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# Transformation of Generation Z's consumption behavior in the digital ecosystem: A theoretical review of social media-based marketing strategies

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### **ABSTRACT**

This study aims to examine the transformation of consumption behavior among Generation Z in Indonesia within the context of the digital ecosystem, focusing on how social media shapes consumption patterns and influences marketing strategies adopted by businesses. This transformation reflects a shift from conventional consumption patterns rooted in functional needs toward more emotional, symbolic, and digitally-driven behaviors. Employing a qualitative descriptive approach through literature review, data were collected from various secondary sources, including scholarly journals, books, and recent research reports. The findings indicate that social media particularly influencer content and visual trends on platforms such as Instagram, TikTok, and YouTube plays a dominant role in shaping self-image and consumption preferences among Generation Z. Impulsive buying behavior is driven by e-commerce promotions, fear of missing out (FOMO), and peer pressure within digital communities. The ease of transactions via digital wallets, instant promotions, and seamless access to diverse products further reinforces a fast and instant consumption pattern. Unfortunately, this trend is not yet balanced by adequate financial literacy. These findings provide a crucial foundation for developing more personalized, interactive, and educational social media marketing strategies, while also supporting the enhancement of financial literacy among Generation Z, who are navigating an ever-evolving digital era.

**Keywords**: Generation Z, consumption behavior, social media, digital marketing, impulsive buying, financial literacy, digital ecosystem.



### 1. INTRODUCTION

Sustainable The advancement of digital technologies and shifts in modern lifestyles have significantly influenced consumption patterns, particularly among Generation Z. Gen Z, typically defined as those born between 1997 and 2012, represents a cohort that has grown up in a digital era and is highly familiar with the internet, social media, and sophisticated technological devices from an early age (Korompis et al., 2024). The following figure illustrates the 2024 global statistics on Generation Z's consumption and social media preferences:



Figure 1. Global Statistics on Generation Z's Social Media Consumption and Preferences Source: GlobalWebIndex as cited in Merza Gamal (2024)

According to data presented by GlobalWebIndex in the infographic "Key Statistics on Gen Z," this generation wields substantial influence in the global market, with purchasing power approaching USD 100 billion. This underscores Gen Z's strategic position as consumers within the current digital economy. Demographically, Gen Z comprises 32% of the global population and 16% of the population in the Europe, Middle East, and Africa (EMEA) region, highlighting their global reach as a primary target market in digital marketing strategies. In terms of consumption behavior, the data reveal that six out of ten Gen Z individuals make purchases via smartphones, reflecting a strong preference for convenience and speed in digital transactions. This aligns with prior discussions on the dominance of mobile devices in Gen Z's digital consumption ecosystem, where mobile-friendly and instant transactions are paramount. Information about products or brands is primarily sourced from search engines (47%), social media (47%), consumer reviews (32%), and mobile apps (32%). This reinforces the notion that social media is not merely a social space but a primary channel for shaping consumption preferences and purchase decisions.

The graph further indicates the most frequently used social media platforms among Gen Z: YouTube (89%), Facebook (77%), Instagram (74%), WhatsApp (65%), Twitter (48%), and Snapchat (36%). The dominance of YouTube reflects a clear preference for informative yet entertaining visual content. The popularity of Instagram and TikTok—also highlighted in prior literature corroborates their role in influencing consumption decisions, especially through visual storytelling and influencer-generated content. Overall, these insights affirm that Generation Z is a truly digital-native generation whose consumption patterns are shaped through intensive engagement with social media, mobile devices, and visual content. These findings are consistent with literature suggesting that effective marketing strategies for Gen Z must adopt a mobile-first, visually driven, personalized, and interactive approach, while also emphasizing the need for enhanced financial literacy and mindful consumption amidst the fast-paced digital flow. In Indonesia, this generation plays a pivotal role in consumer market dynamics, driven by their large population size and increasing purchasing power as they enter productive age. Their adeptness in rapid information access and multitasking with digital technologies positions Gen Z as a core target

for aggressive and adaptive digital marketing strategies.

