pop audiences and received a more casual, human response from the official account of Indonesia's Ministry of Health. Importantly, the Ministry's response reinforced the message because it matched the tone and cultural context of the post. Rather than reverting to a formal institutional voice, it showed an ability to participate in the conversation in a way that felt timely, relevant, and socially aware.

A similar pattern can also be seen in the Instagram account of the Malang Immigration Office, which consistently packages public service messages using references to Korean dramas, popular celebrities, and other recognizable entertainment formats. This consistency matters because it suggests that the use of popular culture is not treated as a one-off gimmick, but as an editorial approach to making bureaucratic information more accessible. By adapting public service messages into formats that audiences already associate with entertainment and fandom culture, the account reduces the perceived distance between the institution and the public. These examples indicate that when government institutions understand the cultural codes of their audiences, public communication is more likely to feel relevant, relatable, and worth responding to.

At the same time, this approach requires clear creative governance. The point is not to discourage public institutions from using lighter, more culturally relevant communication styles, but to ensure that such efforts are applied responsibly. References to celebrities, drama characters, or entertainment assets should consider copyright, image rights, and brand safety, especially when the content uses identifiable visuals. With the right boundaries, popular culture references can remain a valuable tool for making government communication feel more human, contextual, and closer to the public.

The Makan Bergizi Gratis (MBG) Free Nutritious Meal Program: Layered Trust

The Makan Bergizi Gratis (MBG) program offers a different lens through which to understand the same dynamics of public trust, but with an added layer of complexity.

An important context for understanding the program emerged during the Indonesia Economic Outlook 2026 forum on February 13, 2026, when Prabowo Subianto stated directly that representatives from Apindo had reported that MBG had already contributed to rising household consumption in January 2026 and was stimulating economic activity in villages and subdistricts. He used this field-based confirmation as one of his key arguments for economic optimism in 2026.

In terms of intent, the goals of the program are clear and difficult to dispute: ensuring Indonesian children receive adequate nutrition, reducing stunting, and stimulating local economic activity through supply chains involving farmers, fishermen, and small business operators. A survey by Indikator Politik Indonesia found that 72.8% of citizens expressed satisfaction with the program. Notably, Gen Z emerged as the generation with the highest satisfaction level at 80.7%.

At the same time, however, a March 2026 survey conducted by the Policy Research Center revealed a different tension. The majority of respondents believed that the benefits of the program were not fully reaching their intended recipients. Approximately 88.5% of the benefits were perceived to flow toward program partners and elites, while children, who were supposed to be the central beneficiaries, were perceived to receive only 6.5% of the actual benefits.

These figures are not contradictory. Instead, they illustrate how public trust in a policy operates in layers. People can support the objective of a program while simultaneously questioning the governance surrounding it.

The Gen Z cohort showing the highest satisfaction is not necessarily the least critical. Rather, they may be evaluating the direct benefits experienced by themselves or their families while still maintaining skepticism toward the mechanisms of distribution and accountability. This pattern aligns consistently with findings throughout this report: trust is not granted wholesale to institutions, but assessed component by component, separately evaluating intent, implementation, and accountability.

In the context of public communication, MBG demonstrates that even programs enjoying strong public support do not automatically generate trust in the system behind them. What separates appreciation for the program from trust in its governance is the presence of transparency that can be independently verified. As long as that gap remains unresolved, narratives circulating outside official channels will continue to fill the gap.

From Donations to Audits: When Citizens Build Their Own Accountability Infrastructure

The pattern emerging from peer-to-peer donation ecosystems does not stop within the philanthropic sphere. It is increasingly extending into functions traditionally associated with formal authority, including incident investigation and public budget auditing.

Following the collision involving a KRL commuter train in Bekasi on April 27, 2026, a number of social media users independently reconstructed the chronology of the incident within less than 24 hours. They mapped timestamps from Cakung Station and Kranji Station, calculated the distance between signal blocks, and estimated the effective time window available for KAI to warn the approaching train. Based on these publicly reconstructed timestamp analyses, approximately three minutes elapsed between the initial sequence of events and the collision involving the long-distance train and the KRL trapped at the station.

What is notable is not only the reconstruction itself, but the fact that it was conducted not by National Transportation Safety Committee (KNKT) or KAI's official communications team, but by ordinary citizens processing publicly available data before any official explanation had been issued. The significance lies not merely in the accuracy of the analysis, but in the changing behavior of the public. People are no longer waiting passively for institutional narratives. They are increasingly filling informational gaps with their own investigations, and digital communities often accept those reconstructions as credible precisely because the methodology is openly visible and subject to scrutiny.

The same pattern appears on a much larger scale through Nemesis, a platform developed by Abil Sudarman School of Artificial Intelligence (ASSAI). The system audits approximately three million rows of government procurement data sourced from SIRUP and INAPROC, then uses AI to identify anomalies potentially indicating markups, waste, or suspicious procurement behavior. The findings are highly specific, ranging from the procurement of a Range Rover valued at IDR 8.5 billion to a billiard table worth IDR 400 million and an aquarium budgeted at IDR 100 million, all linked back to original procurement records.

One crucial point stands out: Nemesis processes data already published by the government itself. The issue, therefore, is not the absence of transparency at the data level, but the absence of official actors capable of transforming that raw data into evidence understandable to the public. Once that gap is filled by citizen-built tools operating with open methodologies and publicly visible findings, institutions lose another layer of monopoly over the narratives surrounding their own performance. Importantly, Nemesis also openly acknowledges the limitations of its AI classifications, stating that the findings may contain errors and should function only as preliminary indicators. Ironically, this methodological openness is precisely what strengthens its credibility in the eyes of the public. Trust emerges not from claims of infallibility, but from transparency regarding limitations.

The implications extend beyond government institutions. Brands operating within the public sphere now face the same dynamic. When open methodology and verifiable specificity become the new standards of credibility, marketing claims that cannot be independently examined will lose trust increasingly quickly. Consumers accustomed to scrutinizing government procurement data will inevitably apply similar expectations when evaluating corporate claims regarding sustainability, sourcing, or social impact.

Taken together, these cases connect directly to the same trust architecture visible in the cases of Ferry Irwandi, Humanies, and K-pop fandom collaborations with Baznas. The architecture follows a consistent pattern: open methodology, verifiable specificity, and independence from formal institutional chains of command. The difference lies only in the type of crisis being addressed. Donation ecosystems respond to acute humanitarian crises, while independent auditing and citizen-led investigations emerge as responses to something more structural: a crisis of trust in the state's capacity to audit itself.

POLICY IMPLICATIONS

Public policy communication needs to shift from being authority-centric to relevance-centric. The key issue is not the size of the budget being communicated, but how closely the narrative aligns with the lived experiences of citizens on the ground.

Partnerships with independent creators are no longer optional additions to communication strategy. They have become part of the trust infrastructure itself. Creators who have already established credible track records within their own communities can function as bridges of trust that institutions cannot rapidly build through top-down communication alone.

Regulations surrounding transparency of claims and public data must also take into account how information is actually consumed and distributed within today's social media ecosystem. Information may be accurate, but if it is packaged in a format incompatible with prevailing patterns of digital consumption, it will still fail to reach its audience regardless of the communication budget behind it.

For brands, the same pattern applies with even more immediate commercial implications. First, partnerships with independent creators are no longer merely distribution strategies. They are trust strategies. Creators selected based not only on reach, but on the strength of their accountability and credibility within their communities, generate a far more durable transfer of trust.

Second, transparency is no longer a competitive differentiator. It has already become the baseline expectation. Brands that fail to provide verifiable evidence supporting their claims will increasingly find those informational gaps filled by others, whether consumers, journalists, or open-audit platforms such as Nemesis, whose methodology itself is publicly visible and open to scrutiny.

Chapter 4

Self-Constructed Identity: Culture, Taste, and Meaning

This chapter examines how Millennials and Gen Z actively construct their identities amid shifting social, economic, and technological structures. Unlike earlier generations who largely inherited values, tastes, and aspirations from more established institutions, this generation grew up in an ecosystem that is more open, more fragmented, and constantly in motion. In this context, identity is no longer static or externally assigned, but formed through a process that is fluid, personal, and iterative.

This shift is evident in the ways this generation responds to life's pressures, forms cultural preferences, and builds social and economic relationships. Humor has become a language for processing reality, consumption has evolved into an expression of meaning, and communities such as fandoms have transformed into social and economic infrastructure. At the same time, digital distribution has opened space for new cultural expressions to emerge and gain legitimacy without having to pass through conventional channels. All of this points to the fact that identity is no longer an end product, but an ongoing process of negotiation.

In this context, identity becomes something that is constructed, not inherited. It takes shape through everyday choices, digital interactions, and the ways individuals make sense of control, closeness, and relevance in their lives. This chapter examines how this process unfolds across multiple layers, from how individuals manage their emotions to how they participate in broader cultural and economic ecosystems. Understanding these dynamics reveals that the identity of today's generation is not merely a reflection of the times, but an active response to them.

Humor as a Coping Mechanism

Comedy is not just entertainment, but the language this generation uses to process powerlessness, voice criticism, and build collective solidarity. When systems feel unresponsive, humor becomes both the safest and the sharpest form of response available. It functions simultaneously as a coping mechanism and as a mechanism of power.

This pattern is not merely a cultural observation; it is also quantitatively confirmed. A survey by IDN Research Institute found that 61.4% of respondents show a high tendency to use humor or memes in response to situations they cannot control (mean: 6.75/10). Furthermore, 62.8% reported that humor provides significant emotional relief after being used (mean: 6.92/10). These findings affirm that humor is not only widely used, but also genuinely effective as a coping mechanism.

Likelihood of Using Humor or Memes to Cope

Humor and Memes Are Common Coping Mechanisms: The average likelihood of using humor or memes to respond to uncontrollable situations is 6.75 out of 10, indicating a relatively high tendency among respondents to use humor and memes as a coping or expression mechanism.

Gen Z Leads in Meme Usage: Gen Z reports a higher average likelihood (6.91) compared to the overall average, suggesting a stronger reliance on humor and memes as a way to respond to or express reactions toward situations beyond their control.

	Total	Gen Z (16 - 30 years old)	Millennial (31 - 45 years old)
Mean Likelihood Score	6.75	6.91	6.58
Highly Likely to Use Memes	19%	23%	16%
High Likelihood	26%	30%	22%
Highly Unlikely to Use Memes	7%	6%	8%
Very Low Likelihood	10%	10%	10%
Low Likelihood	17%	16%	17%

Notably, this effectiveness is not entirely uniform. Men tend to use humor more frequently (mean: 6.94 vs. 6.55) and also report a higher sense of relief afterward (mean: 7.20 vs. 6.64 among women). This suggests that humor — particularly in public formats such as memes — may not function as an equally effective coping channel for all groups, and raises the possibility that women may more often rely on alternative emotional coping mechanisms.

Emotional Relief from Humor in Uncontrollable Situations

Humor Provides Meaningful Emotional Relief: Respondents report an average relief score of 6.92 out of 10, indicating that humor and memes offer a fairly strong sense of emotional relief when dealing with situations beyond their control.

Gen Z Experiences Greater Relief Than Millennials: Gen Z reports a higher average relief score (7.10) compared to Millennials (6.74), suggesting that memes and humor serve as a more effective emotional outlet for younger audiences.

	Total	Gen Z (16 - 30 years old)	Millennial (31 - 45 years old)
Mean Likelihood Score	6.92	7.10	6.74
Highly Relieved	18%	22%	13%
High Relief	26%	29%	23%
Low / Minimal Relief	5%	4%	6%
Very Low Relief	7%	7%	7%

The SEA-BLINGS WAR that erupted across social media platforms in early 2026 is a vivid example of how young people, even across national borders, demonstrate collective solidarity in voicing their opinions in response to negative comments from South Korean netizens. Although the incident began as a heated debate, it eventually evolved into sardonic humor among Indonesian social media users across multiple platforms. Similarly, the popularity of the meme "Ya Allah kenapa aku WNI" ("Oh God, why am I Indonesian") resurfaces every time a government policy is perceived as misguided. These are not merely pieces of content. They are how Millennials and Gen Z respond to situations beyond their control. Understanding what this generation laughs at is one of the fastest ways to understand them.

In recent times, humor has increasingly occupied a prominent position in how the public processes a complex and often exhausting reality. Amid economic pressures, information overload, and persistent uncertainty, humor is no longer just entertainment. It functions as a coping mechanism. It has become a light, fast, and collective way to ease tension while building a sense of togetherness in digital spaces.

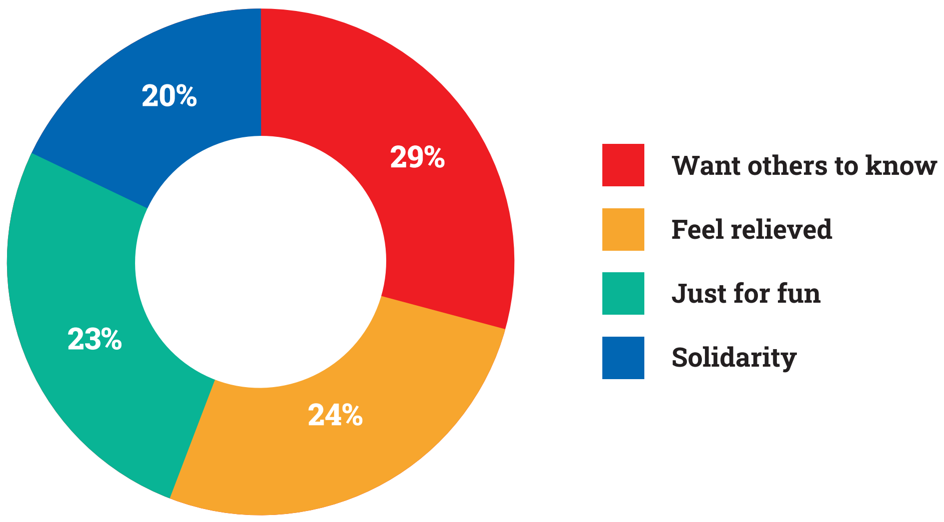
Looking more closely, the motivations behind the use of humor are also not singular. IDN Research Institute data shows a relatively even distribution: 29.1% use humor to make others aware, as a form of information sharing; 24.4% to make themselves feel lighter; 22.8% simply out of playfulness; and 20.4% as an act of solidarity.

Motivations for Sharing Social-Political Humor

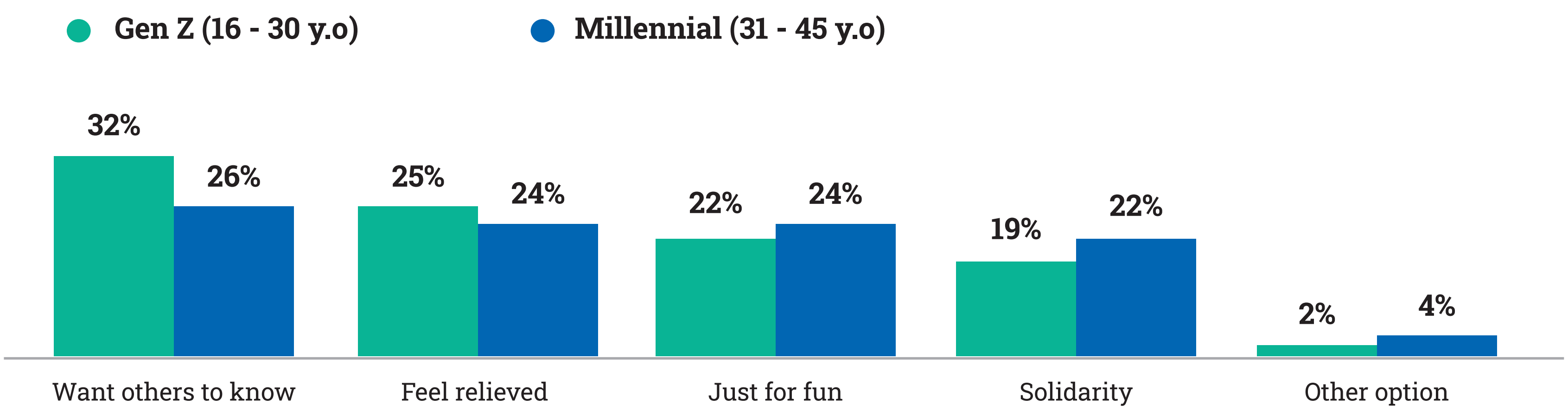
Main Motivation is Being Heard:
The primary motivation for creating humor about social, political, and economic issues is the desire for others to know their views, selected by 29% of respondents.

Gen Z More Expressive Than Millennials:
Gen Z demonstrates a stronger tendency to express their views through humor (32%) compared to Millennials (26%), suggesting higher levels of self-expression among younger respondents.

Total



By Age



This means humor no longer functions solely as a single form of expression. It operates simultaneously as a communication tool, a self-soothing mechanism, a creative outlet, and a collective medium for building social connection. The fact that one of the dominant motivations for consuming humor is “wanting others to know” indicates that humor has evolved into a vehicle for distributing information, not merely an escape from reality.

Within the digital ecosystem, this role becomes even more apparent as humor moves beyond the individual level and becomes a format of interaction between actors in the public sphere, including brands. On social media, particularly on X (formerly Twitter), brands are no longer present merely as one-way communication entities. They have begun participating in conversations that are reactive, improvisational, and grounded in shared cultural references.

One notable example is the conversation between brands sparked by Amanda Brownies, which was then responded to by Toshiba TV and subsequently joined by various other brands such as Yakult, Torch, and Trakteer. The interaction evolved into role-playing, anime/AU-style storytelling, and light conversation that felt organic.

First, brands demonstrated a willingness to not take themselves entirely seriously. In an increasingly informal communication ecosystem, a rigid approach creates distance. Conversely, when a brand positions itself in a more fluid and playful manner, it becomes more naturally accepted as part of the conversation rather than merely a sender of messages.

Second, there is room for audiences to co-construct the narrative. The conversation that unfolded was not entirely controlled by the brands. It evolved through public responses, reinterpretations, and participation. This created a sense of collective ownership over the ongoing narrative, which naturally elevated the level of engagement.

Third, timing played a crucial role. These inter-brand conversations emerged at the right moment, when the public was particularly receptive to light and interactive content. In the context of digital communication, speed and relevance often matter more than rigid long-term planning.

The impact did not stop at engagement. The collaborations that grew out of these conversations even led to sales activations, such as a Toshiba TV purchase campaign offering bundling with products from other brands. With a target of approximately 50 units, the campaign successfully reached that goal, demonstrating that humor-driven engagement can translate into real commercial conversion.

In a broader context, this phenomenon shows that humor has become an effective communication language in the digital era. It allows messages to be delivered without feeling preachy, while opening space for more egalitarian interaction between brands and audiences. For the public, humor functions as a way to process reality. For brands, humor becomes a bridge that helps them remain relevant within an ever-moving conversation.

The implications extend beyond the world of brands to public institutions as well. Communication approaches that are overly formal and one-directional are increasingly struggling to reach audiences accustomed to the dynamics of digital conversation. Without sacrificing credibility, institutions need to begin understanding how humor, storytelling, and participation can be used to build closeness.

In this regard, the phenomenon is not merely a passing trend. It is an indicator of a more fundamental shift in how communication works. Humor is no longer supplementary. It has become a strategy. And when deployed thoughtfully, humor does not only generate attention. It builds relationships and can even drive action.

Industries Growing from the Coping Mechanisms of Millennials and Gen Z

The brain rot paradox is one of the most compelling contradictions of this generation: they know that endless scrolling is unhealthy, yet they do it anyway. Gen Z is not unaware of the risks. There is abundant educational content on this very topic, including what Dr. Tirta has shared through the Malaka Project YouTube channel. The dangers of scrolling are openly discussed, ranging from neurological disruption and weakening hand-grip strength to poor posture.

Dr. Tirta in a podcast explaining about the harm of doomscrolling

Yet Millennials and Gen Z continue doing it. This is not a character flaw. It is a response to circumstances. When the future feels beyond their control, small pleasures accessible in the present moment, or instant gratification, become a survival mechanism.

Interestingly, an entire economy has grown out of these coping mechanisms, from the continued rise of micro dramas, live streaming, and blind box trends, to tarot readers, spiritual coaches, and even AI roleplay chatting. This is an industry with relatively inelastic demand, even under economic pressure.

According to **Zefanya Deby, Head of IDN App**, micro dramas, or short form dramas, are an industry that has grown precisely because of users' shortening attention spans and increasing need for instant gratification: something that is often difficult to find in the external world or in real life.

Because micro drama content is capable of fulfilling these psychological needs, viewers tend to watch an entire series through to completion in order to obtain that sense of satisfaction, even when the storyline is entirely predictable. Interestingly, those who have finished one title will return to watch again whenever they feel the need for instant entertainment. Compared to feature films or full length drama series, micro dramas also have a significantly faster production cycle, resulting in a rich and expansive content library that sustains demand. The high demand for micro dramas across Asia, particularly in China and South Korea, has prompted both countries to increase their short form drama production. The emergence of AI technology is seen as having an even more significant impact, as it further accelerates micro drama content production. Zefanya also believes this trend will be long lasting, with content quality continuing to improve. When it comes to the demand for micro drama, the key phrase for Zefanya is instant gratification.

On the subject of live streaming, one of the primary content formats on IDN App, Zefanya notes that the industry has grown partly due to Gen Z's persistence in seeking opportunity. He observes that while Millennials tend to prefer side jobs with a reasonably high project value, Gen Z is more willing to take on side work that may "appear small at first glance," such as affiliate marketing or live streaming, even though the income potential can be substantial. Many Gen Z individuals are actively live streaming on social media to earn income. On the IDN App, streamers curated by the IDN App team have gone on to attract a new audience that is highly loyal and generous, as the majority of IDN App viewers tend to be dedicated and willing to spend. Some viewers even spend tens of millions of rupiah each month supporting their favorite streamers. This creates stronger brand advocacy potential, given the high level of audience loyalty toward streamers they follow. According to Zefanya, for brands, this trend must be embraced as an opportunity to diversify storytelling and content formats.

When certainty feels distant, young people seek meaning through personalized spirituality.

The growth in consumption of informally spiritual content and services has also become increasingly difficult to ignore, particularly among Gen Z. It is important to understand that practices such as tarot have their own depth and traditions, with many practitioners engaging with them seriously and with full integrity. The focus of this report is not to pass judgment on the practice itself, but to examine why this generation is drawn to it, and what they are looking for there.

Tarot readers are no longer confined to private settings or niche communities. They can be found at festivals, fandom events, and public spaces such as car free days in major cities. The price range is also extremely broad: on e commerce platforms such as Shopee, a reading can start from IDR 5,000 per card, while more professional providers may charge hundreds of thousands of rupiah per session. On the other end of the spectrum, there are still non commercial tarot readers who only offer readings within a limited circle.

