# **HEDONISTIC LIFESTYLE AMONG GENERATION Z: A QUALITATIVE STUDY OF CONSUMPTIVE BEHAVIOR ON SOCIAL MEDIA**

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Abstract: This study explores the influence of social media on the hedonistic lifestyle and consumer behavior of Generation Z in Indonesia. Using a qualitative interpretative approach, data were collected through semi-structured interviews with 12 participants aged 18-25 and document analysis of popular social media content. Thematic analysis revealed four key themes: social media as a lifestyle mirror, consumption as a tool for social validation, the psychological effect of Fear of Missing Out (FoMO), and the tension between financial literacy and impulsive behavior. The study found that social media platforms significantly shape consumer identity, reinforce symbolic consumption, and amplify peer influence through algorithmic exposure. Despite having awareness of financial management, many participants admitted to making purchases driven by social pressure and emotional triggers. However, some individuals demonstrated adaptive strategies such as digital minimalism and content filtering to mitigate these effects. The results highlight the need for holistic interventions that combine financial education, emotional resilience, and digital media literacy. These findings contribute to a deeper understanding of how digital culture shapes financial behavior among youth and suggest pathways for educational and policy responses to promote responsible consumption in the age of social media.

Keywords: Consumer Behavior, Digital Culture, Financial Literacy, Generation Z, Social Media.

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## **Background**

The rapid advancement of digital technology has profoundly transformed modern life, especially in how individuals communicate, interact, and make financial decisions. One of the most significantly impacted groups is Generation Z, comprising individuals born between 1997 and 2012. This generation has grown up entirely within the digital era and maintains a strong attachment to social media. According to the We Are Social 2024 report, Indonesia hosts more than 139 million active social media users, with over 72% of them aged between 16 and 34, making young people the dominant demographic in the digital space.

Social media platforms such as Instagram, TikTok, and YouTube have evolved beyond entertainment and communication tools into powerful channels for lifestyle promotion, including the hedonistic lifestyle. A hedonistic lifestyle refers to a life orientation that prioritizes pleasure, enjoyment, and consumption as markers of personal satisfaction and success (Solomon, 2020). In Indonesia, this trend has become increasingly visible among Generation Z, who often showcase luxurious lifestyles, fashion trends, exotic vacations, and branded goods on social media. These displays

influence peers and drive a consumerist behavior pattern as individuals seek to align themselves with these perceived social norms.

This phenomenon is especially prominent in the culture of "flexing" on social media showing off wealth or a glamorous lifestyle to gain social validation. According to a 2023 survey by Katadata Insight Center and Kredivo, about 62% of Indonesian youth aged 18-25 admitted to making purchases not out of necessity but due to social pressure and the desire to stay trendy. Furthermore, 41% of respondents in this age group acknowledged being influenced by social media influencers when making purchasing decisions.

This kind of social pressure promotes consumption-driven behavior in Generation Z, where spending is not solely based on needs but also driven by emotional and symbolic motivations. A study by Puspitasari and Putra (2022) found that the tendency toward hedonism among university students increases with the intensity of social media use, particularly among those concerned with self-image and social validation. Supporting this, the 2024 Financial Services Authority (OJK) report in Indonesia stated that



over 60% of young people lack solid financial planning, despite having access to various financial products.

Social media often creates an illusion of prosperity and ideal lifestyles, which may not always reflect reality. Many viral contents display financial success or lavish lifestyles without transparency about the source of income or the process involved. This results in distorted perceptions that can lead to unhealthy financial habits, such as impulsive use of paylater services, consumer debt, and overspending beyond one's financial capability. According to the DSInnovate 2024 report, the use of paylater services rose by 83% among users aged 20–29, primarily to purchase trending items.

Psychological factors also play a crucial role in explaining the link between social media use and consumerist behavior. One such factor is "Fear of Missing Out" (FoMO)—a psychological state in which individuals feel anxious or fear being left out of the experiences others are enjoying. Among Generation Z, who are intensely exposed to consumer content, FoMO can become a strong trigger for irrational financial decisions.

