

INDONESIA MILLENNIAL REPORT 2022

Understanding and Uncovering
the Behavior, Challenges
and Opportunities



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Executive Summary

Indonesian Millennials by the numbers

With 70.72% of its population in productive age (15 to 64), Indonesia is enjoying a demographic bonus, which hopefully will help the country achieve its golden period in 2045. The Millennials, born between 1981 and 1996, makes up the second largest generation in Indonesia with 25.87% of the total population or 69.38 million people, trailing behind Gen Z (born between 1997 and 2012) at 27.94% or 74.93 million people.

As all Millennials have entered the productive age, they become a key driver in the country's economic growth. While there have been much discussion about Millennials, most are based on anecdotal stories that lack evidence and data that might be more harmful than helpful. Understanding Millennials, starting from their lifestyle, perspective, and values to their goals and challenges in life is pivotal for us to uncover the true path to Indonesia's golden era.

Objective and methodology of research

The availability of research about Indonesian Millennials is very limited. This scarcity has caused the emergence of myths and stereotypes about the Millennial generation. Therefore, IDN Research Institute, in collaboration with Populix as our research partner, spearheaded this research to gain a deeper understanding about Indonesian Millennials, especially their values and aspirations that shapes the way they see themselves as individuals. This research's objective is also to explore Indonesian Millennials' decisions and reasons behind their lifestyles and behaviors on a daily basis.

Populix conducted this research by using quantitative method. The quantitative method was conducted using random sampling in 12 cities and agglomerations in Indonesia. We continued with the qualitative method to dig more deeply about those segmentations through in-depth interviews. Then, IDN Research Institute developed and wrote the report based on the insight gained from data analysis.

The definition of Millennials in this report is male and female between the age of 25 to 36 years old in the year 2022. We divided the Millennial generation into two categories; junior Millennial, those who are 25-30 years old and senior Millennial who are 31-36 years old.

All opinions expressed are from IDN Research Institute and are intended as educational material. Although best efforts are made to ensure that all information is accurate and up to date, occasionally unintended errors and misprints may occur.





What to expect from this report

Our goal is to present a clear and complete portrait of Indonesian Millennials, as well as to offer thought-provoking analysis of issues that will affect them in the years to come. We take a holistic view of their entire life aspect, emphasizing their distinct behaviors, and identifying where opportunities can be found for businesses.

Our team at IDN Research Institute hope that this research report would be a valuable tool for readers from all backgrounds and industries to understand Millennials better, and to unlock those who shape and will lead our great nation.





RELIGION VALUES

— AND —

TRADITION





Majority believes that religious tolerance practice in Indonesia is good and essential in building a modern nation

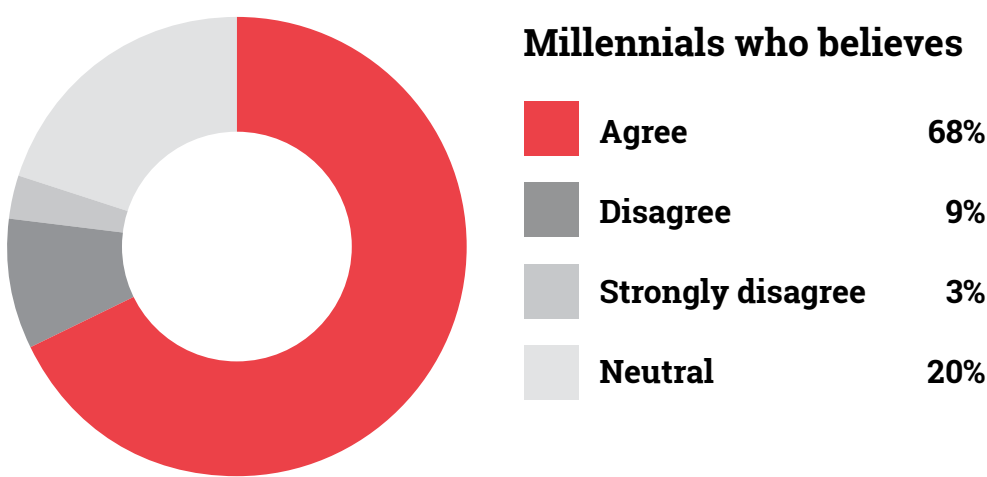


Image 1.1
Millennials who believe that tolerance between religious communities in Indonesia is good

68% of Millennials believe that tolerance between religious communities in Indonesia is good enough. 9% disagree with this statement and only 3% strongly disagree. This could reflect either hope or denial over some lingering intolerance acts that have been accepted as normal, but some Millennials choose to forgo the question altogether and focus on what we can do to uphold harmony.