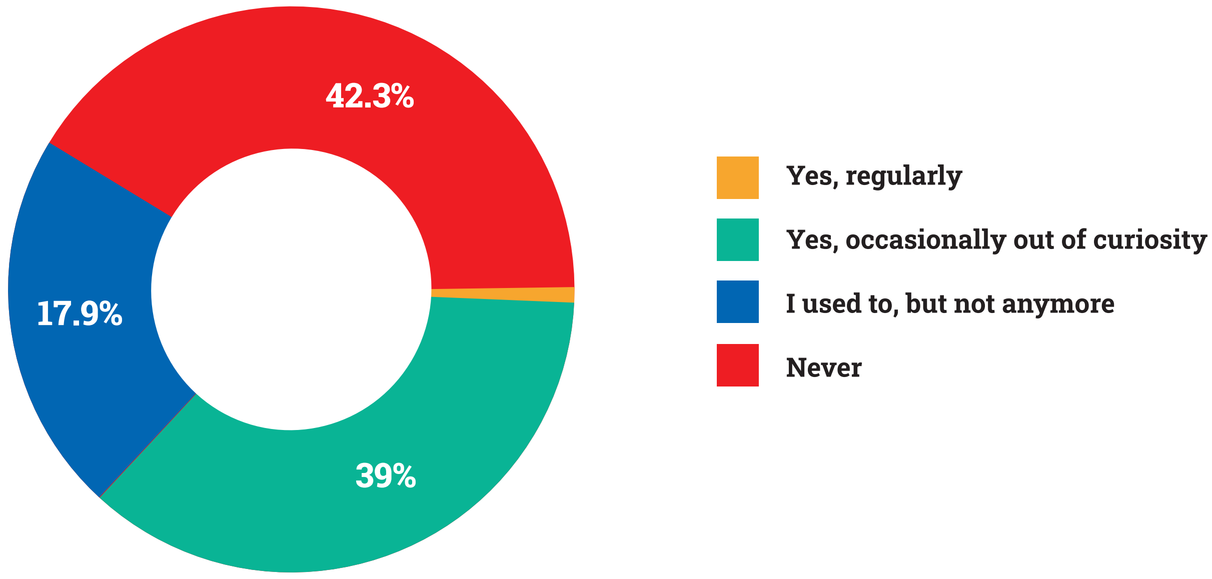
Globally, this market has grown significantly. According to Business Research Insights (2026), the global tarot market is estimated to reach USD 0.71 billion in 2026, with the potential to nearly double to USD 1.41 billion by 2035, at a compound annual growth rate (CAGR) of 8.5%. This growth is primarily driven by Millennials and Gen Z increasingly adopting non institutional spiritual practices, with more than 40% of users now accessing them through digital platforms and applications.

Regionally, Europe leads with approximately 35–40% of the global market, followed by North America at 30–35%. The Asia Pacific region accounts for around 20% of the total market, equivalent to approximately USD 142–177 million in 2026.

Specific data for Indonesia is not available in that report. However, indicative estimates can be derived through an analytical approach based on regional proportions and domestic market characteristics. Indonesia has a relevant demographic base: a large Gen Z and Millennial population with considerable interest in non formal spiritual practices.

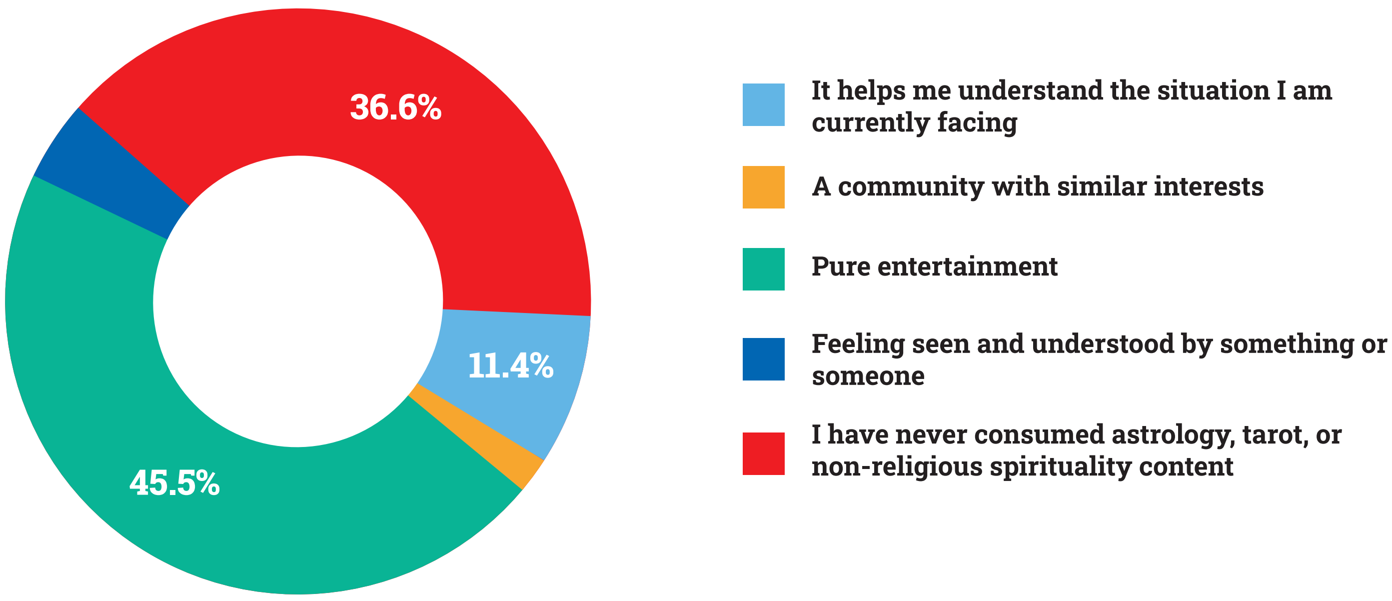
An independent survey conducted by IDN Research Institute confirms this. When asked whether they had ever consumed astrology, tarot, or non religious spirituality content, only 42.3% of respondents said they had not, meaning that more than half of respondents (57.7%) had some experience with this type of content, across varying levels of engagement: 39% out of curiosity from time to time, 17.9% had tried it but stopped, and a small proportion consume it on a regular basis.

“Have you ever consumed astrology, tarot, or non-religious spirituality content?”



What is even more interesting is the motivation. When asked what they were primarily seeking, 45.5% cited entertainment alone, not spiritual belief. This does not mean the practice is shallow. Rather, for many Gen Z consumers, spiritual content functions as an accessible space for validation: something that can be reached quickly, without social barriers and without significant emotional cost. In the context of the day to day uncertainty they face, this is no small matter. Meanwhile, 11.4% use it as a tool to understand situations they are currently navigating, and a smaller proportion seek the feeling of being “seen” and understood.

“If you have consumed astrology or non-religious spirituality content, what do you mainly seek from it?”



This data reinforces qualitative findings in the field: for many Gen Z individuals, tarot and non formal spiritual content are not belief rituals, they are tools of affirmation and instant gratification that are easily accessible. As Baihaqi has observed, many clients already know their own answers. They come not to discover, but to affirm.

In the context of the economic pressures and uncertainty about the future that this generation experiences, spiritual content fills a specific psychological need, a space for validation without judgment, with low barriers to access and high availability.

Baihaqi is one example of a practitioner at the personal level. He learned tarot self taught and now regularly reads cards for those close to him. In a single session, he can conduct a general reading for up to nine people at once. Based on his observations, Gen Z women are the most dominant group. The most frequently discussed topics revolve around relationships, particularly romantic partners and love. This aligns with the research team's findings on e commerce platforms: of the 10 best selling tarot reading shops reviewed, the products appearing as top sellers (based on system sorting) are dominated by readings on romance, compatibility, and relationships (9 out of 10 shops).

Interestingly, Baihaqi has noticed that many of those who come to him already know the answer to their question. For example, they are aware that the relationship they are in is unhealthy and should end. Yet they still seek out a reading session. In his view, tarot in this context functions as a form of affirmation, not to uncover a new answer, but to reinforce what they already feel.

Rather than positioning himself within a mystical or occult framework, Baihaqi views this activity as a process of understanding a person's psychological state. He works to create a comfortable space so that clients feel free to open up without fear of judgment. In doing so, he also pays attention to language, expressions, and body language, all of which help him read the situation more fully.

A similar experience was shared by Audi (30) from Yogyakarta, who has used tarot reading services. She occasionally undergoes tarot readings through a friend. For Audi, the process is not about seeking a new answer, but about reinforcing a decision she has already arrived at herself. In this sense, tarot becomes a tool for strengthening conviction before taking a step.

As for pricing, tarot services do not yet have a standard benchmark, and the range is extremely wide. On e-commerce platforms such as Shopee, a reading can start from IDR 5,000 per card for a simple format. Audi herself spends IDR 20,000–50,000 per session through a friend. At the more professional end, providers such as Tarot Telling Indonesia charge IDR 550,000 for a 60 minute online consultation session. This vast price range, from thousands to hundreds of thousands of rupiah, reflects an ecosystem that is still growing organically, without clear industry standardization, while simultaneously making access possible for consumers across various economic segments.

When AI chatbots become Gen Z's safe space

Beyond the trends already mentioned, another popular coping mechanism worth noting is AI Chatbot Roleplay. Today, conversational chatbot technology is no longer unfamiliar. On the contrary, various technology companies are racing to develop AI based chatbots that allow users to create their own bots tailored to their needs and preferences.

Some of the more popular platforms include Character.AI, Chai, Emochi, and various similar applications. Through these platforms, users can create and interact with characters in a wide variety of forms, from anime figures and game characters to entirely original characters of their own design.

This phenomenon is directly linked to how technology companies are reading the current condition of Millennials and Gen Z. The growing sense of modern loneliness in the midst of digital life has given rise to new forms of interaction that are more personal and carry lower social risk. Chatbots have become an alternative space that offers conversation without pressure.

By inputting prompts, triggers, and example dialogues, users can shape a character capable of responding consistently in line with a desired personality. The resulting interactions feel more natural, resembling conversations with a human being, but without the anxiety of rejection, judgment, or awkwardness.

In addition, these platforms also allow users to create alternative personas. They do not have to present themselves as their authentic selves, instead they can build an entirely different identity. This persona is then used to interact with the bot, allowing users to experiment with various characters, emotions, and scenarios without having to compromise their personal identity. In many cases, users even create original characters and engage in extended roleplay alongside the chatbot.

Ultimately, it is this combination of emotional need, identity flexibility, and ease of access that is driving the growth of the AI chatbot industry. This is reflected in available data. A Pew Research Center survey conducted in December 2025 of 1,458 teenagers in the United States aged 13 to 17 found that 64% of respondents had used an AI chatbot. Approximately three in ten teenagers use one daily, and one in eleven specifically uses Character.AI. According to SQ Magazine UK, users of Character.AI aged 17 to 24 represent the majority of the app's users at 53.1%, while those aged 25 to 34 make up the second largest user group at 24.5%.

This global data now finds its reflection in Indonesia. An IDN Times survey of 183 Gen Z and Millennial respondents (January to April 2026) confirms that this phenomenon has moved far beyond experimentation:

more than 70% of respondents admitted to having confided in AI, with Gen Z (81.1%) doing so at a higher rate than Millennials (63.6%).
What is striking is not merely the number, but the reasons behind it. Some 43.7% chose AI because their surrounding environment did not provide sufficient safe space, and of those who felt that deficit, 88% turned to AI as a substitute. The most commonly discussed topics: overthinking and anxiety, career and the future, and burnout. Not entertainment, but the genuine burdens of life.

The three main reasons they feel comfortable: AI is always available (73.3%), non judgmental (68.9%), and private (54.8%). And the consequences are not trivial: 74.1% of respondents acknowledged that AI has influenced decisions in their lives.

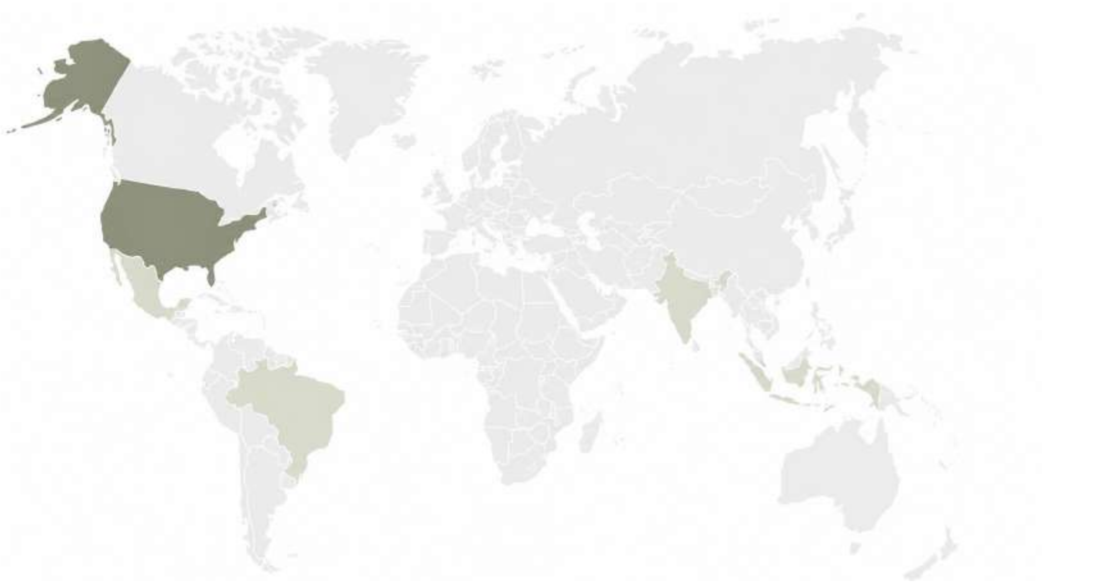
The gender dimension is also apparent. Women (64.4%) find it easier to share personal and emotional matters with AI than men, a pattern consistent with findings from the previous sub chapter on emotional labor and the need for safe spaces that are not always available in real life.

From an industry perspective, this growth is also significant. The AI roleplay chatbot market is projected to grow from USD 500 million in 2025 to USD 1.9 billion by 2031, at an annual growth rate of 25%. Meanwhile, the overall AI agent market is projected to grow from USD 7.84 billion in 2025 to USD 52.62 billion by 2030, with a CAGR of 46.3%. User engagement on these applications has been reported to rival or even exceed TikTok, according to Sensor Tower data.

character.ai Website Traffic by Country

Character.ai's core audience is located in United States followed by Indonesia, and Brazil.

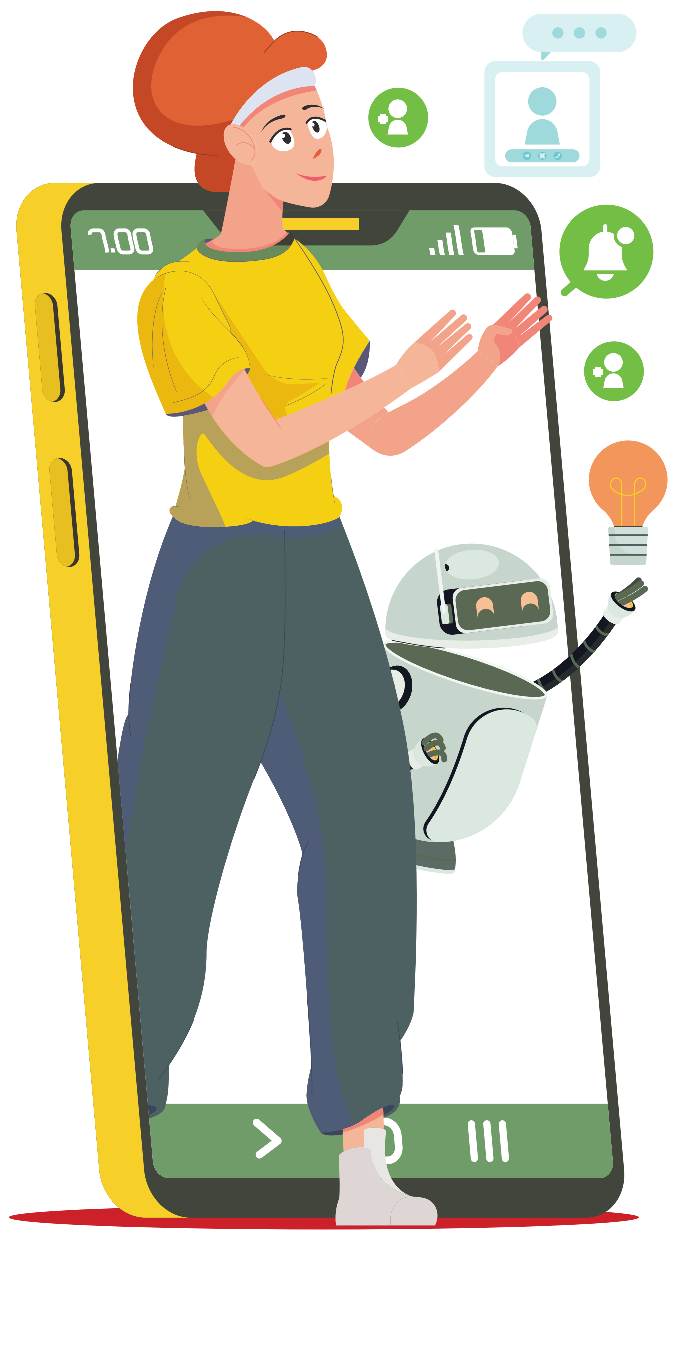
Country		All devices	Desktop	Mobile
United States	32.83%	63.89M	16.83%	83.17%
Indonesia	6.68%	13.01M	4.58%	95.42%
Brazil	4.96%	9.65M	12.83%	87.17%
India	4.62%	8.99M	17.12%	82.88%
Mexico	3.41%	6.64M	10.97%	89.03%



This massive market growth is not limited to developed countries, it is also deeply felt in Indonesia. Based on traffic data from Semrush, Indonesia is recorded as the second largest country accessing Character.AI globally, contributing 6.68% of total traffic, equivalent to 13.01 million visits. This position places Indonesia just below the United States (32.83%) and ahead of Brazil, India, and Mexico. Even more notably, 95.42% of users in Indonesia access the platform via mobile devices, far higher than the global average. In other words, this market born from coping mechanisms turns out to be highly lucrative, particularly among Indonesian mobile users. Unfortunately, the local market has yet to pay much attention to this opportunity, even though a significant gap exists, given that foreign made AI has not yet been able to use Bahasa Indonesia in a truly natural manner.

Behind this growth, technology companies see modern loneliness as a vast market opportunity. However, the phenomenon also carries an irony. The more comfortable someone becomes with AI interactions, always responsive and never rejecting, the more insufficient human interactions, full of uncertainty, begin to feel.

Like many other technologies, AI roleplay chatbots have two sides. On one hand, they provide a safe space for self expression, creativity, and emotional regulation. On the other hand, serious concerns have emerged regarding their impact on mental health.



Character.AI itself has faced a number of lawsuits relating to alleged negative impacts on young users, including extreme cases. Character.AI has reportedly agreed to settle several lawsuits alleging that the platform contributed to mental health crises and suicides among teenagers. One of the most widely known cases was filed by Megan Garcia, the mother of Sewell Setzer III, a 14 year old who died by suicide following intense interaction with a chatbot on the platform. Other lawsuits with similar allegations were filed by families from Florida, Texas, Colorado, and New York, including accusations that the chatbot caused emotional dependency in teenagers, isolated them from people close to them, and exposed them to age inappropriate content. In response to growing legal pressure, Character.AI announced in October 2025 a ban on users under the age of 18 from engaging in open conversations with its AI personas, alongside the introduction of an age verification system. However, lawyers representing the plaintiffs' families have expressed concerns about the effectiveness of its implementation.

Ultimately, Millennials, Gen Z, and even Generation Alpha are drawn to this technology not because they are unable to distinguish fiction from reality. They are drawn to it because the technology provides something they often cannot find in the real world: a space to express themselves without consequences, connection without risk, and control over the story they inhabit.

Cultural Expression That Is Not Inherited

Once upon a time, Millennials' musical tastes were almost entirely dictated by the media. The songs they listened to tended to be uniform, following the MTV charts, radio playlists, or music programs on television. In that era, taste was not something formed personally, it was inherited through the strict curatorial systems of labels, media, and the entertainment industry.

However, this pattern began to shift in the early 2010s as media consumption migrated to digital devices, not just news and information, but also music, film, and various other forms of entertainment. In media studies, this shift is known as algorithmic gatekeeping, a process in which curation is no longer entirely determined by human beings, but by algorithmic systems.

Today, most people access content through devices that automatically adjust what they see. Pages such as the "For You" feed on TikTok are the most concrete example of how algorithms work based on user behavior. A study by Möller et al. (2023) analyzing TikTok's For You Page (FYP) found that approximately 70% of recommended content is selected by the algorithm, significantly reducing the role of human curators (human gatekeepers).

This change does not mean gatekeeping has disappeared, it has simply changed form. If content was once filtered to determine what was worthy of being aired, it is now selected to be pushed toward virality. In this context, distribution is no longer controlled by a single institution, but by the interaction between users, platforms, and algorithms.

Jemsii, Tenxi and Naykilla Accepting AMI Awards

Digital platforms have enabled anyone to become a content producer, transcending the boundaries previously accessible only to professionals with clear credentials and institutional backing. In this process, the gatekeeping function long held by institutions such as television and newspapers (media) has been displaced and stripped of its legitimacy.

This shift is clearly visible in the landscape of Indonesian TikTok music over the past year. Of the 10 songs that went most viral on the platform throughout 2025, ranging from Garam & Madu (Sakit Dadaku) by Tenxi, Naykilla & Jemsii, Mejikuhibiniu (Tenxi, Suisei & Jemsii), Mangu (Fourtwnty feat. Charita Utami), Stecu Stecu (Faris Adam), Tabola Bale (Silet Open Up), Alamak (Rizky Febian & Adrian Khalif), Satu Bulan (Bernadya), Sialan (Juicy Luicy), Gala Bunga Matahari (Sal Priadi), to Bila Kau Tak di Sampingku (Sheila on 7), two were in the hipdut genre, both from Tenxi. While they represent only 20% of the list in terms of proportion, hipdut's dominance feels larger than the numbers suggest: two slots from a single artist, with different songs, both making it to the top. This is not coincidence, it is a signal that a genre previously on the margins successfully and consistently capitalized on algorithmic momentum.

This logic explains how cultural expressions previously at the margins can rapidly gain legitimacy. Hipdut, popularized by Jemsii, Tenxi, and Naykilla, did not emerge suddenly as a new trend, but was the result of layered distribution that began on digital platforms and was subsequently amplified by TikTok's algorithmic virality. In less than a year after the release of Garam dan Madu on December 20, 2024, the genre had already achieved formal recognition at the AMI Awards on November 19, 2025. This demonstrates that legitimacy no longer needs to travel through conventional channels such as television or the mainstream industry, it can form acceleratively through massive digital distribution.

In this context, cultural expression is no longer inherited in a top-down manner, but is lifted from below through new distribution mechanisms. What is deemed relevant is no longer determined by a single institution, but by the collective dynamics that form within platforms.

This structural shift in distribution then opens space for the emergence of more personal and contextual preferences. As algorithms increasingly accommodate proximity, relevance, and local narratives, cultural value no longer depends solely on global standards. It is at this point that local identity begins to find its moment, not as an alternative, but as a primary choice.

The same pattern, on a larger scale, is evident across Southeast Asia. An analysis of weekly genre compositions on Spotify published by Tsurezure Lab (2026), covering five countries (Indonesia, the Philippines, Thailand, Malaysia, and Singapore), shows a consistent trend since 2023: domestic genres are growing, while K-Pop and Western pop are losing ground. Thailand is the most dramatic case, where Thai-Pop rose from approximately 65% to 78% while K-Pop plummeted from 27% to 11% over three years. In the Philippines, Original Pilipino Music (OPM) surged from 44% to 63%, with Western pop nearly halving its share.Indonesia itself was already in a different position from the outset. Indonesian pop was not "rising"; it had already dominated the charts throughout the analysis period, accounting for 60% to 80% of total chart share. Local artists such as Hindia, Idgitaf, and Sal Priadi consistently led the charts, while the dominance of Indonesian music continued to strengthen, reaching 78% in 2026.

IDN Research Institute review of the Spotify Weekly Chart for April 2026 reinforces these findings while adding a more nuanced dimension. In Malaysia, 7 of the top 20 songs came from Indonesia, drawing on the linguistic proximity between Malay and Indonesian, while K-Pop was represented by only one song from Cortis. In Thailand, Lisa's presence is understandable given that she is a Thai K-pop idol / artist who has become a national icon, while Jungkook entered through a more globally driven momentum.

Vietnam and Singapore still have more room for K-Pop, with Jungkook, Jin, Jennie, and Cortis appearing in the top 20 of both countries, indicating that the shift is not uniform across ASEAN.