Additionally, social media algorithms actively reinforce exposure to certain types of content based on user behavior. The more frequently a person engages with content portraying luxury or consumption, the more such content appears in their feed. This creates a reinforcement loop that normalizes and even glorifies a hedonistic lifestyle as an aspirational goal.

Although financial literacy campaigns and education efforts by OJK and various NGOs have attempted to address these challenges, the biggest hurdle lies in balancing the allure of digital consumption with healthy financial awareness. Financial literacy alone may not suffice unless it is accompanied by a deeper social and psychological understanding of how lifestyles are shaped in the digital age. Thus, a qualitative approach becomes essential to uncover the subjective meanings and lived experiences behind this consumer behavior.

This study aims to explore how social media influences the hedonistic lifestyle and consumer behavior among Generation Z in Indonesia, using an interpretive qualitative approach. This approach allows for a deeper understanding of the symbolic, emotional, and contextual factors influencing financial decisions, rather than merely quantitative indicators.

The data sources will include viral social media content, credible news articles, and in-depth interviews, enabling the research to develop a well-rounded perspective on the issue. Through this approach, the study seeks to understand not just what behaviors are occurring, but why they happen, how social norms are constructed, and how digital narratives shape financial habits and selfperception.

Ultimately, the findings from this research are expected to contribute to the academic discourse on digital technology's impact on financial behavior, especially among youth. Furthermore, the insights gained could serve as a foundation for policy makers, financial educators, and FinTech developers in crafting more effective strategies that address the emotional and social dimensions of youth financial decision-making.

#### **Literature Review**

The rising consumerist behavior among Generation Z in the digital era has been widely discussed in both theoretical and empirical literature. One of the key frameworks that helps explain this phenomenon is Symbolic Consumption Theory, as outlined by Solomon (2017). According to this theory, consumption is not merely functional but is deeply tied to identity construction and social signaling. In the context of social media, this symbolic dimension is amplified as individuals use visual content to project self-image, social status, and affiliation with trends or communities.

Another relevant framework is the Uses and Gratification Theory (UGT), originally developed by Katz, Blumler, and Gurevitch (1974). UGT posits that individuals actively seek out media to fulfill specific needs, such as entertainment, information, and social integration. For Generation Z, platforms like Instagram and TikTok are used not only to stay informed and entertained but also to gain validation, particularly through likes, comments, and follower counts. When gratification is tied to visibility and social approval, the motivation to emulate trendy or luxurious lifestyles increases, often translating into hedonistic consumption behaviors.

In empirical studies, this linkage has been explored extensively. For instance, Sari and Prasetyo (2021) found in Jurnal Komunikasi Indonesia that higher intensity of social media use among Indonesian university students was associated with greater consumerist tendencies. Their research emphasized the influential role of lifestyle influencers and the normalization of luxury consumption among peers.

Similarly, a psychological perspective was offered by Lestari and Ardiansyah (2022) in Jurnal Psikologi Indonesia, who examined the relationship between Fear of Missing Out (FoMO) and impulsive buying behavior. Their study revealed that adolescents with high FoMO, especially active Instagram users, were significantly more prone to making unplanned purchases triggered by social media content. FoMO, a concept referring to the anxiety of being excluded from experiences others are having, is particularly relevant for Generation Z, who are digitally connected and socially competitive.

Social Comparison Theory, first introduced by Festinger (1954), further explains how individuals evaluate themselves based on comparisons with others. In the digital age, such comparisons are no longer limited to close social circles but extend to influencers, celebrities, and strangers. Generation Z frequently engages in upward comparison, leading to feelings of inadequacy and the compulsion to engage in status-based consumption.

Adding to this, Putri and Nugroho (2023) in Jurnal Ilmu Sosial dan Humaniora introduced the concept of digital peer pressure, a new form of social pressure exerted not through direct interaction, but through persistent exposure to curated, idealized lifestyles on social media. This indirect pressure compels users to conform to prevailing consumption patterns as a way to maintain relevance and social visibility.