We talked to a Catholic Priest, Romo Kristoforus Lucky Nikasius, the Head of Santa Maria Regina Church in Tangerang about tolerance in Indonesia.



Romo Kristoforus Lucky Nikasius, the Head of Santa Maria Regina Church in Tangerang

“Looking at Indonesia with a simplistic majority and minority view won’t help us unite the country. It all starts with us as an individual: Can we be an active participant in this pluralism project? The golden rule in Catholicism is to do onto others what you want them to do to you. **So, if you want to be loved and respected –not just to be tolerated–, you should start loving and respecting others first.**”

Religion is central to Millennials’ life as 61% of Millennials say that the religion of a political figure is an important factor in choosing a leader. Identity politics still matter, but tolerance is non-negotiable. Polarization based on identity lines is not acceptable for Indonesian Millennials, who have seen the tiresome debate about religion and politics during the 2016 Gubernatorial Election in Jakarta and the 2019 General Election.



Overwhelming majority of Millennials (80%) are concerned about climate change's impact on the future generation. Of all respondents, 78% say that climate change is a serious issue that Indonesia is facing today. As an archipelagic country located in the equator, Indonesia is witnessing sea level rise and extreme weather as impacts of global warming, resulting in severe droughts or floods.

The eco-conscious consumers: **67% Millennials are willing to spend extra for goods & services that is good for the planet**

Indonesian Millennials take climate change seriously. 71% feel personally responsible to alleviate the impact of climate change and 67% Millennials are willing to spend extra for more eco-conscious products. These figures show the rise of a new generation of eco-conscious consumers whose economic decision is influenced by the climate factor.

There are slightly more potential eco-conscious consumers who are located in the central and eastern parts of Indonesia, perhaps due to inequality in terms of waste management solutions in the country that exacerbate the environmental crisis in some regions. Stakeholders in the climate crisis, from the government to brands, must not overlook these consumers and their climate aspirations.



Only 54% of Millennials say that gender equality in Indonesia is good meaning the country still has a huge task at hand

Furthermore, 61% agree that women are equal to men and 62% believe that women can be leaders too. Now, it's a matter of providing more opportunities and affirmative actions so that more women can unleash their potential and truly realize the same opportunities as their male peers.

5 female CEOs in FORTUNE 100 List by FORTUNE Indonesia:

- 1. Parwati Surjaudaja of OCBC NISP
- 2. Nicke Widyawati of Pertamina
- 3. Ira Noviarti of Unilever
- 4. Dian Siswarini of XL Axiata
- 5. Febbriany Eddy of Vale

Currently, Indonesian women are breaking the glass ceiling by holding leadership positions in the government or corporate world, with their Millennial counterparts rising in key sectors such as Chusnunia Chalim, Deputy Governor of Lampung, in politics and Najwa Shihab in journalism – two previously male-dominated sectors. Representation matters as it provides a female-centric perspective in decision-making.