However, in the Philippines and Indonesia, not a single K-Pop name made the top 20. The only “imported genre” to break into the charts of both countries consisted of Western songs that entered not through conventional distribution ecosystems, but through TikTok-driven momentum, such as Bruno Mars’s Risk It All, or older Justin Bieber tracks that resurged following his appearance at Coachella 2026.

This pattern shows that local dominance does not mean isolation from international content, rather it reflects a shift in the mechanism of selection. What now determines whether a foreign song can enter the charts is no longer a label distribution system or radio rotation, but trends that form organically within platforms. Algorithms, in this case, are not working against local identity, they are reinforcing it, while still leaving the door open for global content that finds its relevance within that ecosystem.

Yet this shift does not only operate in one direction, from the local rising to the domestic mainstream. In some cases, it works in the opposite direction: from the local going directly into the global system, without first needing to gain recognition at home.

Nyoman Ayu Carmenita, known by her stage name Carmen, a young woman from Bali, is one of the most concrete examples of this pattern. She joined Hearts2Hearts, an idol group launched by SM Entertainment that debuted in South Korea in 2025, and became its sole Indonesian member. What is striking about her case is not just her individual achievement, but how she has been received. There was no wave of controversy from the K-pop fandom about “an Indonesian entering the Korean industry”. There was no defensive response from the government about “talent going abroad”. What happened was quite the opposite: her name became a source of organic pride circulating in Indonesian fan communities, and in April 2026, Foreign Minister Sugiono even mentioned her by name in the context of Indonesia-South Korea bilateral relations.

This pattern of reception did not emerge out of nowhere. It is the result of an information ecosystem that has become mature enough to understand that local identity and participation in the global system are not mutually exclusive. Carmen did not leave to become Korean, she left with a Balinese identity that has itself become part of her appeal. In a broader context, this is a signal that Indonesia’s younger generation is increasingly comfortable with layered identity: local at its roots, global in its arena. And when that narrative is conveyed authentically, the public, even those who are usually most critical, responds not with anxiety, but with engagement.

Carmen with Prabowo Subianto and Lee Jae Myung

Local identity is no longer a niche, it is a scalable market logic

On the retail side, the boom in the local perfume industry follows the same pattern. Thanks to open information distribution, local identity can now compete without having to pass through old gatekeepers to find its market.

Where perfume was once synonymous with luxury and the upper class, and previous generations had few choices, generally limited to cologne, today anyone can produce a narrative and distribute it directly to consumers without having to pay media to be discovered.

This distribution logic has opened space for identity expressions that previously had no access to emerge. The local perfume industry is a fairly clear example of this, not only because of its sales growth, but because of the shift in meaning behind its consumption. Brands such as Saff & Co., HMNS, and Alchemist are no longer simply selling fragrance, they also carry narratives about what it feels like to be Indonesian today, more urban, more reflective, and no longer reliant on global references to feel relevant.

This shift is also reflected in data. According to Compas Market Insight Dashboard (compas.co.id, 2024), perfume transaction values in Indonesian e-commerce recorded a 69% increase in 2022, followed by 31% growth in 2023, reflecting consistent acceleration well before the recent boom. This trend continued and even accelerated into 2025: the latest Compas data (Koran Jakarta, January 2026) shows that perfume sales value in Indonesian e-commerce grew 53% to IDR 6.1 trillion, compared to the previous year's IDR 4 trillion. Unit sales volume also rose from 84 million to 115 million units, a 36% increase, while the average product price climbed 12% from IDR 47,000 to IDR 53,000 per unit. This combination indicates a market that is growing not only in volume, but also upgrading in value.

Notably, this growth has also been recorded in the total market (offline and online). According to a Central Insight report (March 2025), Indonesia's body fragrance market value reached IDR 5.8 trillion in 2022, with an estimated increase of approximately 10% to IDR 6.4 trillion in 2023, driven by middle class expansion and post pandemic shifts in consumption behavior.

This trend also continues to show strong momentum going forward. Strategy Helix projects that Indonesia's perfume market will grow from USD 723.2 million in 2025 to USD 1,000.2 million by 2030, with a CAGR of 6.7% (strategyh.com, 2025).

Looking back, perfume previously operated under a logic similar to the music industry in the MTV era. The available options were limited and quality standards were largely set by global brands with strong distribution. Today, however, when anyone can build a narrative and distribute it directly through digital platforms, this category is no longer culturally exclusive.

Overall, however, this change does not stop at the level of consumption or preference, it is also reshaping how the creative industry itself operates. As distribution channels become increasingly open and audiences grow more accustomed to narratives that are more personal and locally grounded, demand for content relevant to their own context will also increase.

Over the long term, this shift pushes industry players to adapt, not just in marketing, but also in the production process itself: from how stories are written and the courage to explore new themes, to how audiences are built. In other words, democratized distribution can gradually create the foundation for a more mature industry ecosystem.

With a mature system, what changes is not only the consumption patterns of society, but also how the work itself is produced. What is clear is that the industry is no longer following global standards, it is building its own language, one that is more contextual and more relevant to its domestic audience.

The old industry picked the winners. The new one watches them emerge.

It is no coincidence that Indonesian productions such as Jumbo, Sore, and Agak Laen have been able to break into the international market. This is the result of an accumulated ecosystem that has formed gradually, one in which screenwriters have become increasingly skilled and have been given the opportunity to explore, producers are bolder in taking risks, and domestic audiences have grown mature enough to engage with complex storytelling. None of this was handed down. It emerged from the way the creative spirit and ingenuity of Indonesia's young people have systematically adapted to new technology.

In addition, the willingness to engage in cross-country collaboration has become an important indicator of the industry's maturity. Projects such as The Verdict, involving Lee Chang-hee and Yusron Fuadi, and cross-border adaptations such as the Korean remake of Agak Laen demonstrate that Indonesia's film industry is no longer merely a market, but is beginning to emerge as a player in the global ecosystem.

Jumbo (2025)

Sore (2025)

Agak Laen (2024)

Supported by research data from Cinema Poetica (2025), a total of 126 Indonesian films were screened at international film festivals, and 9 film projects participated in global funding forums and laboratories. This represents an increase from 2024, when only 78 films were recorded. Furthermore, Indonesian films are now more easily accessible, having entered over-the-top (OTT) platforms such as Netflix.

As cited by Deadline (2025), Netflix has designated Indonesia as a top-priority market in Southeast Asia. By partnering with Kimo Stamboel, Ernest Prakasa, MD Entertainment, and talented Indonesian actors, Netflix has entrusted Indonesia with the production of several exclusive films and series. This can be seen as a positive signal regarding the direction of Indonesia's film industry, one that complements the screening of films at international festivals.

Moreover, these developments indicate that what is happening goes beyond mere market expansion or improvements in production quality. What is changing is the very foundation of how cultural expression itself is formed. If values, tastes, and legitimacy were once distributed through centralized institutions, today they are negotiated openly through the interaction of platforms, creators, and audiences.

In this system, there is no longer a single pathway that determines what becomes mainstream. In the end, cultural expression is no longer inherited. It emerges from a fluid collective process in which distribution, consumption, and production mutually shape one another simultaneously. What was once on the periphery now has an equal opportunity to rise, provided it can find resonance within the right ecosystem.

It is this condition that gives rise to a new form of culture, one in which identity is no longer shaped by uniform references, but by a combination of experience, closeness, and relevance that is more personal. In this context, being local no longer means being limited; it is, in fact, one of the most effective ways to build authentic connection with an audience.

Ultimately, what we see today is not only a change in what is produced or consumed, but a change in how a generation constructs meaning. Cultural expression is no longer something received. It is something shaped, tested, and collectively negotiated into the same system.

Fandom Economy and the Virtual Economy

The authentic connection between creators and audiences discussed earlier ultimately gives rise to a more sustainable form of culture. In this context, the role of fandom becomes inseparable from how a work grows and endures, as well as its impact on the economy.

Fandom can no longer be understood merely as a leisure activity; it functions as a system that governs social relationships as well as economic circulation. Individuals who continue to purchase merchandise or engage in fandom activities despite financial constraints are not behaving irrationally; they are prioritizing identity, affiliation, and personal meaning. In this context, fandom consumption becomes a form of emotional investment whose value transcends the functional utility of the product itself.

This finding is also reflected in interviews with several fandom members, Audrey (26), Clarissa (28), Riri (32), and Biru (24), who demonstrate that fandom involvement is inseparable from deliberate resource allocation. They revealed that fandom activities, such as purchasing official merchandise or participating in events, often have their own dedicated budget, even when the broader economic situation is not entirely stable.

In practice, fandom functions as a social infrastructure that builds long term relationships among its members. Interaction within a fandom does not stop at content consumption; it extends into a space for sharing stories, emotional support, and the formation of friendship networks that feel close even without any physical meeting. These relationships can endure well beyond an idol's active cycle or the peak intensity of the fandom itself, indicating that the core value of fandom lies in its community, not just in the object of admiration. This is further reinforced by the experiences of the informants, who stated that relationships within fandom have developed into more personal friendships, where they continue to gather, attend events together, and maintain closeness beyond the context of content consumption alone.

Furthermore, fandom operates as an economic system with a logic that differs from conventional consumption. Many fandom members consciously set aside a dedicated budget for fandom activities, including the purchase of official merchandise, participation in official events, and support for other creators within the community. These decisions often involve trade-offs with other needs, yet are maintained because they provide emotional satisfaction and a sense of belonging that cannot be replaced by utilitarian consumption.

As noted by the informants, involvement in fandom also functions as a coping mechanism in navigating uncertain conditions. In this context, fandom consumption is not only related to personal preference; it also becomes part of an individual's strategy for maintaining emotional well being.

Deby, 38, a woman from Tangerang, for example, admitted to spending more than IDR 20 million per year supporting her favorite K-Pop groups and artists. She views and allocates this expenditure as spending on a hobby, because it provides instant gratification and a sense of connection with her idols. However, Deby also admitted that this level of spending only began after she felt she had found the group and artist she most connected with, back in 2021. Before that, she simply enjoyed K-Pop in general without belonging to any particular fandom.

A similar experience was shared by Nabila, 37, a private sector employee from Semarang. She treats all spending related to her favorite artist as an investment in personal joy. Nabila has attended BTS concerts 18 times since 2017, with the exception of 2020 through 2022 when the pandemic brought the global live music industry to a standstill. For her, the experience of being present at concerts or visiting places meaningful to her idol is something that cannot be replaced by anything else.

These two stories confirm a consistent pattern in the fandom economy: once someone finds the right point of connection, their loyalty tends to endure, even amid economic pressure.

Fandom creates a dynamic internal economic ecosystem in which members serve not only as consumers but also as producers. Practices such as concert ticket queuing services, event tour guide services, overseas merchandise proxy purchasing, fan art production, and gift giving during live streaming reflect a circulation of value that flows among community members themselves, not merely from fans to the industry. In some cases, these activities have even evolved into primary sources of income, making fandom a productive and sustainable alternative economic space.

One concrete example is Prita, a woman from Depok who runs an overseas concert tour service alongside a ticketing service, now in its second year of operation. This business grew not from formal business planning, but from the awareness that a market within the fandom community genuinely exists and is consistent. Flexibility is the hallmark of her model; service scale is adjusted to the size of the performing artist's name, allowing the business to continue without a rigid structure. That said, Prita also acknowledged that she runs her business entirely through human services and a manual ticketing team, rather than resorting to unfair practices such as using bots to jump the queue on ticketing websites.

What is even more interesting is the work model that has developed in this industry, one that is largely composed of freelance teams operating on a profit sharing basis. Some concert ticketing industry players openly advertise recruitment on social media, offering service fees ranging from IDR 50,000 to IDR 500,000, depending on the level of difficulty, which is determined by the artist's profile and the level of demand. Team members are recruited from diverse fan communities, so the work does not feel like a burden but rather an extension of the lifestyle they already live. This clearly illustrates how fandom's internal economy works: value does not merely flow from consumers to producers, but circulates among individuals bound together by the same interest.

Notably, the primary drivers of this ecosystem are largely women, a segment that has often been overlooked in mainstream economic analysis. Their involvement in the fandom and virtual economy demonstrates that spaces long dismissed as "mere entertainment" in fact hold significant economic capacity, regardless of macroeconomic conditions, and deserve serious consideration.

The scale of the economy circulating within fandom has now even begun to receive recognition at the policy level. On April 22, 2026, Foreign Minister Sugiono announced that President Prabowo Subianto plans to increase the frequency of K-Pop concerts in Indonesia, a commitment that emerged from a bilateral visit to South Korea and the iconic moment of taking a photograph with Indonesian idol Carmen of Hearts2Hearts. This statement did not emerge in a vacuum: throughout 2026 alone, the K-Pop concert calendar in Indonesia is already packed, featuring RIIZE, ATEEZ, aespa, NCT WISH, Taeyang, Woodz, CNBLUE, EXO, MONSTA X, TREASURE, and BTS, who are scheduled to perform in Jakarta at the end of December (Source: IDN Times, 2026 Concert Calendar).

However, the response from K-Pop fans to the government's plan was not simply one of enthusiasm. In IDN Times coverage (April 24, 2026), fans such as Michelle Elizabeth (20) voiced critical notes: the quantity of concerts must be accompanied by improvements in promoter quality, particularly regarding alignment between facilities and ticket prices that, in her view, are already equivalent to the regional minimum wage. Another fan, Goguma (30), added that the government should first investigate why many Korean agencies still bypass Indonesia on their tour lists, even though demand here is clearly strong. Meanwhile, Masayu Nayla (20) highlighted a more fundamental issue: the lack of promotion platforms for local entertainment talent, which also has great potential.

On the other hand, political analyst Arifki Chaniago of Aljabar Strategic Indonesia read this move through a broader lens: K-Pop has already become a medium to reach young voters ahead of the 2029 presidential election, not merely entertainment, but part of a political communication strategy in the digital era (Holopis, April 23, 2026).

Concert Phone: Consumption Adaptation Under Purchasing Power Pressure

Amid squeezed purchasing power, this generation has not stopped consuming, they have changed the way they consume. The phenomenon of the "concert phone" is one of the sharpest expressions of this adaptation: not a resistance to economic pressure, but a creative renegotiation of it.

Throughout 2024 to 2025, Indonesia has been one of the most active live music markets in Asia, and the economics of attending a concert have shifted accordingly. Attending a concert is no longer a single purchasing decision, it is two. A ticket priced between IDR 1.4 million and IDR 4.75 million is the entry point. Inside the venue, many attendees want to capture the experience with professional-grade camera quality, whether to preserve memories or to share moments with their fandom community. And that is precisely what creates a distinctive form of consumption pressure: the aspiration is on par with a flagship device costing IDR 12 to 20 million, but the budget does not always permit it. This generation's response is not to give up, they build alternative infrastructure on two parallel tracks: recalibrated purchasing on one side, and rental on the other.

The "Concert Phone" Tier: A New Premium Segment Built Around Fandom

The most significant development observed in early 2026 is not that the "concert phone" has become cheap, but that it has consolidated into a dedicated premium tier specifically tailored to the K-Pop fandom segment. If in 2025 this framing was still dominated exclusively by flagship-tier devices (IDR 20 million and above), by May 2026 IDN Times had already published a listicle titled "7 HP untuk Konser KPop Terbaru 2026" (7 K-Pop Concert Phones for 2026) where 57% of recommendations sat above IDR 10 million. The list spans the Xiaomi 15T (IDR 6.4 million, Leica collaboration) and the vivo V70 (IDR 8.4 million, ZEISS collaboration) at the entry point, through the OPPO Reno 15 Pro Max (IDR 14.4 million, 200MP main camera) and the vivo X300 (IDR 14.9 million, ZEISS collaboration), up to flagships like the HUAWEI Pura 80 Ultra (IDR 20.9 million, dual periscope telephoto) and Samsung Galaxy S26 Ultra (IDR 24.4 million, 100x zoom). The signal is clear: telephoto capabilities and partnerships with optical specialists like Leica and ZEISS have descended from flagship exclusivity, but the K-Pop fandom audience is consistently being served at the mid-range premium tier and above, an indication that willingness to pay within this segment remains structurally high, not eroded by economic pressure.

This is an important signal for reading the fandom economy: aspiration in this segment is not being downsized, it is being met more precisely. The market is not getting cheaper, it is getting smarter at reading what fans are actually willing to pay for.

The premium tier solves the question for fans willing to commit to ownership. But not all fans can or want to make that commitment, especially when concert attendance is occasional rather than habitual. For that segment, the community has built its own answer.

A Rental Market Born from the Community

The smartphone rental business for concerts has grown entirely from the ground up, without investors and without an official platform, sustained only by trust within the fandom community. One of the earliest documented players is Uca from Tangerang, who started offering phone rentals in 2022 after purchasing a Samsung S22 Ultra for her own use at a SEVENTEEN concert, and then noticed the high demand from those around her. The pricing model she adopted was benchmarked against the Thai market, which had preceded Indonesia in this practice, ranging from IDR 400,000 to IDR 650,000 per day, a figure that has since become the informal industry standard.

As reported by Uzone.id, one smartphone rental business owner also expanded into Twitter/X in March 2024, offering iPhone 11 and 12 rentals for Korean idol concerts and fan meetings, starting from a simple observation: demand is high, supply is scarce.

IDN Times has also confirmed that this phenomenon is well established enough to be included in a list of "5 Services You Can Only Find at K-Pop Concerts in Indonesia," where smartphone rental appeared alongside ticket exchange services and on-the-spot makeup services. Based on IDN Times research conducted in 2023, a Samsung S23 Ultra 512GB was being rented for approximately IDR 700,000 per day.

What can be read from listings of rental players: the available devices, Samsung Galaxy S series Ultra, iPhone Pro, and Huawei Pura, are from different brands than those most aggressively marketed as "concert phones" (OPPO, Vivo, Xiaomi). Uzone.id also noted that "most rental providers offer flagship smartphones such as Samsung and iPhone." Whether this will shift as Chinese brand positioning campaigns grow more intensive is a question that current data cannot yet answer.

What we see, then, is a two-tier infrastructure built by and for the fandom community: mid-range premium for ownership when fans choose to commit, rental for access when they do not, with the absolute flagship reserved for the segment of fans who are both able and willing to commit at the top of the pyramid.

The market is not getting cheaper, it is getting smarter at reading what fans are actually willing to pay for, and the community is filling whatever gaps remain.

Reading This Phenomenon in a Broader Context

What is happening here is not a consumption anomaly. It is a recognizable pattern from a generation accustomed to living in the gap between aspiration and limitation: they do not lower their standards, they find another way to meet them.

Concert phone rental is the contemporary version of the same logic that once drove the peer-to-peer concert ticket market, overseas merchandise proxy buying services, or collective group orders for physical Korean albums. The infrastructure is informal, the trust is community-based, and the scale is small, but it is real, it is alive, and it has been operating for more than two years with hundreds of documented transactions.

On the industry side, the shift from “phone with a good camera” to “concert phone” is not merely a change in tagline. It is a change in the unit of analysis in marketing: from technical specifications to rituals embedded in the live experience. Whoever manages to convert that narrative into communal trust, ultimately reflected in the rental market and peer-to-peer recommendations within fandom groups, will win the most loyal and most vocal consumer segment in Indonesia’s market today.

When Emotion Becomes an Asset: Affection-Based Game Industries

This pattern is also clearly visible in relationship based game genres such as Otome, which consistently generate high revenue through character, narrative, and emotional intimacy based monetization models. This demonstrates that affection and identity based consumption is not marginal behavior, it is a significant economic force.

The economic power of affection and identity based consumption is most clearly visible in the trajectory of Love and Deepspace, a 3D Otome game developed by Infold Games, a subsidiary of Papergames in China, launched globally on January 18, 2024. Within the first three days of release, the game topped the Free Charts in multiple countries and immediately broke into the Top 10 Grossing globally, an achievement that is unusual for a game explicitly targeting female audiences with a romance based character driven formula.

This initial traction was not merely a launch effect that subsequently faded. According to AppMagic data, Love and Deepspace generated approximately USD 24 million in its first half month, then increased to USD 37.9 million in February 2024, its first full month in the global market. This figure held as the monthly record until July 2024, when a major Version 2.0 update triggered a spike in daily spending of up to USD 42.2 million, pushing the game to second place globally in Sensor Tower's monthly gacha rankings, just below Honkai: Star Rail.

Love and Deepspace Revenue MoM Nov 2024—Dec 2025 from Sensor Tower

This momentum did not stop there. In September 2024, Love and Deepspace ranked second in Sensor Tower's global gacha rankings with an estimated revenue of USD 62.5 million, surpassing Genshin Impact (USD 45.3 million), which had previously dominated the market for years. A new peak was reached in December 2024, when the game recorded a monthly record of USD 90.2 million according to Sensor Tower data, driven by the release of Sylus's Where Drakeshadows Fall event series. On December 31, 2024, the game also posted a single day revenue record of USD 10.5 million, the first time Love and Deepspace broke eight figures in a single day when Version 3.0 update that simultaneously launched four characters in the gacha banner: Xavier, Zayne, Rafayel, and Sylus in Nightly Rendezvous event series.

The second year showed even stronger and more consistent momentum. Throughout 2025, Love and Deepspace maintained an average monthly revenue above USD 50 million, peaking in March 2025 (USD 79 million) thanks to the Version 3.5 update, and again in July 2025 (USD 68.5 million) with the release of Version 4.0. Although revenue briefly softened in November 2025 (USD 30.4 million), the game rebounded strongly with Sylus's Where Silverwings Rest event series in the first half of December 2025 and Caleb's solo banner in the second half, with a total of USD 82.5 million in revenue, propelling Love and Deepspace to first place in Sensor Tower's global gacha rankings, surpassing Genshin Impact (USD 40.8 million), Pokémon TCG Pocket (USD 36 million), Zenless Zone Zero (USD 33.8 million), and Honkai: Star Rail (USD 27.9 million).

Citing Otome.com (2025), in terms of demographics, more than 60% of global spending on this game comes from China, followed by the United States (13%) and Japan (9%), all markets with a high base of young female users. As reported by Automaton (2024), in Japan, more than 65% of its players are women, with the 25 to 34 age group as the largest segment. This is not coincidence: Love and Deepspace is deliberately designed to address specific emotional needs, closeness, personal narrative, and identity expression through character choice and customization.

What makes this trajectory analytically relevant is not merely the scale of the figures, but what they confirm: that monetization based on emotional bonds with fictional characters is a sustainable and growing business model. In an industry dominated by action and battle royale titles that have historically targeted men, Love and Deepspace proves that women, particularly from the Millennial and Gen Z generations, are a consumer segment that is not only large in number, but also willing to spend substantially on experiences that feel personal and emotionally meaningful.

Virtual Idols: When Fandom No Longer Needs a Physical Stage

The transformation of the fandom economy is increasingly visible in the emergence of a hybrid model that combines elements of idol, streamer, and creator into a single format, and PLAVE is the most concrete proof that this model is more than an experiment.

This South Korean virtual group, operating under the agency VLAST, uses real time motion capture technology, with a human performer behind each animated character who moves and interacts directly with the audience. The result goes well beyond online popularity: their third mini album, Caligo Pt.1 (February 2025), sold 1.03 million copies in a week, making PLAVE the first virtual idol in history to achieve million seller status. Their follow up album, PLBBUU (November 2025), broke that record with 1.09 million copies and a triple platinum certification. In the same month, they sold out Gocheok Sky Dome in Seoul for two consecutive nights, with more than 530,000 presale attempts. Their parent company, VLAST, generated approximately USD 32.5 million in revenue in 2024, a figure that demonstrates this model is already commercially comparable to conventional fourth generation idol groups.

What makes PLAVE relevant as a reference is not only its scale, but the formula it has proven: real time interaction between virtual characters and the audience, not pre rendered footage, is what sets them apart from earlier virtual idols that failed to build emotional connection. PLAVE's fandom even interprets technical glitch moments as proof of authenticity, not as weaknesses.