The transformation in Gen Z's consumption behavior is evident in the shift from functionally driven motivations to emotional, symbolic, and media-influenced consumption patterns. This condition necessitates new marketing strategies grounded in social media and characterized by personalization, interactivity, and data-driven approaches. Gen Z is more responsive to communication that integrates with the digital platforms they use daily. This phenomenon illustrates how social media functions not merely as entertainment but as a strategic channel in shaping consumption preferences and decisionmaking. Consumerism among Gen Z in Indonesia reveals patterns of impulsive, lifestyle-oriented consumption that is highly influenced by digital trends and peer influence. A study by Ishlakhatus Sa'idah et al. (2025) found that Gen Z's consumption decisions are often driven by emotional, social, and media influences rather than purely rational needs. This aligns with findings from Fahriansah et al. (2023), who noted that Indonesian Gen Z consumers are vulnerable to impulsive buying behavior triggered by hedonic values, celebrity promotions, and word-of-mouth marketing. Moreover, the dominance of visual media such as Instagram and TikTok compels Gen Z to follow trends for social validation, reinforcing emotionally driven and image-based consumption behaviors. Influencer endorsements and unboxing content further exacerbate social pressure, fostering competitive consumption where ownership of certain products becomes symbolic of group identity and social prestige.

Gen Z's strong attachment to digital platforms is further reinforced by the rise of e-commerce and digital payment systems. E-commerce serves as a primary consumption channel, offering convenience, speed, and various visual and emotional stimuli such as flash sales, customer reviews, and gamification systems. Nadia Faliha Utama et al. (2024) emphasize that these features contribute significantly to impulsive buying, particularly in fashion and food categories. Conversely, research by Hariyani and Prasetio (2024) suggests that financial literacy plays a more critical role in curbing Gen Z's consumerist behavior, while the use of e-wallets does not significantly impact consumption patterns. This indicates that the availability of digital facilities does not automatically enhance financial awareness, but instead can amplify the risk of uncontrolled overconsumption. Gen Z's consumption behavior cannot be separated from the modern lifestyle paradigm that prioritizes self-expression and social status through the consumption of specific goods and services. Sundaresan (2014) identifies lifestyle as a crucial factor shaping consumer behavior, where preferences reflect one's social and cultural identity. Prasetyo (2021) adds that digital marketing strategies play a vital role in fostering a new consumption ecosystem among this digitally native generation. For Gen Z, consumption is not merely transactional but also a means of constructing a desired self-image, leading them to select products that they believe represent who they are.

From a theoretical perspective, Gen Z's consumer behavior can be analyzed through psychological, sociological, and marketing lenses. Sudaryanto et al. (2024) highlight the role of internal factors such as motivation, perception, and attitudes, alongside external factors like reference groups and digital media, in shaping their consumption decisions. Similarly, Setiadi (2010) underscores the need to integrate consumer behavior theories into marketing strategies that are adaptive to the dynamics of this younger generation. These theories help explain the complexity of Gen Z's consumption decisions, which are influenced not only by economic logic but also by social symbolism and emotional drives. Contemporary consumer behavior models acknowledge that consumption is shaped by a combination of personal emotions, cultural values, and technological influences that redefine social contexts especially in the postmodern era, where distinctions between needs and wants are increasingly blurred.

This study aims to comprehensively understand and analyze the transformation of Generation Z's consumption behavior in Indonesia within the digital ecosystem. Specifically, it examines how social media shapes consumption patterns and explores the theoretical implications for developing social media-based marketing strategies aligned with Gen Z's characteristics. The study also seeks to identify key psychological, social, and digital cultural factors influencing Gen Z's consumerist behavior. Using a qualitative approach via literature review, this study is expected to offer a deep conceptual understanding that serves as a foundation for business actors, marketers, and policymakers in formulating relevant and sustainable marketing and financial education strategies in the digital age. Given this background, it is

crucial to conduct a comprehensive analysis of Gen Z's consumption transformation in Indonesia. Such analysis not only enriches academic literature but also provides essential guidance for businesses, marketers, and policymakers in designing marketing and financial education strategies tailored to this generation. As Gen Z emerges as a dominant market force in the near future, gaining a profound understanding of their consumption dynamics is imperative to create strategies that are not only commercially effective but also ethically grounded and sustainable.