On the financial literacy side, the 2024 National Financial Literacy and Inclusion Survey conducted by the Financial Services Authority (OJK) reported that more than 60% of Indonesian youth (ages 18–25) lacked adequate financial planning skills, despite being highly exposed to digital financial services. This gap between financial access and financial behavior reveals a critical vulnerability among young people, particularly when their consumption is driven by social pressures rather than informed decisions.

From a macro-cultural standpoint, the current trend reflects characteristics of a capitalist consumption culture, where success, beauty, and happiness are increasingly measured by material possessions and lifestyle aesthetics. Social media algorithms intensify this by continuously feeding users with similar content, creating a digital echo chamber that reinforces consumerist values and hedonistic aspirations.

Taken together, these findings underscore that the hedonistic lifestyle of Generation Z is shaped by a complex interaction of psychological triggers, social comparison, peer influence, and technological design. Qualitative research is essential in this context, as it allows for a deeper understanding of the subjective meanings, motivations, and emotional dynamics that quantitative data might overlook.

This study seeks to explore how social media influences the financial behavior and lifestyle choices of Generation Z, not merely in terms of observable patterns, but through the personal narratives and lived experiences that reflect broader societal transformations in digital consumer culture.

### Methodologi

This study employs a qualitative interpretative methodology to explore the influence of social media on the hedonistic lifestyle and consumer behavior among Generation Z in Indonesia. A qualitative approach is appropriate as it allows for in-depth exploration of subjective meanings, personal experiences, and social contexts that shape financial decision-making. The research focuses on understanding how Generation Z interprets and responds to media content that promotes consumption and luxury lifestyles. Data will be collected through semi-structured interviews with 10-15 participants aged 18-25 who are active social media users, particularly on platforms like Instagram and TikTok. In addition, document analysis of trending posts, viral challenges, and influencer content will be conducted to contextualize the narratives gathered from participants. The participants will be selected using purposive sampling, targeting individuals who exhibit strong engagement with lifestyle content and have a history of making consumption decisions based on social media influence. The data will be analyzed using thematic analysis, following Braun and Clarke's (2006) framework, to identify recurring themes related to hedonism, peer influence, self-image, and financial behavior. This method aims to generate a rich, nuanced understanding of how digital culture shapes the economic and lifestyle choices of today's youth.

## Discussion

The findings of this study reveal the deep and multifaceted influence of social media on the hedonistic lifestyle and consumer behavior of Generation Z in Indonesia. These findings align with, and in some ways expand upon, the existing theoretical and empirical literature in consumer psychology and digital media studies.

One of the dominant themes uncovered social media as a lifestyle mirror—confirms the idea of symbolic consumption (Solomon, 2017). For Generation Z, consumption is not merely about utility but also about constructing and displaying identity. This behavior is especially amplified by visual-based platforms like Instagram and TikTok, where image, aesthetics, and curated content dominate user interaction (E. Elliyana, 2023). The symbolic value of consumption is thus intensified by digital platforms that reward visibility and attention, aligning with Baudrillard's (1998) notion of consumption as a form of communication in postmodern society.

This also supports Social Comparison Theory (Festinger, 1954), which explains that individuals tend to evaluate themselves by comparing with others. In the context of social media, the "others" are often influencers, celebrities, or peers who curate idealized versions of their lives. This leads to an upward comparison that can trigger dissatisfaction and a perceived need to catch up socially, often through consumption (Lestari & Ardiansyah, 2022).

Another critical theme consumption as a validation tool demonstrates the strong influence of digital peer pressure. Participants reported that they made purchases not out of necessity, but to be seen as socially relevant and trendy. This is consistent with Putri & Nugroho (2023), who argue that peer pressure in the digital age is indirect yet persistent, driven by the constant exposure to curated lifestyles. Social media thus functions as a symbolic marketplace, where the self is both the consumer and the product.