Meanwhile, the emergence of PANDAVVA demonstrates that the same logic is being adopted at a more local and grassroots level. This indie VTuber group, comprising five male members, debuted collectively on January 30, 2026, founded by Arjuna Arkana, a creator who had already built 50,000 YouTube subscribers independently before forming the group. What distinguishes PANDAVVA is not its scale, their Instagram account stands at only around 20,000 followers, but the identity they have chosen: the names and characters of all members are directly inspired by the Pandawa Lima (five Pandava brothers) from the Mahabharata wayang tradition. In an Indonesian VTuber ecosystem long dominated by Japanese and Korean cultural references, this approach represents a differentiation that has never been executed consistently before. Their debut cover also adapted a PLAVE song into Bahasa Indonesia, reflecting the group's acknowledgment of PLAVE as one of their creative references while presenting the material through a locally rooted cultural identity.

Another dimension is provided by JKT48V, the full virtual sub unit of JKT48, an Indonesian idol group that has been active since 2011. Debuting in August 2023 with three first generation members, Pia Meraleo, Tana Nona, and Kanaia Asa.

The first two years of its journey provide data that is more candid than mere claims of potential. On one side, there are real signals of growth: JKT48V has staged a Solo 3D Mini Concert via live streaming (March 2025), released their first original song "Suatu Saat Bertemu" (May 2025), performed internationally at AniManGaki Malaysia (2024), and launched a second generation, Sami Maono, Isha Kirana, and Maura Nilambari, in October 2025, with their debut performance at the JKT48 Stage in January 2026. The launch of a new generation following the graduation of one Gen 1 member is a significant signal: management chose to strengthen, not discontinue, this experiment.

Although the Indonesian VTuber ecosystem is highly competitive, what makes JKT48V worth a brand's attention is not its current scale, but the moment it represents. JKT48V is currently the only entity in Indonesia building something the region has not yet seen at this level: a bridge between an established idol fandom and a fully virtual ecosystem, backed by infrastructure that took more than a decade to mature. For brands, this is a category in formation, where positioning is still negotiable, partnerships are still being defined, and the cost of entry is still proportional to the experiment, not the outcome. By the time the model proves itself, the early seats will already be taken.

The industry context supports this experiment to continue. The global VTuber market was valued at USD 3.8 billion in 2025 and is projected to grow to USD 14.6 billion by 2034 at a CAGR of 16.1%, with Asia Pacific accounting for 54.3% of total global revenue. Southeast Asia has been identified as one of the markets with the fastest growing indigenous VTuber ecosystem. It is in this landscape that JKT48V is building its position, not with the speed of a startup, but with the resilience of an institution.

The advantage of this virtual model, whether well established or still in its early stages, lies in the more equitable distribution of access. Unlike conventional idols, which have geographical limitations and uneven opportunities for interaction, virtual idols enable a relatively equal experience for fans from various locations. Interaction that takes place entirely in the digital space removes physical boundaries, so closeness with an idol is no longer determined by location or offline access, but by participation in the digital ecosystem itself.

Moreover, monetization mechanisms in this ecosystem have become more direct and recurring. Practices such as purchasing memberships, sending gifts during live streaming, and supporting creators demonstrate that the economic value of fandom is increasingly tied to real time interaction. Compared to the conventional model anchored in albums and concerts, the virtual fandom economy moves more dynamically and is grounded in sustained engagement.

Amid global economic uncertainty, fandom consumption also serves as an important coping mechanism. Even as individuals make adjustments and recalibrate their spending, fandom related consumption tends to be maintained as a source of emotional comfort and psychological stability. This shows that fandom is not merely an entertainment space, but also a space for recovery that holds genuine value in everyday life.

Fandom can therefore be understood as a social and economic infrastructure that shapes how individuals build relationships, express identity, and allocate value in modern life. Whether through well established cases like PLAVE and JKT48V, or emerging players like PANDAVVA, fandom continues to evolve into a system that not only reflects popular culture but also drives an economy built on experience and engagement.

Saweria: Tangible Evidence of the Strength of Engagement-Based Economy

Speaking of the experience and engagement based economy, Saweria is one platform at the heart of this ecosystem. The platform enables streamers across various platforms to monetize their content with ease, making it an economic infrastructure that facilitates the direct circulation of value between creators and their communities.

Ariel Aulia Widjaja, Head of Product at IDN, noted that the majority of tippers on the platform are Gen Z, ranging in age from 14 to 29. Starting with a niche gaming user base, Saweria has now expanded into broader content categories, namely IRL (in real life) content. This shift is not insignificant: approximately 30-40% of current active users come from non gaming categories, though revenue from non gaming categories is still 41% lower than gaming, a gap that reflects how deeply ingrained the spending culture is within the gaming ecosystem.

What is striking is not only who is tipping, but how and why they are doing so. Individual tip values are relatively small, averaging around IDR 10,000 per transaction, with an average monthly spending of IDR 27,500 per tipper. Yet this figure is consistent and has shown no decline even amid economic pressure. Over the past two years, Saweria has recorded two distinct but mutually reinforcing phases: a mass adoption phase in 2024, in which transaction volume surged 62% and transaction value grew 58% compared to 2023, followed by a validation phase in 2025, in which on top of an already much larger base, transactions still grew 24% and value by 16%.

Achieving double digit growth in a year when purchasing power was squeezed is confirmation that engagement based economies possess a resilience that many other consumption categories do not.

The motivations behind the decision to tip are also more complex than mere financial support. Ariel identifies three primary drivers: the instant gratification of being noticed by a streamer, a sense of companionship and emotional connection, and social causes, such as streamers who use donations to build schools or fund other social activities. The combination of all three creates a bond that transcends the transaction and explains why engagement based spending of this kind tends to be maintained even when other expenditures are cut.

Saweria's approach to this growth is to remain inclusive toward new creators. Three recent features reflect this direction: the send back feature, which allows streamers to respond to audience support with exclusive content and is most widely used by newer streamers still building their communities; the wishlist feature, which allows audiences to collectively pool funds to purchase items from a streamer's wish list; and the Top Up Store, which enables content creators and streamers to open their own in game top up stores directly on Saweria, lowering the barrier for new creators to monetize their communities without having to build separate infrastructure. These are not merely additional features, they are responses to a shift in audience expectations: from simply being noticed, toward being involved in an experience that is more personal and recurring.

Saweria's internal analysis suggests that unlike previous generations who allocated spending hierarchically based on essential needs, today's generation is more flexible, digital first, responsive to social causes, and impulsive enough when an experience offers instant gratification. Paradoxically, this flexibility actually opens up more equitable opportunities: anyone can receive support, as long as they are able to build a connection that feels genuine.

Giving Meaning to a Sustainable Identity

In the context of Chapter 4, the identity constructed by Millennials and Gen Z is no longer determined solely by social background or symbolic aspiration, but by the conscious everyday choices they make. Within this framework, a sustainable identity can be understood as the way individuals construct a sense of self through practices that offer a sense of control, continuity of life, and independence, particularly in the context of a system that feels less than entirely reliable.

Trends such as sustainable living, urban gardening, and the exploration of self-sufficient energy solutions are increasingly visible in the lives of Millennials and Gen Z. However, reading these phenomena solely as expressions of environmental concern would be to oversimplify their meaning. Behind these practices lies a more fundamental drive: the need for autonomy and a sense of control in everyday life.

In a broader context, these practices emerge as a response to a system that often feels unresponsive. When individuals have no control over large variables such as food prices, inflation, or supply chains, they seek control at a smaller, more accessible scale. Activities such as growing one's own vegetables, managing household waste, or producing necessities independently become ways of carving out that space of control.

Tracing this back to the findings in Chapter 1, the pattern is actually consistent. When homeownership becomes increasingly difficult to achieve, individuals redirect their energy toward improving and maximizing the space they already have. When consumption can no longer expand in a linear fashion, the strategy adopted is to optimize what is available. The same logic applies in the context of sustainability. When macro level systems are difficult to control, individuals create micro ecosystems that they can manage themselves.

Accordingly, practices such as urban gardening are no longer merely alternative consumption activities, they have become part of identity formation. These activities represent the values of autonomy, the capacity to endure, and the desire not to be wholly dependent on an uncertain system. In this context, sustainability is not only about the environment, it is also about dignity. Having control, however small the scale, becomes a form of self affirmation in one's ability to navigate life.

This change also affects how consumption is given meaning. Products and services are no longer evaluated solely on function or price, but also on the extent to which they allow individuals to feel more empowered. Categories such as DIY products, urban farming kits, and small scale energy solutions become relevant because they offer more than mere utility, they offer the experience of control and participation.

Notably, this identity is not always expressed explicitly as an environmental movement. In many cases, sustainability practices manifest in a pragmatic and personal manner, rather than an ideological one. Yet the accumulation of these small practices collectively shapes a new direction in consumption and production patterns. In other words, significant change does not always begin with organized collective consciousness, it begins with individual decisions that repeat.

In this context, a sustainable identity can be understood as a continuation of the broader pattern of adaptation. Millennials and Gen Z have not entirely abandoned the existing system, nor do they depend on it entirely. They occupy an in-between position, building alternatives while continuing to interact with the larger structure. This position makes sustainability practices flexible, contextual, and continuously evolving.

The implications of this phenomenon are relevant not only for the market, but also for public policy. The development of Indonesia's creative economy, including in sustainability related sectors, has not occurred suddenly. It is the result of an accumulation of practices, experiments, and adaptations that have taken place over an extended period of time. As such, policy approaches that are sporadic and trend driven will not be sufficient to sustain this momentum.

What is needed is consistent ecosystem support, from access to resources and regulations that encourage small scale innovation, to infrastructure that enables sustainability practices to grow. Without it, the potential that has formed from the ground up will struggle to develop in a lasting way.

Ultimately, a sustainable identity is not only about how individuals contribute to the environment, it is also about how they redefine their relationship with the system. In conditions where control over large scale structures is increasingly limited, the ability to create spaces of control at a smaller scale becomes increasingly valuable. At this point, sustainability is no longer merely an environmental issue, it has become part of how this generation understands autonomy, security, and dignity in daily life.

Chapter 5

Values That Do Not Stand Still: The Political, Civic, and Moral Outlook of Generation MZ

By now, it is well established how Millennials and Generation Z live under stereotypes imposed by preceding generations that have yet to fully grasp their worldview. This dynamic is equally present in discussions surrounding the political, civic, and moral perspectives of these two majority generations in Indonesia. It is commonly heard that Gen M and Gen Z are too indifferent, too skeptical, too liberal, or simply too different in their way of thinking compared to earlier generations. The absence of genuine understanding, compounded by persistent stereotyping, continues to widen the intergenerational gap.

On the question of democracy, for instance, many assume that Millennials and Gen Z tend to be overly critical and skeptical. In reality, they simply hold a clear vision of what an ideal democracy should look like. There is also a broader issue: Indonesia's young adult generation finds itself trapped within systems that are often at odds with their own moral compass.

Inevitably, this generation has become sufficiently self reliant in weighing and making decisions, including in how they make sense of religion and spirituality. For Millennials and Gen Z, believing in a religion while simultaneously seeking non religious means of inner peace is not a mutually exclusive position. Older generations, by contrast, tend to lean more heavily toward religiosity and the importance of institutional religious affiliation. Yet when that no longer resonates with Generation MZ, it gives rise to yet another round of stereotyping.

In this chapter, IMGR examines how Millennials and Gen Z think and engage with politics, civic life, and morality. The intended outcome goes beyond simply understanding how they respond to issues, it also aims to shed light on what approaches and communication strategies are most effective when engaging with Millennials and Gen Z audiences.

Perspectives on Democracy and Institutions

Millennials and Gen Z are often labeled as politically and democratically apathetic. This label emerges from their low levels of formal participation, such as involvement in political parties or conventional political forums. However, reducing the complexity of young people's political attitudes to mere apathy risks becoming a misleading oversimplification. In an increasingly digitalized society, shifts in how people interact, consume information, and express opinions are shaping a new political outlook that does not always align with traditional participation indicators.

Findings from Dewi et al. (2025) offer a more nuanced perspective on this phenomenon. In interviews about their research, Dewi et al. reported that nearly more than 90% of Gen Z respondents consider democracy to be the best system, even if its day to day practice remains inconsistent (Dewi in PEEK Unpad, 2025). These respondents also demonstrated a solid understanding of core democratic values such as justice, honesty, openness, and equality. This data directly challenges the assumption that young people are disengaged from politics. On the contrary, they hold a strong normative awareness of democratic principles.

That said, the same research also reveals a gap between normative understanding and everyday practice. Values such as honesty and justice, while acknowledged as important, have not been fully internalized into concrete action. This reflects a paradox in young people's relationship with democracy: on one hand, they accept and understand its values; on the other, they have not yet fully managed or chosen to apply them consistently.

This gap cannot be separated from a broader social context, particularly the level of trust in institutions. The skepticism that Millennials and Gen Z display often stems from direct experiences or exposure to information about corruption, injustice, and inconsistent public policy. In this environment, distrust of institutions is not a form of apathy; it is a rational response to a political landscape perceived as insufficiently credible. In other words, what is happening is not an absence of concern, but a transformation in the form that trust and engagement take.

Technological advancement has also played a significant role in shaping young people's perceptions of democracy. Broad and rapid access to information allows them to compare diverse perspectives, but it also heightens their exposure to disinformation and sensationalist content. In this media ecosystem, traditional authorities, including political institutions and mainstream media, are no longer the sole sources of legitimacy. Young people tend to develop their own ways of assessing information credibility, often grounded in personal experience and digital community.

Furthermore, the preference for social media as a primary source of political information, as demonstrated in research by Dewi et al. (2025), indicates a shift in political communication culture. Visual, concise content that is frequently satirical or parodic has become a more effective medium for capturing their attention. This not only reflects a change in communication style but also shows that politics is increasingly understood through the lens of popular culture. In this context, political engagement does not always take formal shape; it manifests through online discussions, content creation, or even critical consumption of information.

The political views of Millennials and Gen Z toward democracy and institutions can thus be understood as part of a broader transformation in political culture. They are not an apathetic generation; they are a generation that is redefining how it relates to politics. Their skepticism is not a sign of indifference, but a reflection of demands for transparency, accountability, and institutional relevance in their lives.

These findings carry important implications for understanding the dynamics of contemporary democracy. Rather than pressuring young people to conform to old models of participation, a more productive approach is to recognize and accommodate the new forms of engagement that have emerged. Political communication must adapt to the interaction patterns of the younger generation, including through the use of digital platforms and message formats better suited to their preferences.

The findings discussed above indicate that Millennials and Gen Z cannot simply be categorized as politically apathetic. On the contrary, they hold a reasonably strong normative understanding of democratic values, while also displaying a high degree of skepticism toward institutions. To understand this phenomenon more comprehensively, an approach is needed that views political preferences not only as individual attitudes, but as part of a broader communication dynamic. In this context, the perspective of security communication can be applied to read the shifts in political culture occurring among young people.

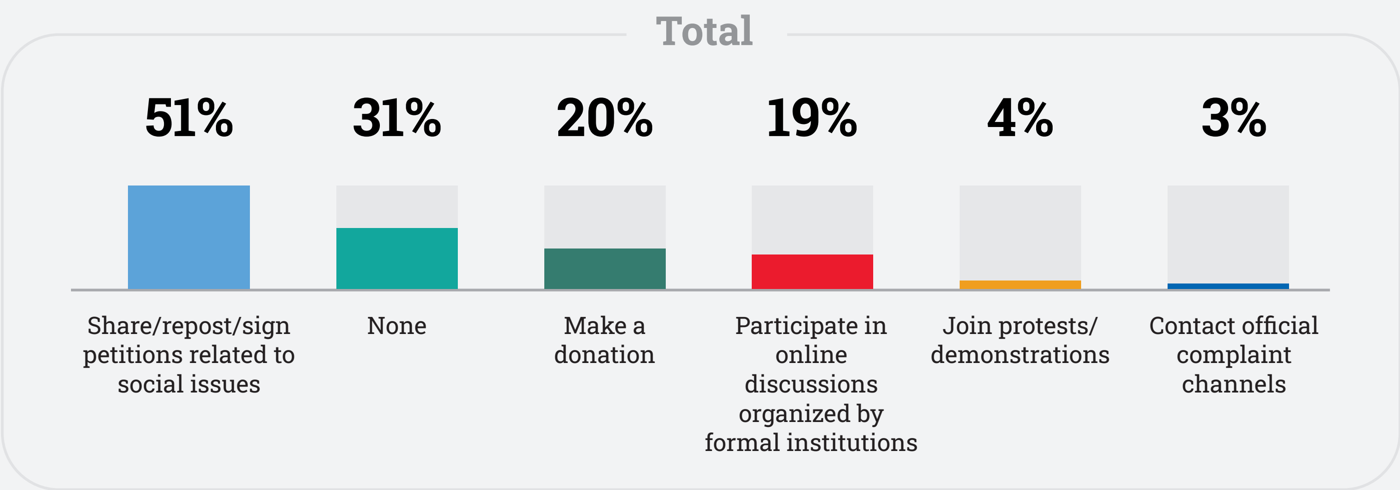
This skepticism has roots that go deeper than mere indifference. When institutions are perceived as inconsistent and lacking in credibility, distancing oneself from formal participation becomes a rational calculation, not laziness. What has changed is not the level of concern, but the channel through which that concern is expressed.

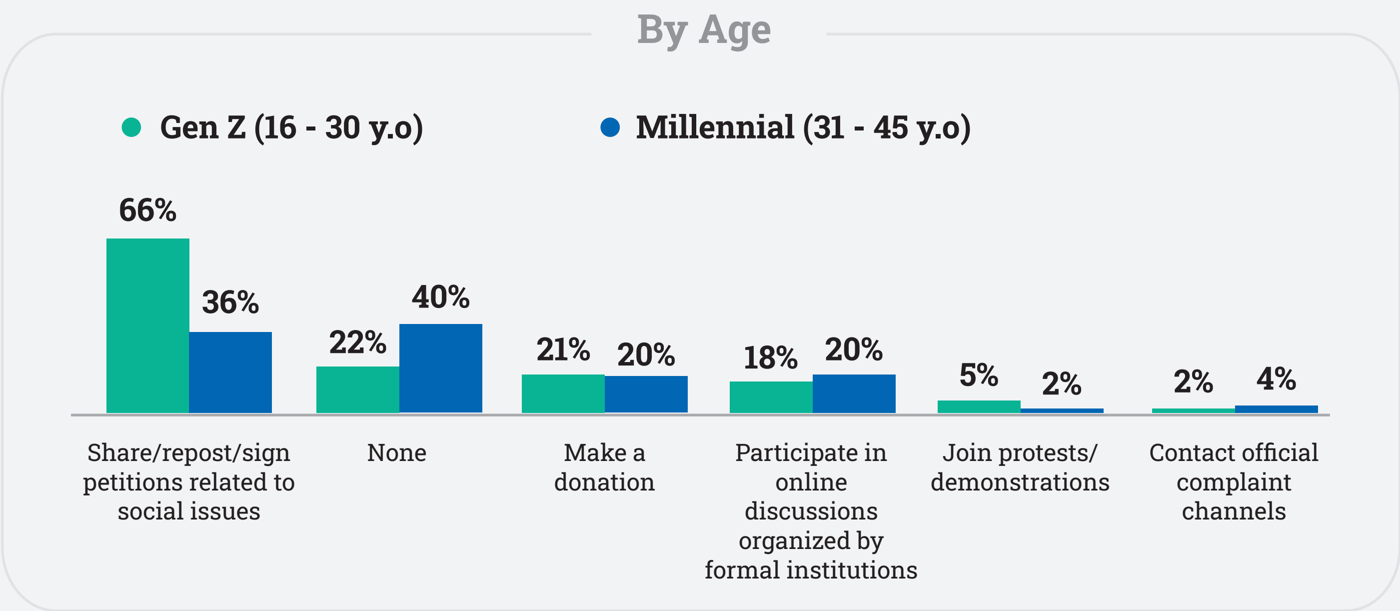
This pattern is consistent with real world practice. A survey by the IDN Research Institute found that 51.3% of respondents had shared, reposted, or signed a petition as a form of concern for social political issues in the past six months, far exceeding participation through formal channels such as protests or demonstrations (3.6%) or contacting official complaint channels (3.2%). Notably, Gen Z (66.3%) is nearly twice as active in these digital actions compared to Millennials (36%), directly challenging assumptions about the apathy of young people. In contrast, 39.6% of Millennials took no action whatsoever, compared to only 22% of Gen Z.

Social-Political Engagement Activities in Last Six Months

Petitions Are the Most Common Form of Participation:
51% of respondents have shared or signed petitions related to social issues, making it the most common activity, followed by donations (20%) and participation in online discussions (19%).

Gen Z More Actively Engaged Than Millennials:
Gen Z demonstrates significantly higher participation in petitions (66%) compared to Millennials (36%), indicating stronger digital activism among younger respondents.





This pattern becomes even clearer when all forms of participation are compared simultaneously. Millennials are more involved in donations (40% vs. 21% for Gen Z) and formal discussions organized by institutions (20% vs. 18% for Gen Z), two channels more closely aligned with conventional participation mechanisms. Gen Z, meanwhile, dominates nearly all forms of digital participation and direct action. This reinforces the reading that the difference between the two generations is not a matter of how much they care, but rather which channel they use to express that care.

This is further confirmed when examining the reasons behind low formal channel usage. When asked why they did not use official mechanisms despite caring about an issue, only 9.9% answered that they did not know how. The majority cited structural reasons: 29.7% were not confident their voices would be heard, 27.1% felt fatigued by too many issues, and 24% stated they had already taken other forms of action such as sharing, boycotting, or donating. Disengagement from formal channels is therefore more of a rational calculation than a lack of knowledge.

Furthermore, the preference for digital content that is short, visual, and often satirical reflects a transformation in the style of political communication. From the perspective of security communication, this can be understood as a form of "reframing" — translating serious issues into formats that are more accessible and easier to understand. Political satire, for example, functions not only as entertainment but also as a medium for critique, allowing young people to express dissatisfaction without having to engage in direct confrontation. As such, these forms of communication become adaptive strategies for navigating the complexity and sensitivity of political issues.

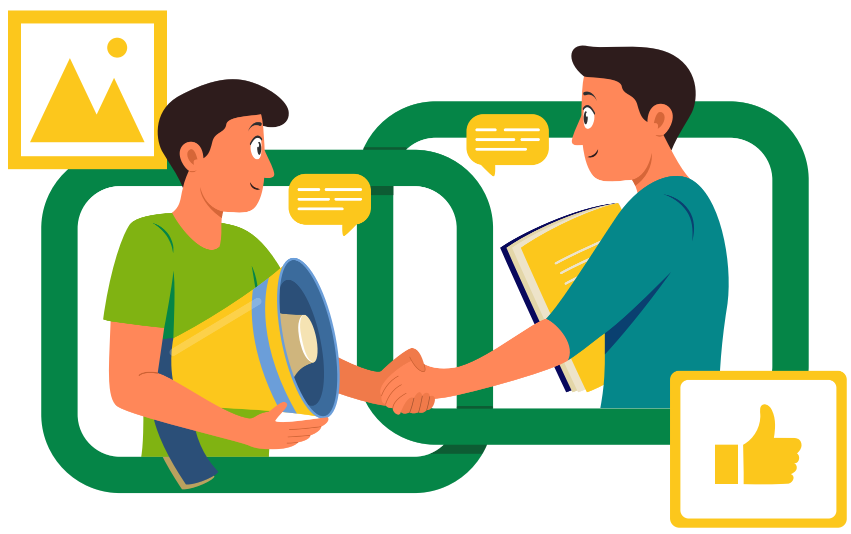
This transformation, however, also carries ambivalent consequences. On one hand, more open access to information enables greater political literacy and more inclusive participation. On the other, a digital ecosystem dominated by algorithms risks creating echo chambers that reinforce bias and polarization. From a security communication standpoint, this can increase vulnerability to disinformation and manipulation of public opinion. Young people, despite their high adaptability to technology, remain susceptible to these dynamics.