### 2. LITERATURE REVIEW

## 2.1. Consumer Behavior Theory

Consumer behavior theory explains how individuals make decisions about purchasing, using, and evaluating products and services. According to Engel, Blackwell, and Miniard (1995), the consumer decision-making process consists of five stages: need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior. This process is influenced by psychological factors (e.g., motivation, perception, attitude), social factors (e.g., reference groups, family), and situational variables. The theory is particularly relevant to understanding how Generation Z evaluates and makes purchasing decisions within the fast-paced and digitally mediated consumption culture. Recent studies indicate that in the digital era, Gen Z's decision-making is increasingly shaped by intense exposure to personalized and interactive digital advertisements on social media platforms (Lee et al., 2022; Chen & Lin, 2023). Consumerism, as a social phenomenon, refers to the tendency of society to engage in excessive consumption of goods and services as a means of expressing status, pleasure, or identity. Baudrillard (1998) posits that in modern societies, consumption is driven not only by functional needs but also by the symbolic meanings attached to products. Among Gen Z, consumerism often serves as a form of self-expression and social imaging, influenced by social media, global trends, and a hedonistic lifestyle. Studies conducted in Indonesia have revealed that Gen Z's consumerist behaviors are often driven by emotional impulses and the need for social visibility on digital platforms, rather than purely rational or functional needs (Ishlakhatus Sa'idah et al., 2025; Rahmawati & Wulandari, 2021).

### 2.2. Generation Z Characteristics

Generation Z, typically born between 1997 and 2012, is known as the "digital native" cohort, having grown up immersed in technology, social media, and instant access to information. According to Twenge (2017), Gen Z is characterized by individualism, visual orientation, a preference for speed, and high expectations for digital experiences. Recent studies affirm that Gen Z favors consumption experiences that are personalized, instant, and easily accessible through mobile devices and digital platforms such as e-commerce, Instagram, TikTok, and other marketplaces (Nguyen & Simkin, 2021; Putri & Kurniawan, 2023). This generation is also marked by strong digital multitasking abilities, a preference for instant and visual information, and a propensity to seek social validation through online engagement (Susanto & Hartanto, 2022).

# 2.3. Lifestyle and Consumption

Lifestyle reflects an individual's way of living, including their activities, interests, and opinions. According to Plummer (1974), lifestyle plays a critical role in shaping consumer behavior, as product preferences are often influenced by values, symbols, and self-image. The modern lifestyle adopted by Gen Z marked by trend-following, aesthetic presentation on social media, and self-reward practices encourages strong consumerist tendencies. Contemporary research indicates that in the digital context, Gen Z's lifestyle is shaped not only by their physical environment but also by their digital presence cultivated through social media (Prasetyo & Yuliana, 2023; Wijaya & Putra, 2020). The consumption of specific products such as branded clothing, the latest gadgets, or viral foods often functions as a

representation of social identity and a means to gain recognition from peers (Sari & Harahap, 2024). Consequently, consumption has become a publicly visible social construct rather than a purely private act. This study is structured based on a conceptual framework that interrelates the characteristics of Generation Z, developments in digital technology, and the phenomenon of modern consumerism. In this context, consumer behavior theory provides a lens for understanding how Gen Z makes purchasing decisions, influenced by psychological factors such as motivation and perception, as well as social factors like peer influence and social media exposure (Santoso et al., 2023; Utami & Pratama, 2022). Baudrillard's view on consumerism reinforces the idea that for Gen Z, consumption transcends functional utility and serves as a means of self-expression and social status construction.

Growing up in a digitally saturated environment, Gen Z is deeply exposed to trends, influencer content, and seamless online transactions that foster impulsive purchasing behavior (Nurhayati & Indrawati, 2021). Their modern lifestyle, oriented toward self-actualization through social media, further strengthens this tendency. Conversely, low levels of financial literacy contribute to weak personal financial management and control (Hariyani & Prasetio, 2024). Therefore, the conceptual framework of this study integrates psychological, sociological, and digital culture theories to analyze Gen Z's consumerism in a comprehensive and contextual manner within Indonesia's digital technology era. This integrative approach enables a deeper understanding of the behavioral transformation occurring among Gen Z and provides valuable insights for marketers, businesses, and policymakers seeking to engage this pivotal demographic ethically and effectively.