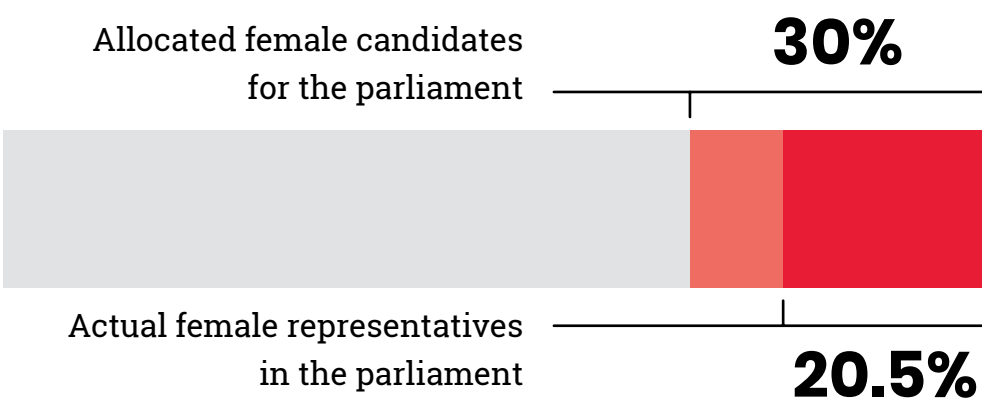


Image 1.2
Female representation in the parliament

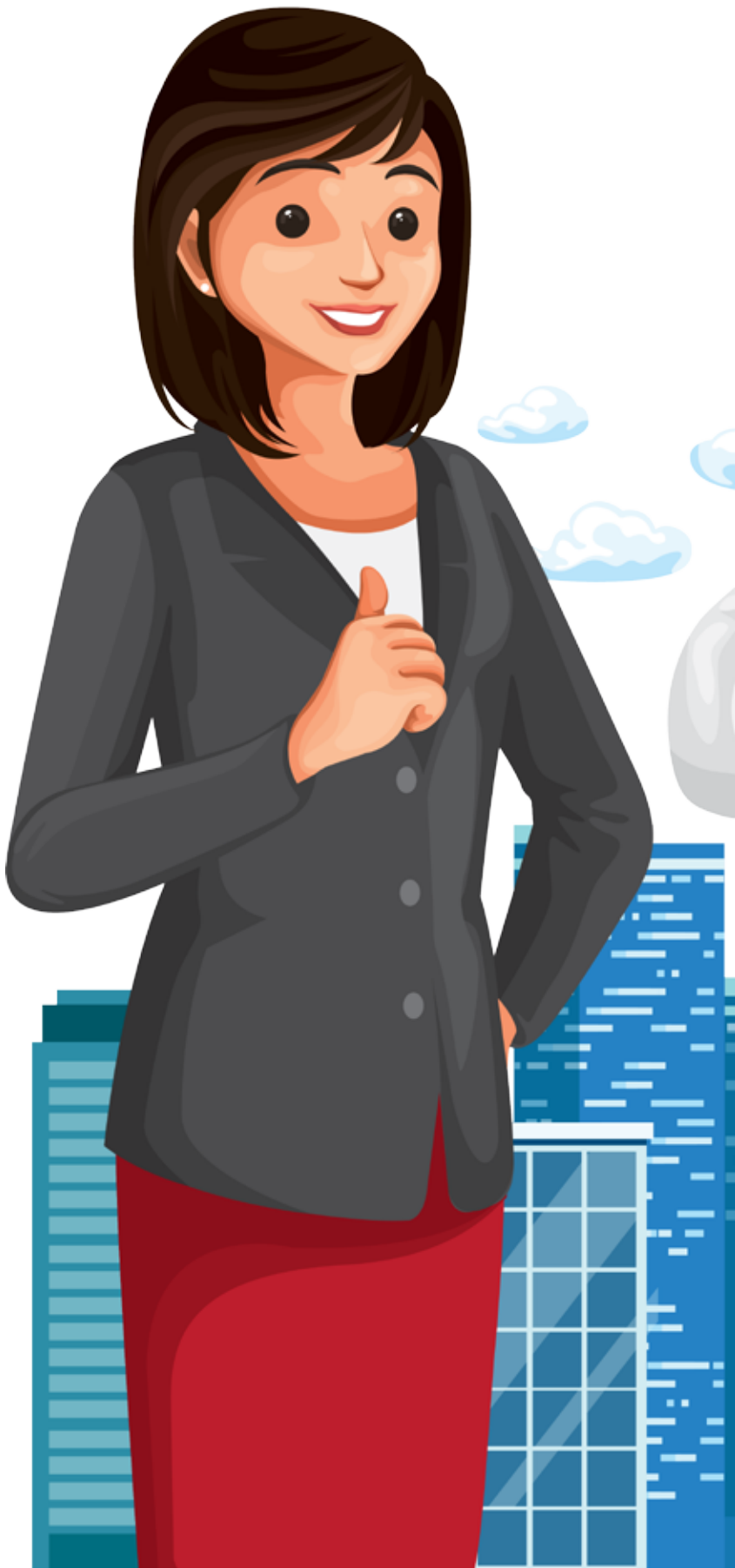
In Indonesia, political parties must allocate 30% of the legislative candidate list for female candidates to boost women's representation in politics. In 2019, Puan Maharani was sworn in as the first female speaker of the House of Representatives. However, only 118 out of 575 seats or 20.5% in the parliament are held by female representatives.

At the ministerial level, there are only six female ministers out of 34 positions (18%) in the *Kabinet Indonesia Maju*. Foreign Affairs Minister Retno Marsudi, Finance Minister Sri Mulyani, Social Affairs Minister Tri Rismaharini, Manpower Minister Ida Fauziyah, Environment & Forestry Minister Siti Nurbaya, and Women Empowerment & Children Protection Minister I Gusti Ayu Bintang Darmavati.