The shift in political culture among Millennials and Gen Z therefore cannot be separated from the dialectic between opportunity and risk in the digital age. They are a generation that has grown up with broad access to information, yet with increasing ambiguity about the truth of that information. In this situation, the ability to sift through information becomes a central part of everyday political practice. Political participation is no longer measured solely by involvement in elections or formal organizations, but also by how individuals engage with information and form opinions.

In the Indonesian context, this dynamic is especially relevant given the large proportion of young people in the country's demographic structure. As the majority group, how they make sense of politics will largely determine the direction of democratic development going forward. If political communication fails to adapt to these changes, the gap between institutions and society will continue to widen. Conversely, if these shifts are properly understood and addressed, there is an opportunity to build a more participatory and inclusive model of democracy.

Beyond that, the security communication approach also opens space for understanding how political narratives are constructed and circulated in society. In many cases, political issues are packaged in the form of crisis or threat narratives to attract public attention. Young people, with their high exposure to various such narratives, tend to develop a more critical and selective attitude. They do not simply receive information passively; they actively engage in the processes of interpreting and even reproducing meaning across various digital platforms.

This shows that Millennials and Gen Z are not merely consumers of information, they are actors within the political communication ecosystem. This role gives them the capacity to influence public discourse, whether through content creation, participation in online discussions, or other forms of expression. From the perspective of security communication, this participation can be seen as a form of "bottom-up communication" that has the potential to challenge top-down narrative dominance. Political culture change, therefore, occurs not only at the individual level but also in the broader communication structure.



It is important to note, however, that not all forms of digital participation carry the same impact. Superficial engagement, such as merely liking or sharing content, does not always contribute to improving the quality of democracy. The challenge ahead, therefore, is how to encourage more substantive forms of participation without disregarding the distinctive communication characteristics of young people. In this regard, digital literacy and political literacy become key to bridging the gap between the potential and the reality of participation.

Overall, the security communication analysis demonstrates that the cultural shift in the politics of Millennials and Gen Z is a complex and multidimensional process. Skepticism toward institutions, preferences for digital media, and the transformation in communication style are all part of an adaptation to a continuously changing social landscape. Rather than viewing this phenomenon as a problem, a more constructive approach is to understand it as an opportunity to reformulate how democracy is understood and practiced in the digital era.

Young people, in this sense, are not standing outside the political system, they are actively reshaping it, in ways that conventional analytical frameworks may not yet fully comprehend. Studies on youth politics must therefore continue to be developed through more contextual and interdisciplinary approaches, including by integrating the perspective of security communication. This approach enables sharper analysis of how political issues are constructed, communicated, and responded to in an increasingly digitalized society.

Public Morality: Knowing What Is Right, Yet Trapped in an Inconsistent System

In the previous subsection, we explored how Millennials and Gen Z hold an awareness of democratic values. The natural next question is what about the moral compass that serves as a standard within a given system. In fact, this generation also maintains a strong awareness of right and wrong. One example is how the moral compass of Millennials and Gen Z operates in relation to issues of corruption, power imbalance, and structural economic problems.

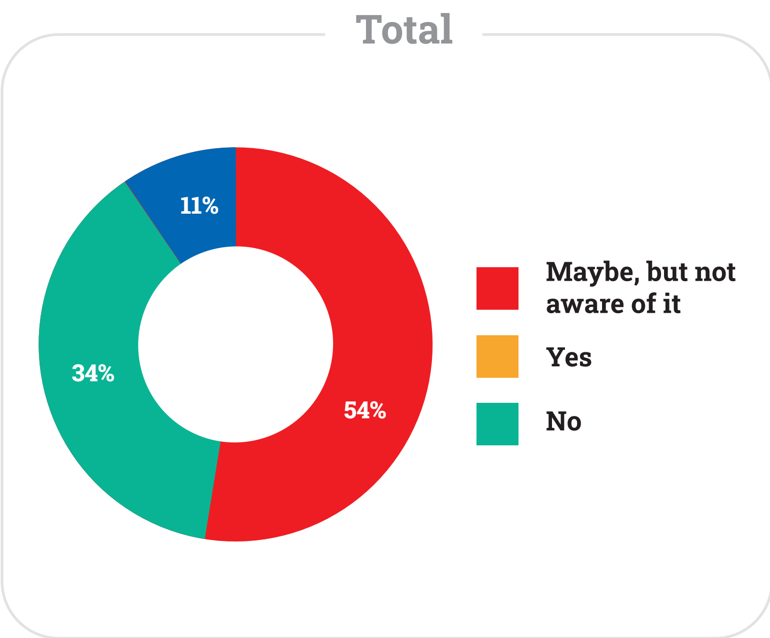
This finding is consistent with a survey by the Central Statistics Agency (Badan Pusat Statistik), which indicates that the age group below 40, encompassing Gen Z and Millennials, displays a relatively higher rate of anti-corruption behavior compared to older age groups. Additionally, a 2023 survey by the Centre for Strategic and International Studies (CSIS) found that young voters are increasingly attentive to the issue of honest leadership and anti-corruption, with 15.9% of young respondents identifying the eradication of corruption as an important political issue.

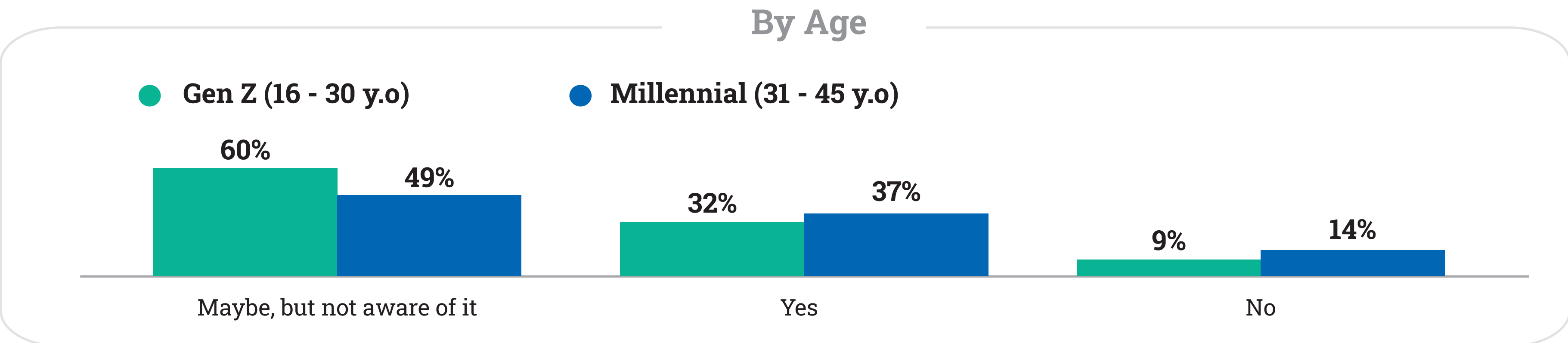
Nevertheless, in daily life, Millennials and Gen Z frequently encounter systems that are inconsistent and far from ideal. Issues such as convoluted official bureaucratic procedures produce slow and uncertain outcomes, and results are not always proportional to compliance with established rules. Such conditions create situations in which the moral compass they hold dear ultimately becomes compromised. This state of affairs should not be normalized, as it is a clear signal that the system is not functioning as it should.

When the Official Path Feels Inefficient, Respondants Often Choose Another Way

High Uncertainty in Decision-making:
54% of respondents may choose alternative paths without fully realizing it, while 34% do so consciously and only 11% reject the idea outright. The pattern suggests that alternative-route behavior is driven less by indecision and more by perceived inefficiency or friction in the formal process.

Gen Z Shows Greater Uncertainty Than Millennials:
Gen Z respondents demonstrated higher uncertainty levels (60%) compared to Millennials (49%), indicating that younger respondents are more likely to feel unsure about their decisions.



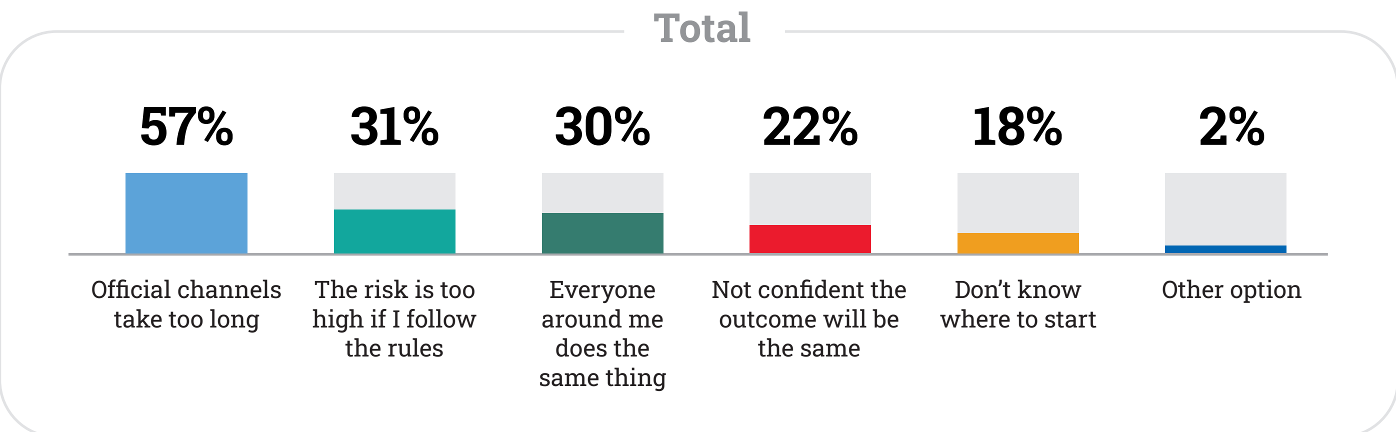


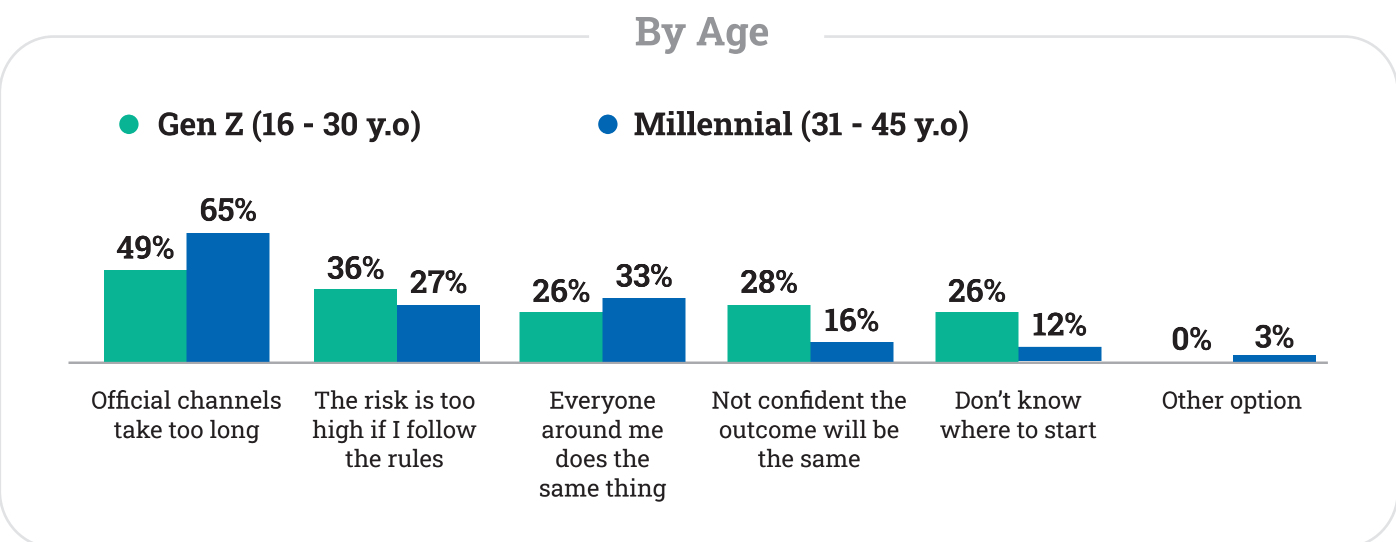
The IDN Research Institute survey suggests that respondents are not necessarily rejecting the formal route, but adapting to it when it feels inefficient. The age split reinforces this pattern, with Gen Z showing a stronger unconscious tendency toward alternatives and Millennials giving slightly more decisive answers.

Main Factors Influencing Alternative Choice Reasons

Perceived Slowness Drives Alternative Choices:
57% of respondents choose alternative pathways because they feel official channels take too long, making it the main barrier to using formal methods.

Millennials More Sensitive to Delays Than Gen Z:
Millennials (65%) are more likely than Gen Z (49%) to perceive official channels as too slow, indicating greater sensitivity to process delays among older respondents.



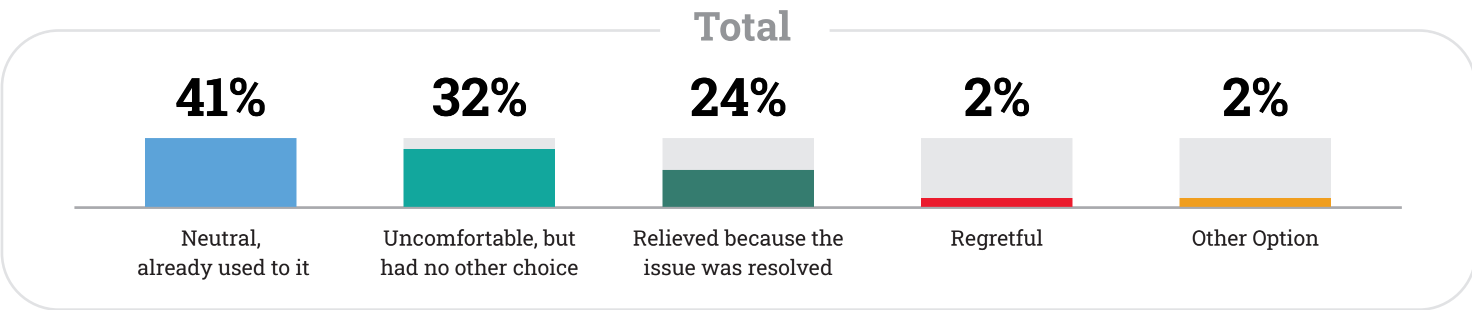


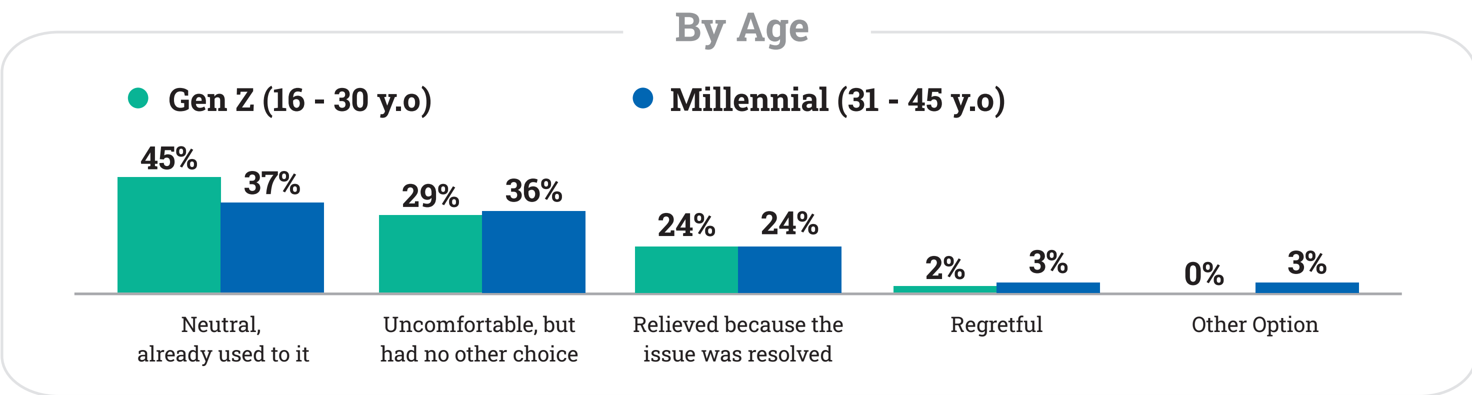
The root causes are also clearly visible in the data. When asked what drove them to choose an alternative course of action, 57.5% cited the official channel taking too long as the primary reason. This was followed by the perception that following the rules carries too great a risk (31%), as illustrated by the case of failing a driver's license test, as well as the fact that those around them engage in the same practice (29.9%). This indicates that deviation is not solely an individual matter, but the result of an interaction between an inefficient system and the social norms that further normalize such practices.

Emotional Responses After Facing the Situation

General Acceptance After the Experience: 41% of respondents feel neutral after going through the situation, while only 2% feel regret, suggesting a tendency toward acceptance rather than an emotional reaction.

Gen Z Demonstrates Greater Adaptability: Gen Z respondents are more likely to report feeling "already used to it" (45%) compared to Millennials (37%), indicating stronger adaptability among younger respondents.





What is even more significant is that the situation in which Millennials and Gen Z must compromise its morality drives the normalization of practices that should be rejected. What was once considered wrong becomes something done out of necessity and, ultimately, something considered ordinary and acceptable. In fact, this normalization process is already underway, as evidenced by the emotional responses reported afterward. Some 40.8% of respondents admitted to feeling "indifferent, already used to it," while 32.5% felt "uncomfortable but had no other choice." Only 2.4% expressed regret. In other words, compromising with the official pathway no longer triggers strong moral dissonance, it has become part of a routine carried out without any significant cognitive burden.

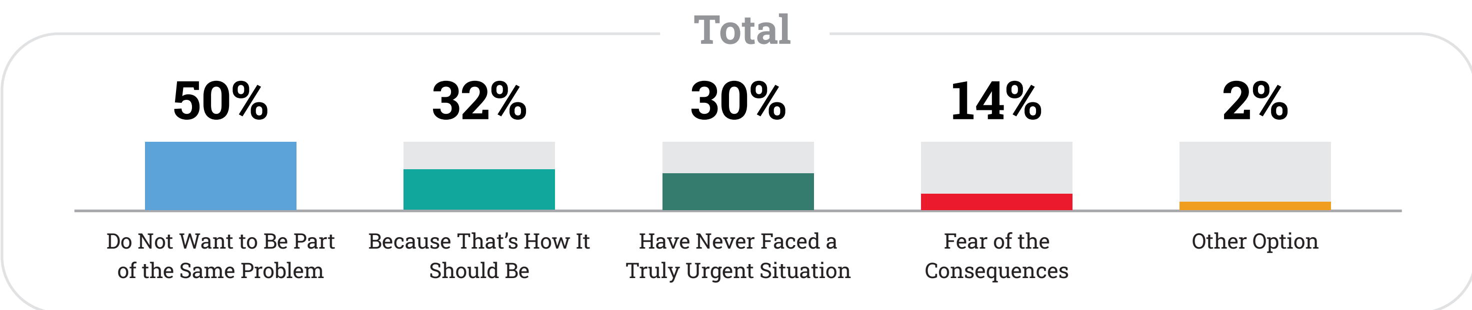
Over the long term, this will erode the thinking patterns of Millennials and Gen Z and contribute to a gradual decline in public standards. In other words, this becomes a collective problem that cannot be attributed to any particular individual.

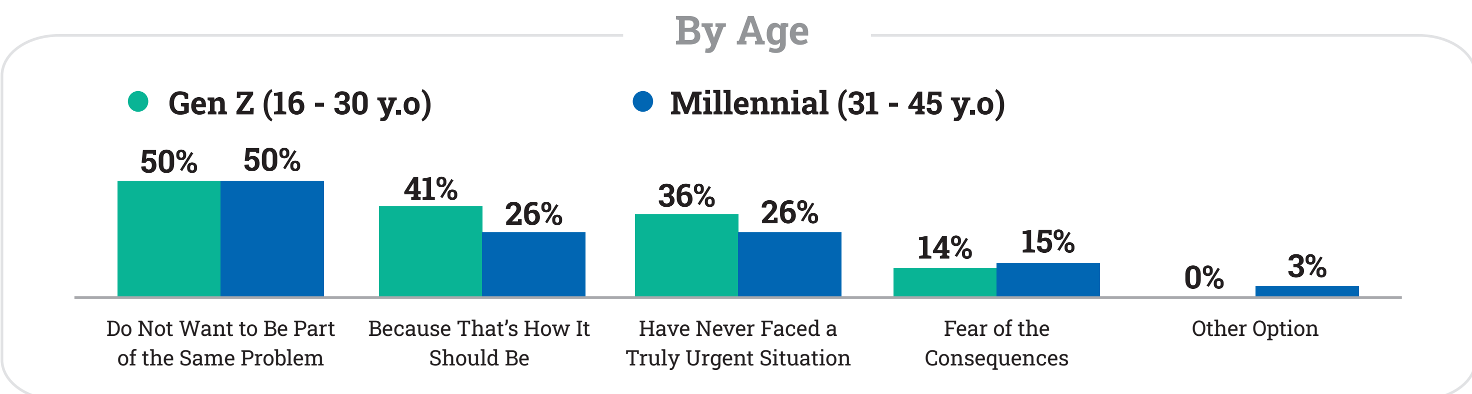
In a broader context, the Central Statistics Agency also recorded that nationally, the Anti-Corruption Behavior Index (Indeks Perilaku Anti Korupsi / IPAK) in 2024 stood at 3.85, reflecting a declining trend compared to the previous year. Although younger generations display a relatively stronger anti-corruption stance, this overall trend indicates systemic challenges that continue to affect all layers of society.

Reasons for Choosing Official Channels Despite Difficulties

Integrity is the main motivation for using official routes: 50% of respondents choose the official route to avoid contributing to the same problems, indicating a strong value placed on integrity and proper procedures.

Gen Z is more norm-oriented than Millennials: Gen Z is more likely to follow official processes because "that's how it should be" (41%) compared to Millennials (26%), showing stronger adherence to norms among younger respondents.





Despite this, it is important to note that the moral compass has not disappeared entirely. Among the small group that still chooses official channels, 50% stated their motivation was not wanting to be part of the same problem. This figure is consistent across both Gen Z and Millennials, both sitting at 50%. This suggests that the primary driver is not mere compliance with rules, but active moral consciousness.

When examined more closely, however, the contrast between the two generations is quite striking. Gen Z is far more likely to choose normative reasoning, specifically "because that is simply how it should be," at 41%, compared to only 26% among Millennials. Conversely, Millennials are more likely to cite never having faced a truly urgent situation as their reason for remaining on the official pathway, at 26%, compared to 36% among Gen Z. This means that Gen Z's adherence to official channels is more principle-driven, while Millennial compliance is more situational, shaped by circumstances that have not yet truly tested them.

In short, the challenge is not the absence of values, but rather systemic pressures that are gradually eroding individuals' ability to uphold them. And from the data, it is Gen Z that actively holds the stronger normative values.

For policymakers and government officials, this situation warrants serious attention. An approach that focuses solely on individual morality is insufficient to recalibrate a moral compass that has already been displaced. The issue demands comprehensive systemic reform.

In this context, relying solely on anti-corruption messages and slogans is not an adequate response. What requires attention going forward is how the government can break this cycle by ensuring reliable official channels. With respect to various informal practices, the government can close these off by minimizing opportunities for deviation, reducing interactions that open the door to negotiation, and clarifying workflows and applicable regulations.

This also aligns with findings from the Corruption Eradication Commission (Komisi Pemberantasan Korupsi) through its 2024 Integrity Assessment Survey (Survei Penilaian Integritas/SPI), which indicates that while the index score has improved, national integrity conditions remain in the "vulnerable" category, making systemic reform and better governance an ongoing and urgent need.