### 3. RESEARCH METHODS

This study employs a qualitative approach using a literature review method to analyze the transformation of Generation Z's consumption behavior within the digital ecosystem, particularly in relation to social media-based marketing strategies. This approach was chosen for its capacity to explore in depth the relevant theories, empirical findings, and critical perspectives from various scholarly sources associated with the topic. Data were collected through a comprehensive review of secondary literature from credible sources, including national and international academic journals, scholarly books, research reports, and institutional publications published within the last five years (2019–2024). These sources were accessed through academic databases such as Google Scholar, Scopus, ResearchGate, and the Directory of Open Access Journals (DOAJ) using relevant keywords, including "Gen Z consumer behavior," "digital marketing," "social media influence," "e-commerce impulsive buying," and "financial literacy among Gen Z." The analytical process was conducted thematically by identifying, categorizing, and examining key themes related to Generation Z's consumption behavior. These themes include digital lifestyle, social media influence, impulsive buying, financial literacy, and the role of influencers and peer groups. The thematic analysis was critically interpreted using perspectives from consumer behavior theory, consumerism theory, and lifestyle concepts in digital society. The primary objective of this method is to construct a comprehensive conceptual understanding of Gen Z's consumption dynamics in the digital age and to establish a theoretical foundation for the development of contextually relevant marketing strategies and financial education frameworks.

### 4. RESULT & DISCUSSION

### 4.1. The Influence of Social Media on Generation Z's Consumerism

Social media exerts a highly dominant influence on shaping consumerist behavior among Generation Z in Indonesia. Numerous studies report that purchasing decisions among Gen Z are often influenced by content and trends widely circulated on platforms such as Instagram, TikTok, and YouTube. Social media is no longer merely a source of information but has become a space for self-expression and a primary arena for social interaction. This aligns with Prasetyo (2021), who argues that digital marketing via social media can influence consumer preferences, strengthen brand loyalty, and accelerate the

decision-making process. Similarly, Korompis et al. (2024) emphasize that social media facilitates the formation of self-image and social identity key aspects of Gen Z's consumer behavior. The presence of influencers and digital celebrities further reinforces the role of social media in shaping Gen Z's lifestyle. Social media algorithms that tailor content to user interests lead to repeated exposure to certain products, which in turn heightens purchase intention. Additionally, the phenomenon of FOMO (fear of missing out) drives Gen Z to stay updated with trends to remain socially relevant. Interactive features such as live shopping, real-time comments, and user-generated content create a more personal and authentic consumption experience. Particularly, content from micro-influencers despite having smaller followings tends to foster stronger connections with their audiences. In this context, narrative-driven, emotional, and personalized marketing strategies are more effective than conventional hard-selling approaches.

# 4.2. Impulsive Buying Behavior as a Distinctive Trait of Gen Z Consumerism

One of the most prominent characteristics of Gen Z's consumption behavior is the prevalence of impulsive buying. More than half of respondents in various studies admit to frequently making unplanned purchases. According to Fahriansah et al. (2023), the main drivers of such behavior include hedonic values, celebrity endorsements, and word-of-mouth on social media. The ease of access to e-commerce platforms coupled with discount offers and features like flash sales significantly increases the likelihood of spontaneous purchases. Findings from Utama et al. (2024) reveal that visually engaging e-commerce design and algorithm-based product recommendations are powerful triggers for rapid consumption behavior. These impulsive purchases are often driven by emotional needs, such as the desire for instant gratification or as a coping mechanism for psychological stress. The fast-paced and visually saturated digital environment facilitates a consumer lifestyle driven more by immediate impulses than by rational consideration.

# 4.3. The Role of Peer Groups and Social Influence in Shaping Consumption Patterns

Peer influence plays a critical role in shaping the consumption patterns of Generation Z. As noted by Sa'idah et al. (2025), Gen Z tends to follow prevailing consumption trends in their social environment to gain social acceptance. This corresponds with Setiadi's (2010) consumer behavior theory, which suggests that group norms and social pressure influence individual purchasing decisions. Among Gen Z, intense social interactions via digital platforms amplify this social influence. Consumption is no longer merely an individual need but serves as a means of demonstrating one's existence and affiliation within particular social groups. The culture of FOMO further reinforces this tendency, pushing individuals to engage in status-based consumption aligned with current trends.