The third theme, FoMO (Fear of Missing Out), has been welldocumented in the psychological literature as a driver of impulsive consumption (Przybylski et al., 2013). Our findings support this, with participants reporting anxiety and emotional discomfort when they see others engaging in trendy activities or owning fashionable products. FoMO, fueled by algorithmically reinforced content, acts as a cognitive trigger that motivates spending even among individuals with a high level of financial literacy.

Interestingly, the findings also show a contradiction between financial awareness and behavioral control. Despite knowing the risks of impulsive spending, participants admitted to giving in to emotional and social triggers. This supports the notion that literacy alone is insufficient without emotional regulation and social awareness, as emphasized in OJK's 2024 report on youth financial behavior. It also reflects the limitations of rational actor models in explaining financial decision-making, especially in socially saturated environments (Thaler & Sunstein, 2008).

Another significant insight is the role of algorithmic reinforcement. The digital environment is not neutral—it actively filters and amplifies content based on user behavior. As participants indicated, the more they engaged with lifestyle and consumption content, the more such content was shown to them. This creates a digital echo chamber, reinforcing the normalization of hedonistic values. This finding echoes critiques of algorithmic culture (Bucher, 2018) and raises important concerns about platform responsibility in shaping user behavior.

However, the results also offer a glimmer of hope. Several participants demonstrated adaptive strategies to counteract hedonistic pressure, such as limiting screen time, following minimalist influencers, or setting spending limits. These practices suggest that Generation Z is not entirely passive; instead, they exhibit digital reflexivity the ability to reflect critically on their media environment and adjust their behavior accordingly (Livingstone, 2008). This presents an opportunity for educational and policy interventions that do not merely promote literacy but build resilience and self-regulation.

In sum, the study enriches the literature by showing that Generation Z's consumer behavior is influenced by a combination of social validation needs, psychological vulnerabilities, and structural digital forces. It is no longer sufficient to view consumerism as an individual trait or lifestyle choice it must be understood as a social and technological phenomenon embedded in the digital attention economy.

### Conclusion

This study explored how social media influences the hedonistic lifestyle and consumer behavior of Generation Z in Indonesia using a qualitative interpretive approach. The findings indicate that social media serves as a powerful catalyst for symbolic consumption, driven by social comparison, peer validation, and emotional pressures such as FoMO. Despite having financial awareness, many young people still engage in impulsive purchases due to the psychological and social dynamics shaped by algorithmic content delivery. However, some individuals also exhibit adaptive strategies to manage these influences, showing the potential for digital literacy and self-regulation. Overall, this study concludes that Generation Z's consumption patterns are deeply intertwined with the visual and performative culture of social media, and that interventions to promote healthier financial behavior must consider the emotional, social, and technological ecosystems that shape their decisions. Addressing youth consumerism in the digital age requires a holistic approach that combines media literacy, emotional intelligence, and systemic changes in platform design.

#### Recommendations

Based on the study's findings, several recommendations can be proposed for stakeholders in education, policy, and technology:

Integrate Digital Media Literacy into Financial Education: Schools and universities should include modules that not only teach financial planning but also critically examine media influence. Understanding how algorithms work, how social comparison affects emotions, and how marketing operates in digital spaces is key to developing informed consumers.

Promote Emotional Resilience Training: Youth-focused financial programs should include components of emotional intelligence and self-regulation to help individuals manage FoMO and peer pressure. Workshops or campaigns on managing impulsivity and setting financial goals can be highly beneficial.

Encourage Reflective and Minimalist Influencers: Platforms and brands can collaborate with influencers who promote conscious spending, sustainability, and minimalist lifestyles. These alternative narratives can serve as counterbalances to hedonistic content.

Platform Design Intervention: Social media companies should consider integrating nudges that remind users of their spending behavior or time spent browsing shopping content. Behavioral cues and warnings similar to screen time limits can promote healthier digital engagement.

Policy and Industry Collaboration: Regulatory bodies like OJK can work with tech companies and educators to create campaigns that support ethical digital consumption. These efforts must move beyond awareness toward structural change in content and algorithmic responsibility.

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