With regard to regulation, policymakers must demonstrate that the rules being enforced are important for maintaining high standards. In practice, therefore, the government must ensure that this is applied consistently and visibly to the public. Ultimately, this is not merely about closing the gaps that compromise the moral compass of Indonesia's younger generation, it is also about how trust in the system can provide direction for more holistic reform.

Social Issues: From Discussion to Distribution

If the previous subsection examined how Millennials and Gen Z navigate the tension between their moral compass and an inconsistent system, this dynamic does not stop at the individual level. That tension also shapes how social issues are understood, discussed, and disseminated in the public sphere. In other words, change is occurring not only in what is considered important, but also in how issues move through society.

Issues such as climate change, economic inequality, and shifting gender roles are no longer abstract to Millennials and Gen Z. They experience them directly in their everyday lives: increasingly frequent flooding, more extreme weather, fluctuating prices of basic necessities, and continuously evolving social dynamics. This proximity of experience makes social issues feel no longer distant or conceptual, they are concrete and personal.

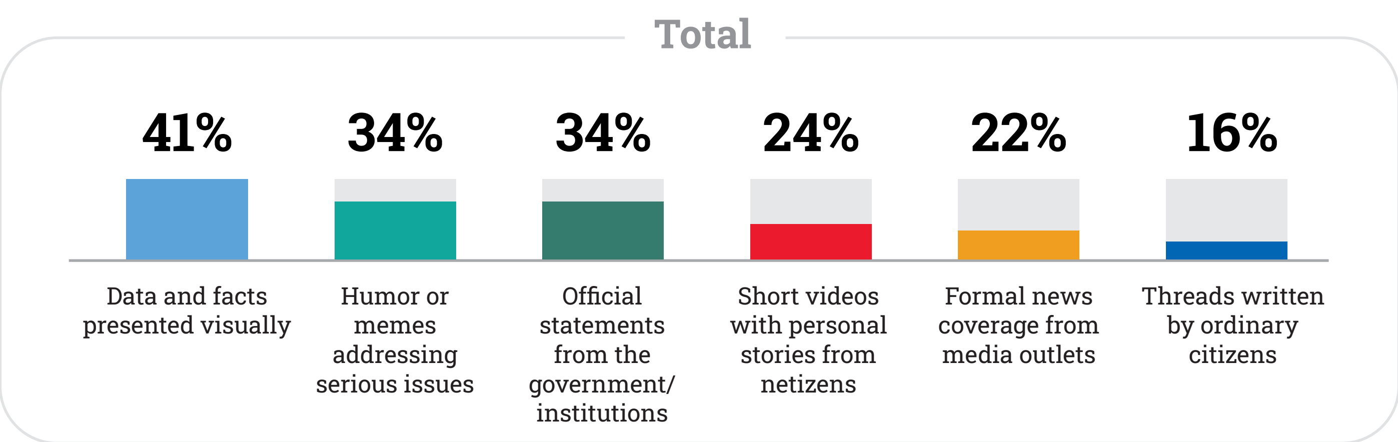
The most significant change, however, lies not in the level of concern but in the way issues circulate. Where social issues were once typically mediated through formal forums, academic discussions, or mainstream media coverage, their distribution has now shifted dramatically. Issues no longer "wait" to be discussed in official spaces, they spread immediately through digital content that moves rapidly in accordance with algorithmic logic.

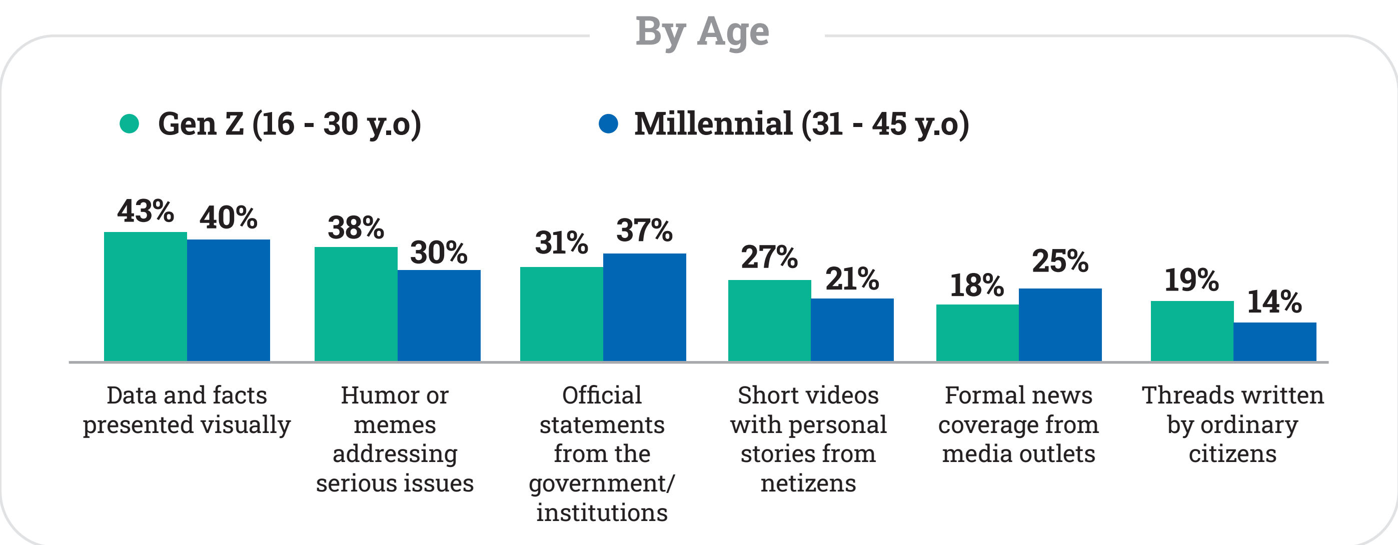
In this ecosystem, social media has become the primary medium for distributing issues. Short-form video content, personal stories, and brief opinion pieces serve as the main vehicles for building public awareness. For example, content about floods, heat waves, or rising commodity prices can go viral almost instantly, not because of a structured campaign, but because of its relatable, everyday quality. Similarly, sensitive issues such as gender and social relations tend to surface more through personal narratives or spontaneous opinions than through formal discussion forums. As cited from IMGR 2026, one in five Millennials and Gen Z individuals views protests on social media as a direct response to the failure of government and public policy. Furthermore, 61% of Millennials and 60% of Gen Z consider online movements to be a legitimate and valid form of protest.

Most Engaging Social Issue Content Types

Visualized Data is the Most Engaging Content Overall: Visualized data and facts attract the highest attention (41%), outperforming both humor/serious memes and official statements (34% each).

Gen Z Shows Broader Content Preference: Gen Z engages more with visualized data (43%) and humor/memes (38%) compared to Millennials, indicating a more diverse and visually driven content preference.





Data lends concrete support to this reading. The IDN Research Institute survey found that the type of content most likely to make respondents stop scrolling and pay attention to a social issue is data and facts presented visually (41%), followed by humor or memes addressing serious issues (34%), and official statements from the government or institutions (34%). Notably, Gen Z outperforms Millennials across almost all formats, including visual data (43% vs. 40%) and memes (38% vs. 30%), while Millennials consume more official institutional statements (37% vs. 31%) and formal news from media outlets (25% vs. 18%).

This pattern reflects a deeper difference: Gen Z tends to build understanding horizontally through peer-to-peer content, while Millennials still rely more heavily on top-down sources. The implications for issue distribution are significant, the same format will not work in the same way for both groups.

Senin Harga Naik (2026)

Tunggu Aku Sukses Nanti (2026)

1 Kakak 7 Ponakan (2025)

Home Sweet Loan (2024)

This phenomenon is also visible in fictional works that are increasingly explicit in addressing issues of work and social class. Two widely resonant films among Millennials and Gen Z, Home Sweet Loan (2024), which highlights the trap of online loans and the dream of homeownership for young workers, and 1 Kakak 7 Ponakan (2025), which portrays the pressures of the sandwich generation, demonstrate a trend that has continued into 2026. Tunggu Aku Sukses Nanti (2026) attracted nearly 3 million viewers by capturing the weight of expectations placed on young people amid family economic crises, while Senin Harga Naik (2026) surpassed 1 million viewers with its depiction of the conflict between career ambitions and family responsibilities, packaged with a title that already sounds like a collective lament about property prices. Taken together, these patterns show that structural issues once confined to serious discussions are now being packaged in entertainment formats that are far more accessible, and precisely because of that, far more widely reaching.

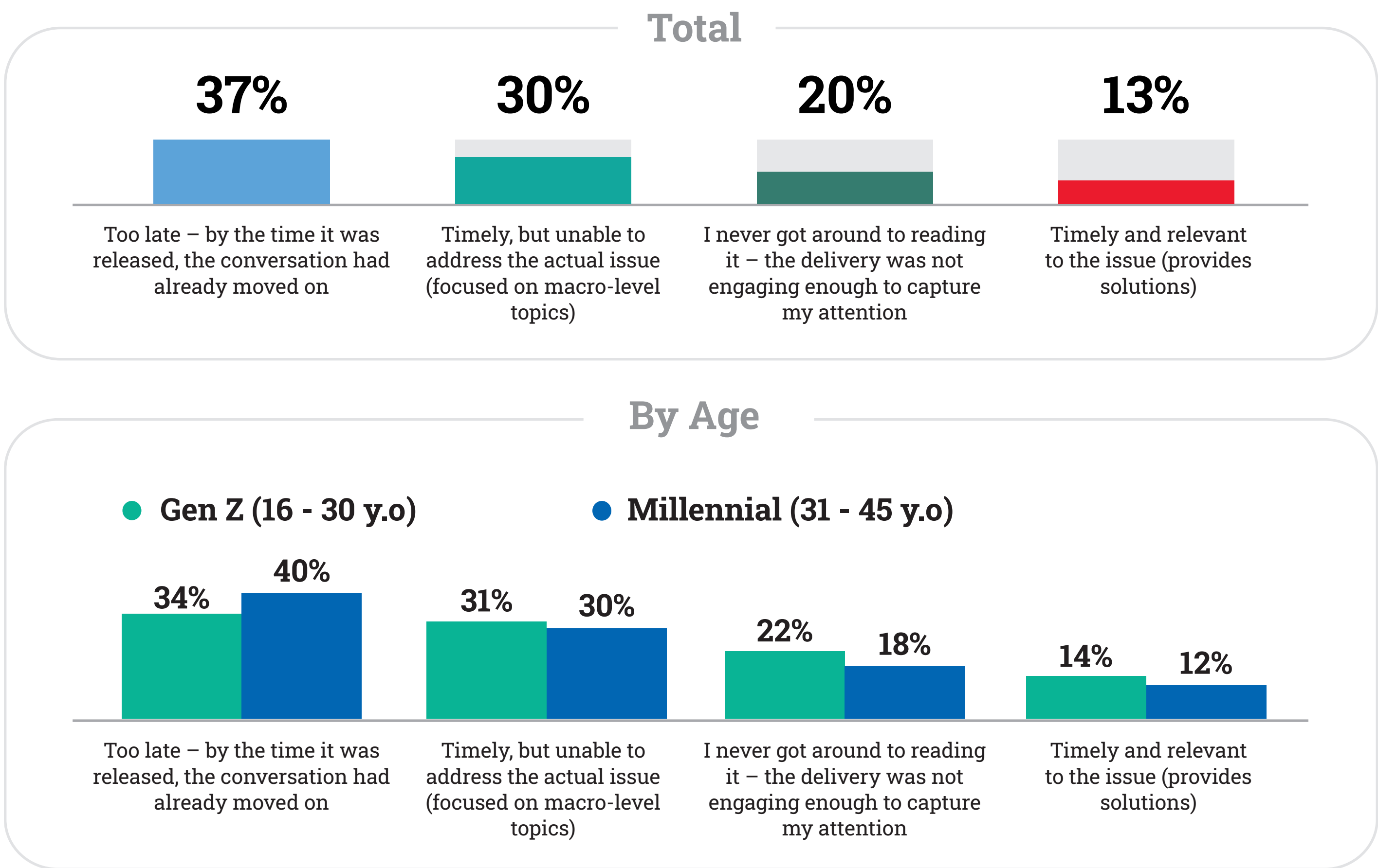
This shift from discussion to distribution carries significant consequences for the formation of public opinion. First, opinions are often formed more quickly than the clarification process can occur. In a fast-moving environment, individuals can immediately take a position based on limited information. This accelerates the dynamics of public conversation while simultaneously increasing the risk of premature conclusions.

Second, short and fast content formats tend to simplify issues that are genuinely complex. Context is often reduced, opening space for misinterpretation or even manipulation. In this environment, the simplest and most emotionally charged narratives stand the greatest chance of spreading, regardless of their accuracy or depth.

Third, formal institutions frequently lag behind in their response. By the time an official statement is issued, public conversation has already moved far ahead and formed relatively stable opinions. As a result, institutions not only lose control over the narrative, they also lose the momentum to become part of the conversation. In many cases, a delayed response is perceived as irrelevant or defensive.

The scale of this problem is confirmed in IDN Research Institute survey findings: only 13.1% of respondents rated the government's response to issues trending on social media as "timely and relevant to the actual problem." Some 36.8% rated it as "too late, by the time it was released, the conversation had already passed," while 30.1% rated it as "timely, but unable to address what was actually being questioned." This means the challenge is not simply one of speeding up responses, but of making them more closely aligned with the substance of what is being discussed.

Public Perception of Government Response to Social Issues



Government Response Perceived as Delayed:
37% of respondents feel that government responses to social issues on social media are often delayed, while only 13% consider them timely and relevant.

Millennials More Critical Than Gen Z:
Millennials (40%) are more likely than Gen Z (34%) to perceive government responses as late, indicating a slightly more critical view among older respondents.

When broken down by age group, the differences between Gen Z and Millennials in evaluating the government's response are also notable. Millennials (40%) are more likely to consider the government's response 'too late' compared to Gen Z (34%). Paradoxically, the more skeptical group is also the one most likely to take no action at all, as seen in the participation data discussed earlier. This suggests that higher skepticism does not necessarily drive more active participation and may in fact be one of the factors that produces resignation rather than action.

This dynamic reveals that distribution has become a key element in the construction of social reality. Social issues today are no longer determined by who speaks, but by how quickly and widely an issue can spread. Power, therefore, no longer rests solely in the production of messages, it lies in the mechanisms of distribution.

In the context of policy, this shift demands a different approach than before. Communication models that rely solely on formal campaigns, official statements, or discussion forums are no longer adequate for reaching the public effectively. This is not to say such approaches are unimportant, but their role is no longer dominant in shaping initial public opinion.

Instead, several adjustments are needed. First, institutions must enter public conversations earlier. In a fast-moving environment, the speed of a response is often more decisive than the perfection of the message. An early, adaptive response can help shape the direction of discussion before alternative narratives take hold.

Second, communication formats must be adapted to how the public consumes information. Storytelling, visual content, and simpler, more relatable language become essential for bridging the gap between institutions and society. This is not merely a matter of style, it is about effectiveness in delivering messages amid intense competition for attention.

Third, there must be a recognition that distribution is itself a source of power. Communication success is no longer determined solely by the substance of the message, but also by how it is disseminated and received. Communication strategies must therefore take into account algorithmic dynamics, social networks, and the digital interaction patterns that shape information flows.

Connecting this back to the previous subsection, these changes also clarify why tension arises between the moral compass of Millennials and Gen Z and the practices embedded in the system. When individuals hold a strong understanding of right and wrong but are exposed to a fast, fragmented, and often incomplete flow of information, the process of opinion formation becomes increasingly complex. In this situation, the distribution of information influences not only what is known, but also how things are evaluated.

Ultimately, public conversation no longer originates in formal spaces. It has migrated to a more fluid, fast-moving, and decentralized arena. In this space, relevance is determined by speed and proximity, not solely by authority. For institutions, the challenge is not only how to deliver a message, but how to remain present and meaningful in a conversation that never stops moving.

The shift from discussion to distribution is therefore not merely a technical change in communication, it represents a structural transformation in how society builds shared understanding. Millennials and Gen Z is not simply an audience in this process; they are active agents shaping the direction and dynamics of social issues.

Furthermore, this survey provides very concrete guidance on what is needed to rebuild attention and trust. Some 62% of respondents stated they would pay attention to government communication when it is accompanied by concrete evidence, not merely statements. Meanwhile, 43% cited direct relevance to their lives as the key factor. By contrast, changes in communication format, for example making it more casual or less formal, were selected by only 16.4% of respondents.

This means that in an increasingly competitive distribution landscape, the right format is a prerequisite, not a sufficient condition. Attention can be won through rapid distribution and relevant packaging, but trust can only be sustained through tangible evidence and relevance that is felt directly. Both are necessary, but they operate at different stages.

Spirituality and Religion: Personal, Not Institutional

The discussion in the previous subsection showed that Millennials and Gen Z have a relatively clear moral compass, yet frequently come up against a system that is inconsistent. The tension between the values they hold and the realities they face does not stop at the political or social domain, it extends into the ways this generation seeks meaning and inner peace in everyday life. In this context, spirituality becomes an important lens for understanding how Millennials and Gen Z respond to an increasingly complex and uncertain world.

In line with the central theme of Chapter 5, Values That Do Not Stand Still, spirituality among Millennials and Gen Z is neither static nor entirely inherited. It is continuously in motion, negotiating, adapting, and evolving alongside the life experiences they encounter. One of the most significant changes is the growing separation of spirituality from religiosity in its institutional sense. Being a spiritual person is no longer synonymous with active involvement in religious institutions or adherence to structured ritual practices.

This shift is not a rejection of religion, but a transformation in how belief is understood and practiced. Millennials and Gen Z still acknowledge the importance of values, the meaning of life, and the connection to something greater than themselves. However, their expression of these needs has become more personal, reflective, and selective. Belief is no longer always expressed through collective structures, it is channeled through individual experience, which feels more relevant to each person's own circumstances.

Global data reinforces this reading. Research by the Public Religion Research Institute shows that formal religious affiliation among young people has declined significantly. Yet this decline is not accompanied by a disappearance of spiritual need. Many young people continue to seek meaning, direction, and a sense of connection, even without being bound to a particular religious institution. Spirituality, in this context, is more broadly understood as a commitment to values and a search for meaning, rather than mere adherence to formal structure.

In the Indonesian context, this dynamic is also visible, with its own distinctive characteristics. Data from the Indonesia Millennials and Gen Z Report 2025 shows that based on patterns of religious participation, at least three sub-segments can be identified for targeting purposes:

The Selective Devout
participates regularly (35% of Gen Z nationally), higher outside major cities. Responsive to community and tradition based messaging.

The Spiritual Pragmatist
participates conditionally or occasionally. Seeks relevance, not ritual. Responsive to content that connects values to daily life.

The Meaning Seeker
respects religion but does not actively practice (30% in major cities). The segment most open to non-formal spiritual content such as mindfulness, astrology, or value based self-help.

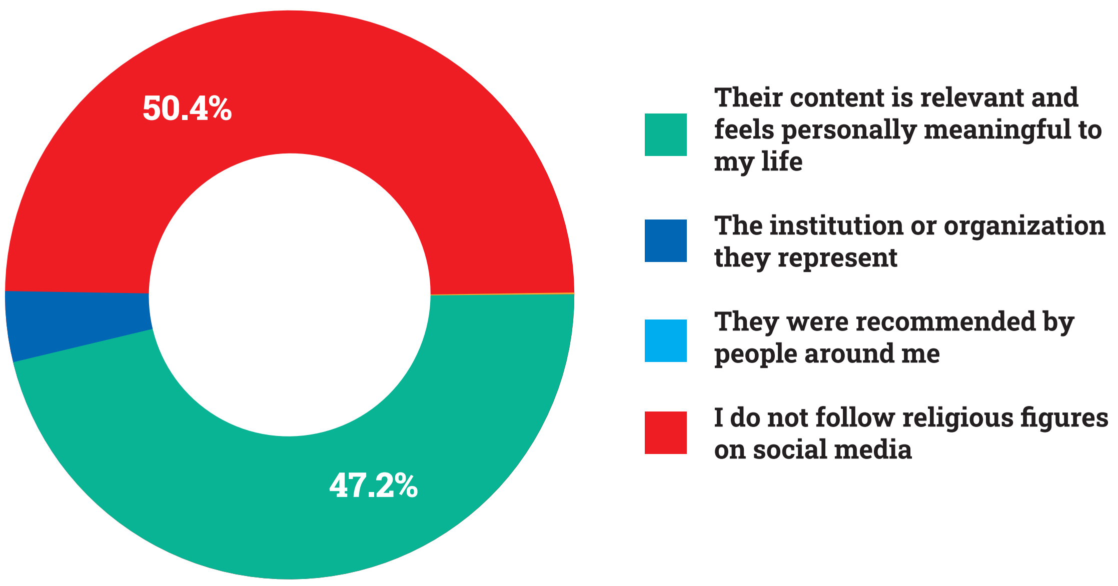
Each of these three segments has different touchpoints and messaging needs, and cannot be reached with a one-size-fits-all communication strategy.

However, declining ritual participation does not mean religion has lost its relevance. On the contrary, the function of religion remains strong in everyday life, but with a different orientation. The three primary functions of religion for Millennials and Gen Z, gratitude (68%), moral guidance (64%), and a source of inner calm (50%), reflect three psychological needs not yet fully met by formal institutions. This opens a space for brands in the wellness, self-development, and lifestyle categories to position themselves as facilitators of values, not just products. Brands that can effectively communicate moral relevance and emotional calm have the potential to fill the gap left by conventional religious institutions.

This shift is consistent with Millennials' and Gen Z's broader tendency to build a more independent relationship with systems of values. As seen in earlier subsections, this generation does not automatically reject norms, rather it tends to evaluate and adapt them through real-world experience. The same pattern emerges in the context of spirituality. Authority is no longer accepted automatically based on position or institutional affiliation, it is assessed based on relevance and authenticity.

This is visible in how Millennials and Gen Z engage with religious figures and spiritual content. The IDN Research Institute survey indicates that approximately half of respondents follow religious or spiritual figures on social media because the content feels relevant and personal. Meanwhile, an equal proportion choose not to follow religious figures at all. This pattern confirms that the relationship with spirituality has become more horizontal and choice based, no longer a matter of obligation or affiliation.

"You follow religious or spiritual figures on social media because..."



Social media plays an important role in this process. Around 49% of Gen Z use digital platforms to learn about religion, suggesting that the process of spiritual exploration is increasingly shifting toward more open, structure-free spaces. Unlike previous generations that relied more heavily on communities or institutions, Gen Z tends to build understanding independently, curating their own sources.