# 4.4. Digital Transaction Convenience as a Driver of Consumerism

The digitization of payment systems via e-wallets and e-commerce platforms has contributed to heightened consumerist behavior among Gen Z. Research indicates that such conveniences increase both the frequency and volume of purchases. According to Hariyani and Prasetio (2024), features such as cashback, promotions, and vouchers act as significant incentives that enhance purchase intention. The ease of conducting cashless transactions creates a seamless, instant consumption system. Additionally, user-friendly digital payment app designs integrated with various merchants further streamline the purchasing process. This, in turn, cultivates habitual consumption behaviors that are fast-paced and often lack deliberate consideration.

# 4.5. Suboptimal Financial Literacy and Its Impact on Consumerist Behavior

Despite having access to various financial technologies, Generation Z's financial literacy remains relatively low. This finding aligns with research by Hariyani and Prasetio (2024), who observed that Gen

Z's understanding of financial management is insufficient to curb impulsive tendencies. Many remain susceptible to advertising influence and instant promotions. The lack of financial literacy is largely due to minimal financial education both in households and in formal education settings. Many Gen Z individuals lack understanding of basic principles such as budgeting, saving, and debt management. As a result, they tend to prioritize short-term consumerist lifestyles over long-term financial stability.

# 4.6. Lifestyle and Identity Formation Through Consumption

For Generation Z, consumption goes beyond fulfilling functional needs and becomes a medium for identity expression. Sundaresan (2014) and Korompis et al. (2024) argue that lifestyle plays a pivotal role in shaping Gen Z's consumption patterns, which are strongly influenced by social environments and digital culture. Products are not merely valued for their utility but for their ability to represent personal image or community affiliation. Social media serves as the central stage for Gen Z to construct their digital personas through symbolic and performative consumption. In this regard, consumption becomes an existential process a way for Gen Z to assert their identity in a fast-paced, visually oriented digital world.

### 5. CONCLUSION

This study reveals that the transformation of consumption behavior among Generation Z in Indonesia is closely linked to the rise of social media, the digitalization of transactions, and shifts in modern lifestyle. Gen Z no longer consumes solely to meet functional needs but increasingly as a means of self-image construction, identity expression, and social validation. Exposure to social media content, influencer-driven narratives, and the convenience of digital transactions and e-wallet platforms have fostered a pattern of consumption that is impulsive and emotionally driven. Psychological factors such as the fear of missing out (FOMO), the desire for self-presentation, and peer pressure within digital social environments further reinforce instant and reactive consumer behavior. On the other hand, low levels of financial literacy limit Gen Z's ability to manage expenditures and develop long-term financial planning strategies, rendering them more vulnerable to overconsumption in the digital age. This highlights a critical imbalance between the ease of digital consumption and the capacity for responsible financial decision-making.

Given the profound influence of the digital ecosystem on Gen Z's consumption patterns, a collaborative effort is necessary to create a balanced approach between digital convenience and the strengthening of financial literacy. Educational institutions should integrate financial literacy education early on, contextualized to the digital realities that Gen Z encounters. Businesses and marketers are also encouraged to adopt more ethical and educational digital marketing strategies—ones that promote mindful consumption and sustainability. Moreover, governments and non-profit organizations can spearhead digital financial literacy campaigns tailored to Gen Z's preferred platforms, ensuring that educational messages are effectively communicated and received. Through such coordinated efforts, Generation Z can be empowered not only as digitally active consumers but also as financially literate and responsible decision-makers, capable of navigating an ever-changing landscape of digital information, trends, and consumption opportunities.

# Ethical approval

Not Applicable.

Informed consent statement

Not Applicable.

Authors' contributions

Riy Dewantoro: Conceptualization, methodology, investigation, data curation, writing original draft preparation. Sariani: Formal analysis, validation, writing review and editing, supervision. Hadi Suriono: Literature review, theoretical framework development, project administration, final manuscript approval.

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The authors declare no conflicts of interest.

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