Outside formal religious channels, some Millennials and Gen Z also explore more flexible forms of spirituality, such as astrology and tarot. Consumption of non-formal spiritual content exceeding 50% is driven by entertainment, self-understanding, and a need to feel understood. This points to genuine, existing demand that has yet to be optimally monetized. The motivation to "feel understood" is especially relevant for brands in the following categories:

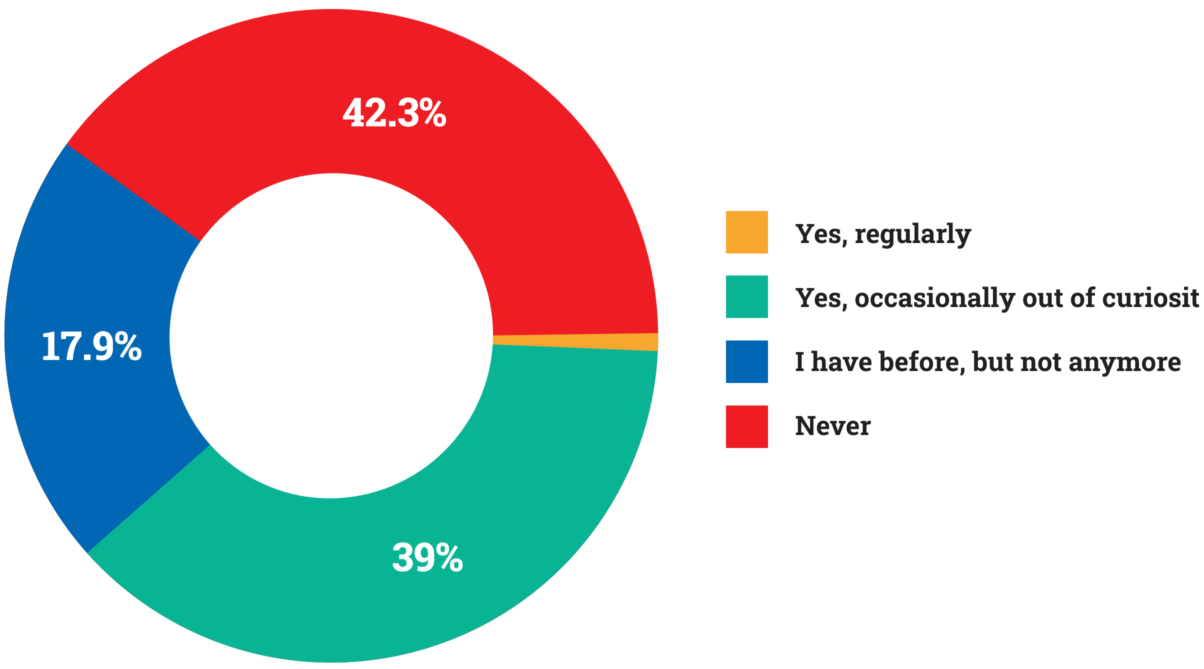
Mental health and wellness apps: a "meaning" based framing is more effective than a clinical one.

Personalized content platforms: horoscopes, personality tests, and daily reflections serve as entry points for engagement.

FMCG and lifestyle brands: campaigns that integrate elements of self-reflection or an "inner journey" can deepen emotional resonance.

An important note: the primary motivation is light entertainment, not deep conviction, meaning the barrier to entry is low, but brand loyalty must be built through consistency of values, not merely novelty of content.

Have you ever consumed astrology, tarot, or non-religious spirituality content?



This phenomenon can be read as a response to a broader set of conditions. In an environment filled with uncertainty, economic, social, and personal, individuals tend to seek ways to regain a sense of control and clarity. Practices such as reading horoscopes or consuming tarot content can provide a simple structure for making sense of complex situations. These function as lightweight, easily accessible tools for reflection, without the long-term commitment demanded by formal institutions.

Connecting this to the dynamics discussed in previous subsections, this pattern reflects a broader continuity. When formal systems are perceived as inconsistent or unreliable, Millennials and Gen Z tend to develop alternative mechanisms to meet their needs. In the economic context, this manifests as income diversification. In the moral context, it appears as negotiation with everyday practices. In the spiritual context, it takes the form of a more personal and flexible search for meaning.

Gender adds another layer of perspective. Young women, both Gen Z and Millennial, make up the primary audience for non-formal spiritual content. This finding aligns with the Pew Religious Landscape Study 2023–2024, which shows women are more active in daily prayer practices (50% vs. 37% of men). What is particularly relevant in the Gen Z context is this: while young women are leaving formal religious institutions more quickly than young men, their spiritual needs are finding greater expression through non-formal channels, a pattern that closely reflects the IDN Research Institute findings from Indonesia.

From a marketing perspective:

Women in this segment respond more favorably to content that is relational and narrative-driven rather than transactional.

The most effective formats include journaling prompts, community-driven content, and personal storytelling from figures perceived as authentic.

Men in the same segment tend to be more skeptical toward the "spiritual" label.

A more effective approach is framing centered on productivity, clarity, and purpose rather than explicit spirituality.

It is important to place this phenomenon in the right frame. The growing interest in non-institutional forms of spirituality does not mean that Millennials and Gen Z are becoming less religious or more irrational. On the contrary, it reflects an effort to find forms of spirituality that are more aligned with the realities of their lives. Research by Park et al. (2024) shows that the majority of Gen Z individuals identify as spiritual, and that spirituality is associated with lower rates of depression and better mental health.

Ultimately, this shift shows that the values of Millennials and Gen Z are indeed not standing still. Spirituality has not been abandoned by this generation, it continues to move and adapt. In the context of spirituality, this movement is visible in how this generation shifts the center of authority from institutions to personal experience. Belief is no longer simply inherited, it is also chosen and reconstructed.

In a social landscape that has changed significantly across systems, communication, and lived experience, spirituality has undergone its own transformation. It has become more fluid, more individual, and more integrated with everyday needs. For Millennials and Gen Z, spirituality is no longer merely an identity; it has become one of the ways they understand themselves and the world amid ever-growing uncertainty.

Civic Identity: What Does Being Indonesian Mean?

From the outset of this discussion, there has been a shared recognition that the worldview of Millennials and Gen Z is genuinely different from that of preceding generations. This difference is equally apparent in the discourse surrounding how they understand their identity as Indonesian citizens and how they feel proud of that identity.

In the past, a sense of nationalism was closely tied to visible identity and tangible action, such as attending ceremonial events, wearing traditional dress, and other acts of presence that could be publicly displayed and celebrated. It is not uncommon for Millennials and Gen Z to be stereotyped as lacking in nationalism because they use foreign languages, embrace and study foreign cultures, and integrate global values into their daily lives, with minimal expression of the kind of ceremonial nationalism that older generations recognize.

It is worth noting that concerns about the erosion of national identity due to globalization are not new and are not entirely unfounded. The question is not whether globalization affects identity, but whether that effect necessarily means the disappearance of national sentiment, or whether it is instead changing the way that sentiment is expressed. This distinction is important before reading the findings below.

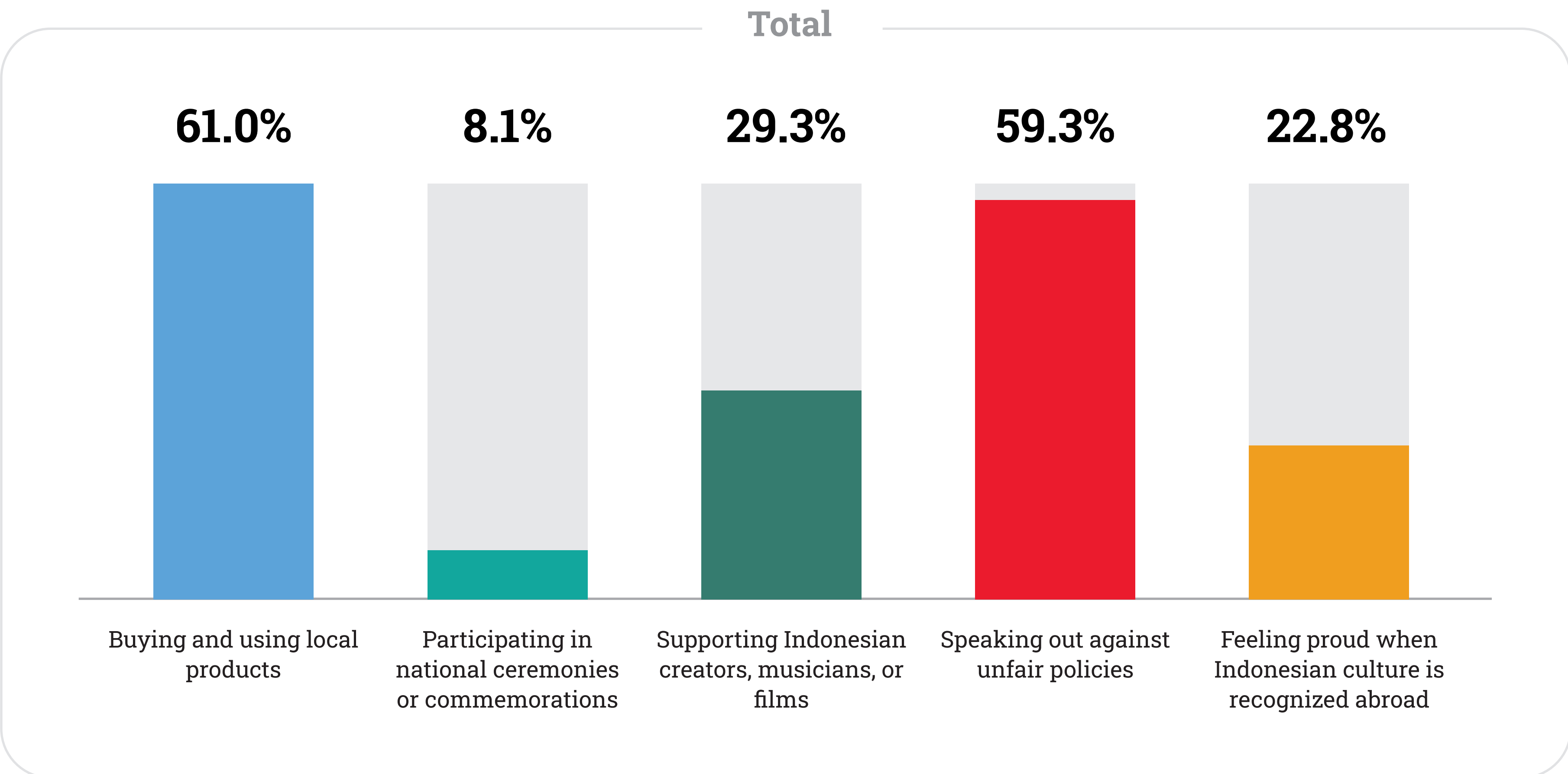
Through a case study by Hasrian et al. (2024), it was found that concern about nationalism, particularly among Gen Z, is rooted in the challenges of globalization and technology, which make them more readily receptive to foreign cultures and gradually less connected to their own. But is that truly the case?

The findings of Hasrian et al. and the IDN Research Institute data do not actually contradict each other, because they are measuring different things. Hasrian identifies vulnerability to foreign cultural influence as a risk, while the IDN Research Institute data measures how Millennials and Gen Z express their sense of national identity, which remains strong. In other words, it is entirely possible to admire foreign cultures while still holding genuine love for one's homeland, just expressed differently from previous generations. Research by Anoraga and Sakai (2023) on Indonesian youth found something similar: civic nationalism actually flourishes through community initiatives, digital activism, and consumer movements, not solely through ceremonial symbols.

The IDN Research Institute survey shows that, in a multiple-answer question, 61% of Millennials and Gen Z selected buying and using local products as a way to express their love for Indonesia, while 59% also chose voicing criticism against unjust policies. By comparison, only 8.1% selected ceremonial expressions, indicating that symbolic gestures are far less commonly associated with patriotism than practical or civic actions.

The 61% figure is not merely a finding about identity, but represents purchase intent that has already been framed as a value. Consumers who buy local products out of nationalist motivations are driven by a more stable motivation than those driven purely by price or trend. This opens two strategic implications. First, local brands that explicitly communicate their origins and contributions to Indonesia's ecosystem have the potential to generate deeper loyalty beyond simple repeat purchases. Additionally, global brands operating in Indonesia should consider authentic localization strategies to avoid being perceived as at odds with their consumers' values.

Which of the following feels most like an expression of "loving Indonesia" to you?



It is precisely this misunderstanding of Millennials and Gen Z that has ultimately been used to pressure this generation, and how the issue has been co-opted for political purposes. When asked about their initial reaction when nationalist sentiment is used in political campaigns or government advertising, 62.6% said they are skeptical because it feels like it is being exploited for specific interests. Some 17% said they feel indifferent about it. Meanwhile, 11.4% of Millennials and Gen Z said they immediately lose interest in the substance being presented. Only 8.9% of them felt that such content resonated or was relevant.

This skepticism has traceable roots. A Populix study titled "Expectations of Young Voters in the 2024 Indonesian Presidential Election" found that Gen Z and Millennial voters, who together comprised 56.45% of the total electorate according to the General Election Commission (KPU), held notably different orientations toward leadership. Gen Z, as predominantly first-time voters, brought high expectations for neutral and pro-people leaders, while Millennials evaluated candidates more pragmatically, prioritizing economic competence and welfare guarantees. Despite these differences, both groups converged on a shared standard: as Vivi Zabkie, Head of Social Research at Populix, noted, both generations expected leaders with integrity, a clear vision, and problem-solving ability (Populix, 2024).

It is in this context that the 62.6% figure from the IDN Research Institute survey makes sense. Skepticism toward the use of nationalist sentiment for political purposes is an extension of a critical pattern that was already well-established long before.

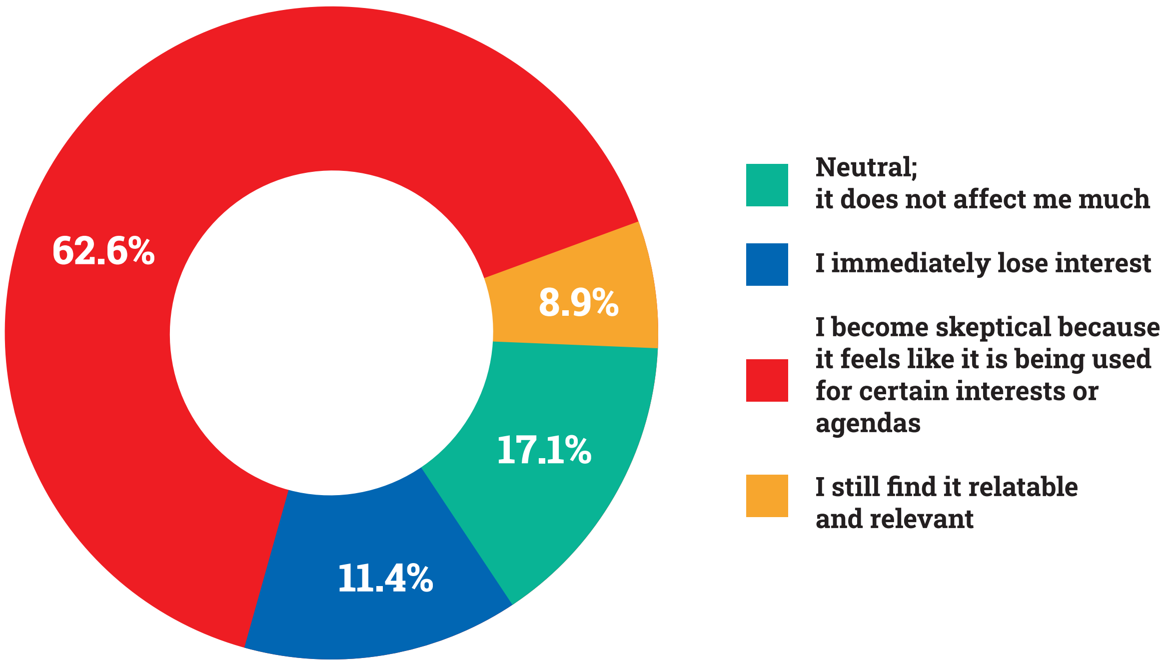
This skepticism is not exclusive to political actors. The same pattern applies to brands that use nationalist narratives or social issues as communication vehicles without verifiable proof of genuine commitment, commonly referred to as purpose washing. Millennials and Gen Z have a strong capacity to detect messaging that feels performative. This data serves as a warning to brands: deploying nationalism, the environment, or social justice as a tagline without verifiable substance actually risks accelerating the erosion of trust. Authenticity is no longer a differentiator, it has become the baseline expectation.

Through the IDN Research Institute's research, this skeptical attitude is also evident in how Millennials and Gen Z respond to political actors who raise issues they care about. Some 34.5% of respondents immediately suspect that such actions are a form of figure management, while 15.6% choose to ignore them entirely. However, 31.9% still prefer to focus on the issue itself, regardless of who is carrying it. This pattern shows that Millennials and Gen Z are not merely reactive to actors, they are capable of separating substance from the source of a message.

A similar strategy is visible when they encounter issues being used for figure building purposes. Some 40.6% choose not to engage at all, while 32.1% continue to raise the issue but deliberately avoid figures they perceive as inauthentic. This means campaign credibility does not depend entirely on who delivers the message, but on how consistently that message aligns with the brand's real actions. Endorsers with large followings but perceived as inauthentic can become a liability. By contrast, micro communities and trusted community figures within smaller circles tend to be more effective as message distribution channels, not because of their reach, but because of their level of trust.

Furthermore, this stance is not absolute. Some 32.9% of respondents stated that their views on figures or institutions could still change depending on their future consistency. On the other side, however, 34.3% admitted they never had high expectations to begin with. This indicates that the level of public trust is not merely declining, in many cases it already starts from a low baseline from the very first interaction.

When nationalism-themed messages are used in political campaigns or government advertisements, what is usually your first reaction?



Once again, the data illustrates how Millennials and Gen Z already hold a different perception of nationalism, one that is frequently misunderstood by older generations. And yet, recalling the earlier chapter on how Millennials and Gen Z view democracy, more than 90% of them still believe in that system, where values of honesty, justice, openness, and equality are held in high regard. The IDN Research Institute survey results can therefore be considered consistent: it makes sense that the majority of Millennials and Gen Z become less engaged when these issues are co-opted for political purposes.

Drawing from the analysis of stereotypes surrounding Millennials and Gen Z, the core issue is that the lens through which we read this generation has become outdated. Ceremonial expressions remain important as a symbol of national identity, but patriotism can also be expressed in many other ways that have not yet been fully optimized. If civic participation continues to be framed exclusively through ceremonial acts, Millennials and Gen Z risk being misunderstood, and engagement strategies will keep missing their actual modes of expression.

What must be examined, therefore, is how communication approaches are redesigned, both by brands and public institutions, to be relevant to the ways this generation actually moves. At minimum, three principles can be operationalized immediately:

Issue first, brand second. Millennials and Gen Z respond to issues they consider real, not to brands seeking relevance through issues. This order must never be reversed in campaign construction.

Channels of trust, not channels of reach. The right digital platform is not the largest one, but the one most trusted by the target community. Forums, discussion groups, and niche creators are more effective than broadcast campaigns.

Consistency as proof, not consistency of message. This generation does not judge a brand by how often it talks about its values, but by how consistently its actions reflect those values over time. A single inconsistency that goes viral can erase years of built trust.


IDN

Chapter 6

The Direction-Setting Segment: Young Women and Career Recalculation

Young women are no longer a supporting segment; they have become the new decision-making centre in consumption, family structure, and cultural direction in Indonesia.

Nevertheless, most business strategies and public policies are still designed on outdated assumptions that position women as secondary earners and passive targets.

This mismatch creates a structural gap between strategy and market reality, one that will become increasingly costly to maintain over the long term.

Young Women: From Passive Targets to Decision Centres

Young women in Indonesia have undergone a fundamental shift in role. They are no longer merely a target market; they have become active decision-makers across a wide range of categories, including those previously considered outside their domain.

In practice, young women exert significant influence over decisions concerning home renovation and interior decoration, transportation choices with increasingly complex safety considerations, the adoption of preventive healthcare services, and the dynamics of fandom and the creator economy. This shift demonstrates that consumption decisions are no longer determined by the income earner, but by the party who holds the primary consideration in the decision-making process.

According to **Annisa Paramita, Head of Lifestyle Publisher** at IDN, young women who actively seek out information tend to demonstrate a higher level of decision-making responsibility, stronger purchasing power, and clearer purchase intent compared with other segments.

Furthermore, the power of this segment extends beyond transactional activity. Young women also possess the capacity to respond, question, and influence. The rise of social media has transformed their position from mere audience to active participants in the brand ecosystem, capable of shaping perceptions and steering collective conversations.

The implication is clear: brands that continue to position men as the primary decision-makers risk losing relevance, particularly at purchasing moments that involve emotional and long-term considerations.

Flexibility as a Structural Necessity

Global data from the US Bureau of Labor Statistics (2024) shows that women have a higher rate of remote work adoption than men. This finding cannot be understood simply as a lifestyle preference; it is a response to a far more complex reality, including the double burden of professional and domestic responsibilities and the need for greater control over their own time.

As a consequence, women's work patterns are increasingly shifting towards a combination of formal employment, informal work, freelance arrangements, and gig-based engagements. This pattern reflects an adaptive response to a labour system that has yet to fully accommodate their needs.

In this context, financial products and employment policies that still rely on assumptions of linear income and long-term stability will continue to lose relevance. The inability to adapt to more flexible working patterns risks creating a gap between product design and the actual needs of users.

The need for flexibility does not stand alone. It is directly connected to the reliability of the support ecosystem surrounding working women — from parental leave policies to childcare infrastructure. When both are fragile, women have no choice but to adapt on their own.

The abuse case at the Little Aresha Daycare in Yogyakarta, which came to light in April 2026 in which 53 out of 103 children were confirmed as victims at a facility that was not even licensed is a stark reminder that Indonesia's childcare infrastructure has yet to support the reality of working women. The case was still ongoing at the time this report was written.

Two events in the same week: children left in unsafe care, and mothers who left for work and never came home. Not a coincidence. Both are different faces of the same system, a system that has not yet been fully designed to support women.

Structural Misalignment in Industry Strategy

This is written while the grief is still unfinished.

On 27 April 2026, a collision between the Argo Bromo Anggrek express train and a Commuter Line KRL at Bekasi Timur Station claimed sixteen lives, all of them women. Not because they were in the wrong place, but because the very policy meant to protect them had placed them in the most structurally vulnerable position: the dedicated women's carriage sat at the end of the train, and that was the car the impact struck first.

They were not a single category. Among them were a woman who had just returned to work after maternity leave, a teacher who crossed the city each day to teach, and a nineteen-year-old. Reducing them to "mothers" — as circulated widely and sparked public protest — erases the very diversity of roles that lies at the heart of this chapter: young women on the move, working, carrying weight that is rarely seen.

Equally revealing was the response that followed. The Minister of Women's Empowerment and Child Protection (PPPA) proposed that the women's carriage be moved to the middle, and that the men's carriage take the front position. This statement immediately triggered a wave of protests on social media, including from women themselves, who felt that the proposed solution did not address the root cause and merely redistributed risk to another group. Transportation analysts called it irrelevant. Within 24 hours, the Minister withdrew the statement and issued a public apology. One policy response, one day, one retraction, and a pattern was revealed: even institutions specifically established to protect women can fall into faulty logic when confronting deeper structural issues.

This is more than a technical failure of transportation. It illustrates a broader pattern — policies and designs well-intentioned in their aim to support women, yet whose structural logic does not genuinely grasp the needs and risks women face. We draw this connection not to instrumentalize a loss, but because the same failure of structural empathy repeats wherever women's needs are assumed rather than understood. The same pattern, at different scales, runs through the way industries design products, services, and communications for the female segment.

Three forms of misalignment consistently appear in industry strategy.

First, the assumption that women are secondary earners continues to underpin many strategic frameworks, even as women increasingly function as the primary decision-makers. Second, products and services are still designed around a linear income model that no longer reflects an increasingly fragmented economic reality. Third, communications approaches remain dominated by one-way broadcasting, while today's communication ecosystem demands a combination of media credibility and social validation from communities and creators.

These three misalignments cause strategies to be not merely less effective, but also deficient in the depth needed to build trust and relevance.

Career Recalculation and Education

The shifting behaviour of young women does not only affect consumption patterns; it is also fundamentally transforming the way they build careers. The definition of success is moving away from job title orientation towards flexibility, from stability towards control over time, and from asset accumulation towards experiences that hold value in the present.

A career is no longer viewed as a predictable linear path, but as a series of dynamic decisions adjusted to conditions and priorities that are constantly evolving. In this context, flexibility is no longer a value-add, it has become the baseline expectation in the design of modern work.

The consequence is that organisations unable to accommodate the need for flexibility risk losing female talent, as well as facing challenges in retaining their workforce over the long term.

Education as an Economic Decision

The changing perspective on careers has also influenced the way this generation views education. Education is increasingly treated as an investment decision that must yield a clear return. For many middle-class families, the cost of education must be commensurate with future income opportunities, and scholarships have become an increasingly critical factor.

Data from the Central Statistics Agency (BPS) show that the majority of learners come from the aspiring middle-class group, also the group most vulnerable to financial pressure. Under certain conditions, education expenditure can consume a very large share of total household spending.

There is also a noticeable shift in preference towards educational institutions. The more consistent growth of private schools compared with public schools suggests that quality and safety are becoming increasingly dominant considerations, particularly in female-headed households.

BPS data from logistic regression analysis of the March 2024 Susenas survey records three key findings: since 2014 there has been stagnation or decline in student enrolment at public schools, alongside consistent growth in private schools; the upper economic group is four times more likely to choose a private school; and female-headed households show a higher tendency to choose private schools, linked to considerations of safety and the quality of the learning environment.

The Role of AI in Transforming Education

The adoption of Generative AI (GenAI) technology in Indonesia is growing rapidly, yet women's participation still shows a significant gap. Based on a report from SWA.co.id citing Coursera data, women account for approximately 49% of total learners in Indonesia, but only 30% of GenAI course enrolments.

This gap confirms that women have a high level of interest in learning in general, as evidenced by the 49% participation figure, but still face barriers in accessing and mastering more advanced and applied AI skills. Indonesia is also ranked 23rd globally in women's participation in GenAI learning.

On the other side, AI adoption in Indonesia's labour market is already quite broad. A PwC report shows that approximately 69% of workers in Indonesia have used AI in the past 12 months, indicating that AI has become part of day-to-day work activities. However, more intensive usage remains limited: only around 16% of workers use GenAI on a daily basis, suggesting that the majority of the workforce, including women, is still at the exploration stage, not yet at the stage of maximum utilisation.

Notably, more intensive use of AI has been shown to correlate directly with greater economic impact. Daily GenAI users in Indonesia report productivity gains of up to 96%, a sense of increased job security of 82%, and improved salary prospects of 72%.

This shows that deeper engagement with AI not only improves efficiency, but also delivers tangible impact on work quality and professional well-being.

Despite the significant opportunities, women still face various structural barriers in AI adoption. According to SWA.co.id, the key factors impeding women are structural in nature, not motivational: access to advanced learning remains limited, female representation in the technology sector remains low, and existing interventions to open access and create equal opportunity are assessed as insufficiently targeted to close this gap systemically.

Strategic Implications

From these two sources, the emerging pattern is clear: AI adoption in Indonesia has reached the mainstream usage level, but has not yet spread evenly at the level of advanced skills. Women are not lacking in motivation; the 49% learning participation rate proves that. However, they face a structural gap in access to the advanced level. And this gap is costly: daily GenAI users report productivity gains of up to 96%, increased job security (82%), and greater salary raise opportunities (72%). This means that those who do not reach the intensive level are not merely falling behind in skills; they are falling behind in economic well-being.

Overall, women's position in AI adoption in Indonesia can be summarised as high participation in learning, but underrepresentation in advanced AI adoption, pointing to a significant opportunity for acceleration, particularly through improved access, relevance, and inclusivity within the AI ecosystem.

Policy and Business Implications

Young women have become the decision-making centre of the household economy and consumption, while the career models they pursue are increasingly flexible and non-linear. At the same time, AI is accelerating this transformation whilst amplifying the risk of widening inequality if not proactively anticipated.

In this context, the relevance of brands and institutions is no longer determined solely by communication reach, but by the ability to understand the dynamics of young women in depth and to be present within the ecosystems they trust.

If left unaddressed, these shifts will create an increasingly costly mismatch, for both individuals and the nation.

According to Annisa Paramita, Head of Lifestyle Publisher at IDN Media, brands and institutions need to stop viewing media as a one-way distribution channel. Lifestyle media now functions simultaneously as an interaction platform, a space for building trust, and an ecosystem that connects brands with their audiences in a holistic way. This approach is not theoretical; concrete examples of its implementation can be seen in events such as Popmama Mother's Day and Beautyfest Asia, which demonstrate how deep engagement can be created through an ecosystem-based approach. A workshop by Yummy, for instance, achieved up to four times its brand target within two hours, reflecting the high level of exploratory interest among young women.

"Why is your brand relevant to young women, and how will that relevance be maintained over the next 2–5 years as their behaviour continues to evolve?"

— **Annisa Paramita**, Head of Lifestyle Publisher, IDN Media

Chapter 7

Three Scenarios for Indonesia 2027; Signals, Risks, and Choices

Every signal in this report points to the same conclusion: the younger generation has already adapted first. The way they work, the way they choose products, the way they build trust, all of it has changed. What has not yet changed is the way most systems read them.

This chapter is not a prediction. It is a map of where behavior, money, and trust are moving, and who is capturing or missing that movement. For industries and brands, these signals are intelligence about a market that is reshaping itself. For policymakers, they are early warnings of structural pressures that, if left unaddressed, will be far more costly to fix later. In both cases, the window of time is the same: now, not later. The latest data from Badan Pusat Statistik released on 5 May 2026 reinforces this urgency: Indonesia's economy in Q1 2026 grew by 5.61 percent year-on-year, surpassing the government's target for this year, a signal that macroeconomic momentum exists, but its distribution still needs to be examined more closely in this chapter.

Ten Weak Signals That Will Strengthen Toward 2027

Weak signals are things that are not yet large enough to be debated in boardrooms, but are already consistent enough to indicate where markets and society are heading. The ten signals below are drawn from across every chapter of this report. Each one carries a dual consequence: an opportunity for those who read it quickly, and a risk for those who are too slow.

ECONOMY

The compression of the lower middle class will produce the most volatile and most underserved consumer segment.

Some 50.4% of the population now falls into the aspiring middle class, a group whose incomes are rising but whose purchasing power is squeezed, whose aspirations are real but whose access to products is limited. This is not a segment that can be reached with discounted premium goods or cheap products stripped of any narrative. They need an honest value proposition: reasonable pricing, benefits that can be felt immediately, and communication that does not condescend to their financial intelligence, which, based on 2025 SNLIK data, ranks among the highest in the country. Brands that understand this paradox early will find a market that is large and not yet crowded.

On the policy side, there is a logic worth acknowledging before criticising: the government's priority of addressing the most vulnerable and impoverished first is a position that is morally and politically valid. Those below the poverty line genuinely require direct interventions that cannot wait. The problem is not with that priority, the problem is with the blind spot it creates. Indonesia's social safety net is designed to catch those who have already fallen, not to prevent those who are standing at the edge from falling. The aspiring middle class that is being squeezed today will become welfare recipients two or three years down the line if no early intervention occurs, and by then, the cost of recovery will far exceed the cost of prevention. In other words, allowing the lower middle class to continue eroding is not a fiscally prudent policy. It merely defers the bill to the future.

The trust deficit in the insurance industry is a market gap, not merely a reputational problem.

Some 47.7% of respondents do not hold any non-BPJS insurance. Not because they are unaware of the importance of protection, they are. Not because they cannot afford it, some of them can. But because 70.7% of their trust has been eroded by stories of rejected claims, and only 27.1% can be restored by positive testimonials. This is an asymmetry that opens a concrete opportunity: the first player that can demonstrate claims transparency publicly and consistently, not in advertising, but in a system that can be independently verified, will capture a segment that the entire industry has so far left unaddressed.

The mobility of young talent abroad is a signal about a value gap that domestic industry needs to reinterpret.

#KaburAjaDulu is not a social media trend, it is a market signal. If the wage gap is wide enough to shift someone's calculations to the point of being willing to leave their social networks and comfort zone behind, then domestic industry is competing on unequal terms. Companies that succeed in retaining talent, not through sentimental loyalty, but through autonomy, flexibility, and a career trajectory that feels realistic, will hold a competitive advantage that cannot be bought simply by raising salaries.

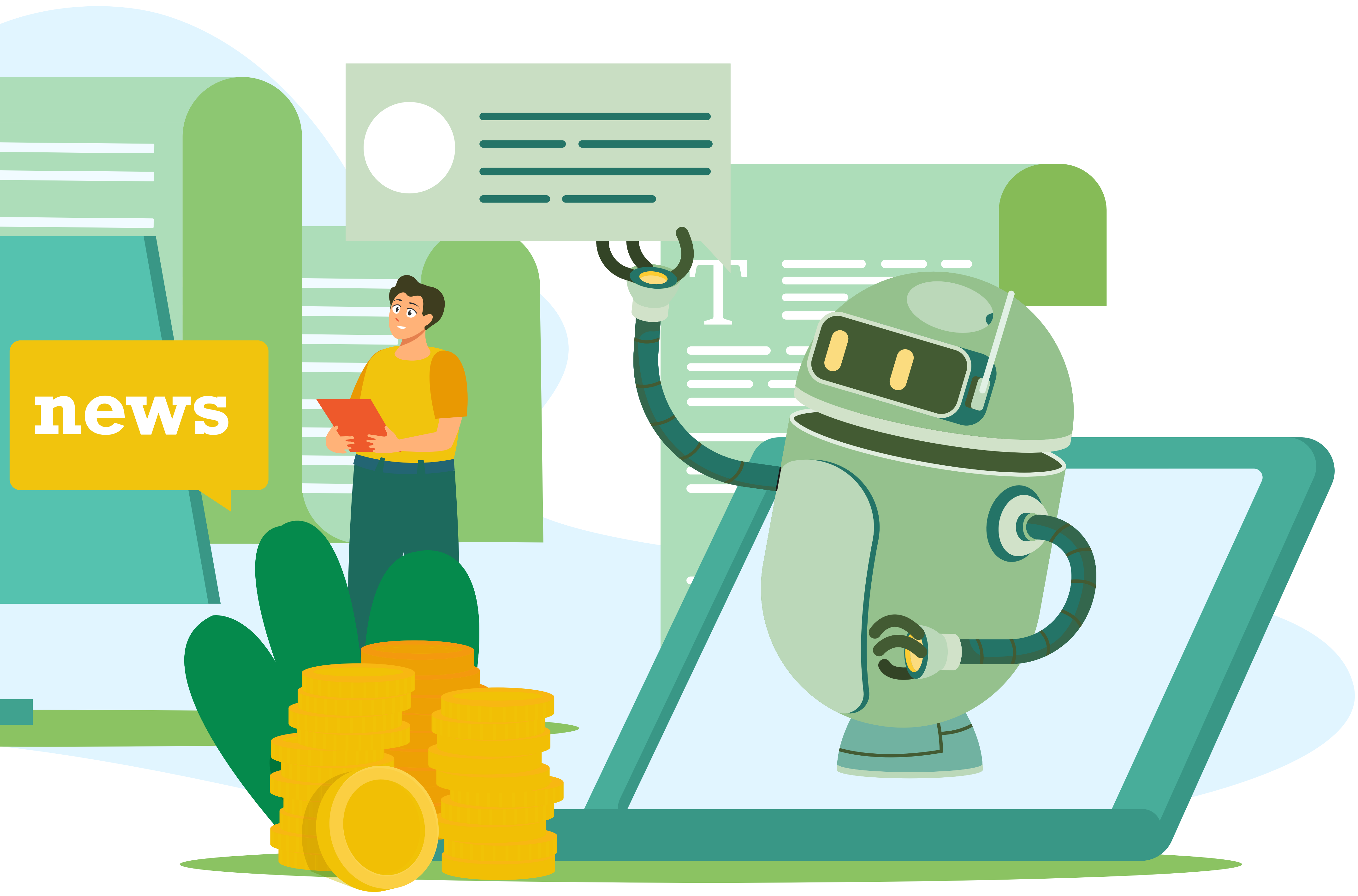
INFORMATION

Platform polarisation is not just a content distribution problem, it is a question of where trust is formed.

With audiences spread across an average of seven platforms per month, there is no single channel that can reach all segments in the same way. More importantly, each platform cultivates a different trust ecosystem. TikTok builds initial impressions. YouTube builds conviction. X puts narratives to social stress-testing. Brands that are present on only one layer of this ecosystem do not merely lose reach, they lose trust at the most critical decision points.

AI as the "first editor" will split the market into two: those who are summarised, and those who do the summarising.

When almost half of Indonesia's Gen Z is already accessing AI-based content, and the national AI Literacy Index still sits at 49.96 out of 100, what is occurring is not a uniform adoption of technology, it is a bifurcation. Those who use AI critically gain an information advantage. Those who use it without evaluative capacity become an audience more easily shaped by any given narrative. For brands: content not designed to be read by AI, meaning content that is easy to summarise, factual, and clearly positioned, risks being distorted before it ever reaches the consumer. For policymakers: this is a new form of inequality that has not yet made it onto the education reform agenda.



CULTURE

The fandom economy is growing counter-cyclically, and its monetisation models are more mature than assumed.

Saweria data shows no significant drop in transactions despite rising economic pressure. An average tip of Rp10,000 per transaction sounds small, but its consistency, and its resilience to external pressure, makes it one of the most reliable demand indicators available. Over the next two years, increasingly affordable virtual formats will lower the barrier to participation, meaning this ecosystem will not contract, it will expand. Brands that build strategies within this ecosystem early, rather than merely advertising inside it, will find levels of audience loyalty that cannot be replicated by any conventional channel.

Identity-based categories rooted in local culture are a growth engine already in motion, not one that needs to be initiated.

From hipdut entering the AMI Awards within months of its emergence, to locally made perfume growing 53% to reach Rp6.1 trillion in e-commerce, to Indonesian films entering Netflix's production agenda as a top-priority Southeast Asian market, this is not a trend that needs to be created. It is a trend already underway that needs a predictable supporting ecosystem. For global brands: superficial localisation strategies will become increasingly easy to detect by consumers already accustomed to authentic domestic narratives. For local brands: democratised distribution means that entry points are easier to access, but the exit from relevance is also faster, narrative consistency is the real moat.

VALUES

Sustained pressure on public trust in government will open space for non-governmental actors to fill social functions previously held by institutions.

Only 13.1% of respondents rated the government's response to public issues as timely and relevant. This trust vacuum is not being left empty, it is being filled by independent creators, organised fan communities, and civic platforms such as Nemesis, which audits public procurement data using open methodologies. For brands and civil-society organisations: this is an opportunity to build trust in ways that large institutions cannot, through proximity, specificity, and accountability that can be independently verified.

Mobilisation around concrete issues outside formal channels will continue to grow — and brands without a clear position on these issues will find it increasingly difficult to avoid being positioned by others.

Some 51.3% of respondents have shared, reposted, or signed a petition as a form of civic engagement. Gen Z is nearly twice as active as Millennials in this form of digital participation. When audiences are already in the habit of mobilising around environmental issues, transparency, or equality, brands that sit on the fence are no longer playing it safe, they are merely postponing their positioning decisions until those decisions are made by others, under conditions far less favourable to them.

An increasingly personalised spirituality is opening a new product category not yet optimally monetised — particularly among young women.

More than half of all respondents have engaged with astrology, tarot, or non-religious spirituality content. The dominant motivation is entertainment and self-understanding, not deep belief, which means the barrier to entry is low, but stickiness can be built through value consistency. The global tarot market is projected to nearly double from USD 0.71 billion to USD 1.41 billion by 2035. Indonesia, with its large Gen Z and Millennial demographic base, has yet to see any local player seriously capture this momentum. That gap is not empty due to a lack of demand, it is empty because no one has read the signals quickly enough.

Three Scenarios for Indonesia 2027

The ten signals above do not, by themselves, determine where Indonesia will go. What determines the outcome is how quickly and how deeply the system, including policy, industry, and educational institutions, responds to those signals. It is from those response patterns that the following three scenarios are formed.

Scenario A: "The Quiet Exit", Adaptation Without the System

Young people keep adapting, but on their own. Hendi continues holding down three jobs simultaneously because one is not enough. Regina and Yeni keep seeking opportunities abroad because the wage gap is real. Yohana keeps saving in cash instead of buying insurance because she cannot find a product transparent enough to be trusted.

On the industry side: brands still using old segmentation models, the middle class as the primary target, men as the primary decision-makers, payslips as a proxy for financial capacity, will keep missing the segments moving most actively. On the policy side: interventions keep arriving too late because their categories do not reflect the actual distribution of vulnerability.

The result is not a dramatic crisis. The result is an erosion that feels slow but is consistent: consumers shifting toward brands that read them better, talent leaving without announcement, public trust declining in the form of passive disengagement. By the time anyone notices that something serious has been happening, the momentum will have already moved on.

In this scenario, the greatest beneficiaries are new players, both local and global, who enter unencumbered by old models and build directly on a more accurate map.

Scenario B: "The Slow Catch-Up", Gradual Reform That Is Adequate

The system begins to catch up, but not fast enough. Some policies start to become relevant. Some financial products begin reforming their models. Some brands begin building content collaborations that feel more authentic than before.

The trust gap narrows, but does not close. Industries that move faster than government capture the available market; government follows at a distance that still feels apparent. On the consumer side, choices begin to expand, but quality standards have not risen uniformly, so noise remains high.

This is the most realistic scenario based on current response patterns. But it is also the one most prone to stagnation: good enough to avoid an acute crisis, not strong enough to produce acceleration. And in an ecosystem changing this quickly, "just staying afloat" almost always means "gradually falling behind."

In this scenario, competition occurs in the middle ground: between incumbent players in the process of reforming themselves, and newcomers built directly from a more up-to-date understanding.

Scenario C: "The Strategic Realignment", A Bold Systemic Response

The system does not merely catch up, it transforms alongside the change. Fiscal policy adjusts to the new realities of economic class distribution. The financial and insurance industries carry out structural reforms to their products and claims mechanisms, not just to their communications. Education integrates AI literacy as a core competency. The creative economy receives long-term, ecosystem-level commitments that industry players can rely on.

On the market side: trust begins to recover, not because of campaigns, but because of consistency that can be independently verified. Segments that have been underserved for so long, the aspiring middle class, female breadwinners, workers with non-linear income, start to be read as primary markets, not niches. Young talent who left for opportunities abroad have more reasons to bring back what they have learned.

This is not an optimistic scenario. It is a scenario that requires bold decisions from two directions simultaneously: a system willing to change, and an industry willing to lead that change before being compelled to do so.

Concrete Recommendations for the Next Twelve Months

The following recommendations are addressed to both industry players and policymakers, because effective change rarely comes from one direction alone.

FOR INDUSTRY AND BRANDS

Stop using segmentation models built on assumptions that no longer hold.

The middle class as a single, homogeneous segment no longer exists. What exists is a spectrum, from an aspiring middle class on its way up with strong aspirations, to a group that is squeezed yet remains consumptive in certain categories. A more accurate map is not just about who has more money; it is about where people are still willing to spend even when under pressure, and why.

Build collaborations with creators as a trust strategy, not a distribution strategy.

The difference is fundamental: distribution can be bought; trust can only be borrowed from those who already possess it. Creators chosen not for their follower count but for their track record of accountability within their community will produce a trust transfer far more durable than any broadcast campaign.

Design products compatible with non-linear income patterns.

Female breadwinners with entrepreneurial status, workers juggling three income sources, Gen Z members monetising digital platforms: all of them have real cashflows that remain illegible to systems still requiring payslips. The first product that can read digital transaction patterns as a proxy for financial capacity will not only open a new segment, it will build loyalty among a group that has long felt unseen.

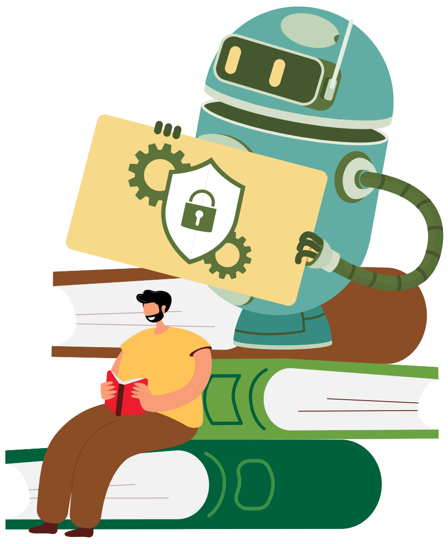
Make transparency the product, not just the message.

62% of respondents said they would pay attention to communications from brands or government when accompanied by concrete evidence, not just statements. In an era when citizen-reconstructed accounts can outperform official press releases within hours, claims that cannot be independently verified are not merely ineffective, they actively damage trust.

FOR POLICYMAKERS

Expand social protection coverage without abandoning existing priorities, but with a different logic.

Addressing the problems of the poor and vulnerable first is the correct priority. What needs updating is not the order, but the assumption: that interventions for the aspiring middle class and interventions for the poor are two competing budgets. In reality, the two are interconnected. The aspiring middle class that falls today will become a burden on social assistance programmes two or three years from now, at a cost of recovery far exceeding the cost of prevention. Widening the definition of beneficiaries based on actual consumption data, not static categories, is not about coddling those who are "already doing well enough"; it is about cutting short the cycle of decline before it completes its rotation.



Integrate AI literacy into vocational education as a core competency, not an elective curriculum.

With the gender gap in advanced AI adoption already documented, women account for 49% of learners but only 30% of GenAI course enrollees, and a national AI Literacy Index still below 50, the window for intervention remains open. But it will not remain open indefinitely: those who build this competency earlier gain a productivity advantage with a direct impact on earnings and job security.

Redesign public participation mechanisms to be compatible with the engagement patterns of younger generations.

Only 3.6% of respondents participated in formal civic action as a form of civic engagement, while 51.3% took digital action. This is not apathy. It is a mismatch between the channels provided and the channels trusted. Participation mechanisms designed without accounting for this reality will continue producing low participation figures that are misread as indifference.

Launch creative ecosystem support as a predictable, multi-year commitment.

Indonesia's creative industry has already demonstrated its ability to grow with little formal support. What it needs is not short-term incentives, but the assurance that supporting infrastructure will be in place long enough to build upon.

Closing: Who Reads the Map First

This report began with a single word: adaptation. And in every chapter, that word appeared in a different form.

Lia, who started growing vegetables on a three-square-metre rooftop, not out of romanticism, but because chilli prices rose and control over spending needed to be created from within. Hendi, juggling three jobs simultaneously, not out of workaholism, but because one job is not enough to cover the complex cost of living. Regina, who chose a working holiday in Australia, not because she does not love Indonesia, but because the wage gap was large enough to alter her calculations. Yohana, who keeps cash savings instead of buying insurance, not because she does not understand the importance of financial protection, but because her trust in the system has not yet recovered.

They are all adapting. Individually, rationally, and often in a silence quiet enough to go undetected by the dashboards being watched by those responsible for reading market signals and policy signals.

But silence does not mean stillness. Quite the opposite.

For industry, these patterns of adaptation constitute intelligence more honest than any customer satisfaction survey: in which categories people are still willing to spend even under pressure, to whom trust has already migrated, and what kinds of products they would buy if someone were willing to design them properly. The opportunity is real, but it can only be captured by those who read the map accurately, not with assumptions inherited from five years ago.

For policymakers, the same pattern is an early warning: when individuals keep finding side roads because the official channels feel inefficient, what weakens is not only trust in institutions. What weakens is the legitimacy of the system itself. And legitimacy, once eroded, is far more costly to rebuild than to preserve from the outset.

Indonesia 2027 will not be determined by the scale of the pressure. This generation has already proven its capacity to bear pressure. What will determine the outcome is how accurately industry reads its market, how accurately the government reads its citizens, and how quickly that map is updated when the terrain changes.

They are already moving.
The map is already here.
The only question is:
who reads it first?

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IDN Research Institute

IDN Research Institute is an independent think tank dedicated to understanding the key issues, attitudes, and trends shaping Indonesian Millennials and Gen Z. We work through a mixed-method approach — combining quantitative surveys, in-depth interviews, and cross-source triangulation with national and global data — to produce analysis that enriches public discourse and supports more informed decision-making. Our team brings together curiosity-driven storytelling with analytical rigor.

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