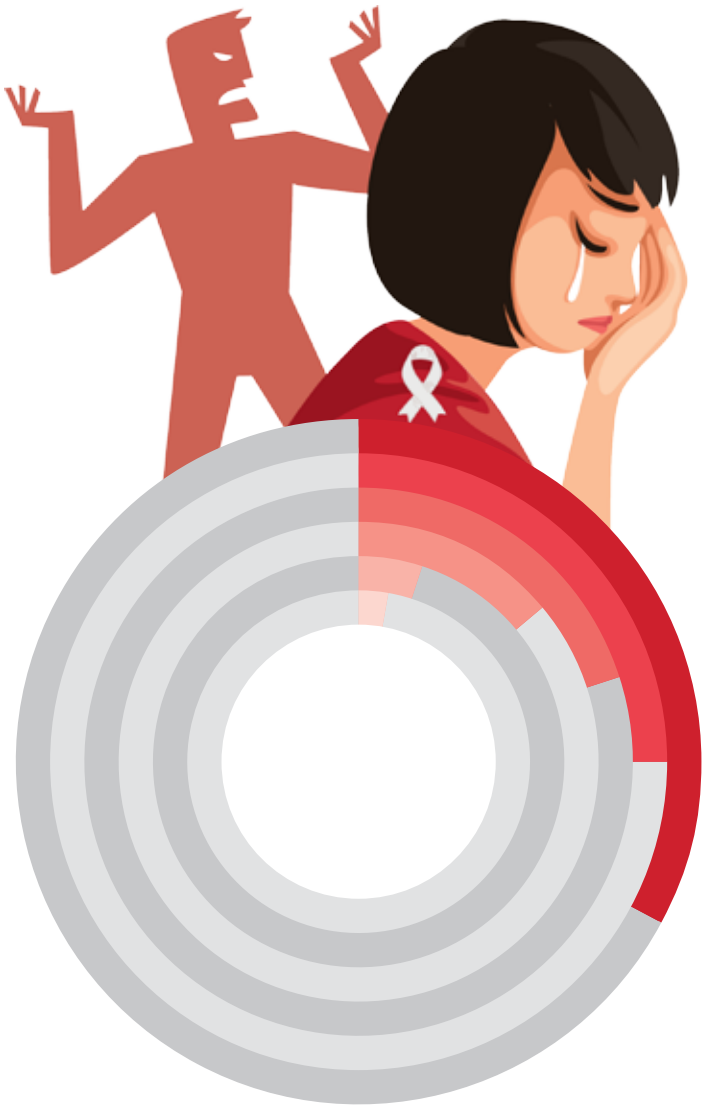
Chusnunia Chalim, Deputy Governor of Lampung

“There are still problems in the government [related to gender equality]. But we are more open now, and we have more women in significant posts. Our homework is increasing the number of female workers as there’s still a huge gender gap.”



On April 12, the Indonesian parliament passed the sexual violence eradication bill (RUU-PKS) into law. In the past few years, the call to pass the bill had been getting stronger as more survivors were speaking up about their experiences. 20% of Millennials believe that sexual violence happens due to lack of regulations and law enforcement, while more than half still think that sexual violence occurs due to societal influence (33%), individual's deviant behavior (25%), and lack of education (14%). Few Millennials directly point to gender disparity (5%) and unequal power relations (3%).

Data from IDN Times show that audience's interests about the RUU-PKS increased by 26.9% in 2021 compared to 2020, reflecting growing awareness over the importance of sexual violence eradication in Indonesia.



Contributor factors of sexual violence:

Societal influences	33%
Lack of regulations & law enforcement	25%
Individuals' deviant behaviors	20%
Lack of education	14%
Gender disparity	5%
Unequal power relations	3%

Image 1.3
Contributor factors of sexual violence

Amar Alfikar, religious scholar and Board Representative of The Global Interfaith Network



“Every religion, at its heart, teaches humans about justice and humanity. Islam does too. The *‘tauhid’* in Islam is a sacred message to not worship anything or anyone but God, which means that women must not worship men or vice versa. Hence, women are considered as God’s worshipers, equal to men. In the Quran, there’s surah An-Nisa’, meaning woman, which is a critique to Arabic culture around the birth of Islam that was considered unfair to women.”

Gotong royong manifests in new forms: More than just clicktivism

62%

Millennials have participated in some sort of fundraising with varying degrees of frequency



62% Millennials have participated in some sort of fundraising with varying degrees of frequency. Past global survey has named Indonesia as “the most generous nation in the world” – perhaps due to *zakat* (obligatory almsgiving) among the Muslims and the national tradition of *gotong royong* (mutual cooperation).

Millennials who have donated through online platforms:

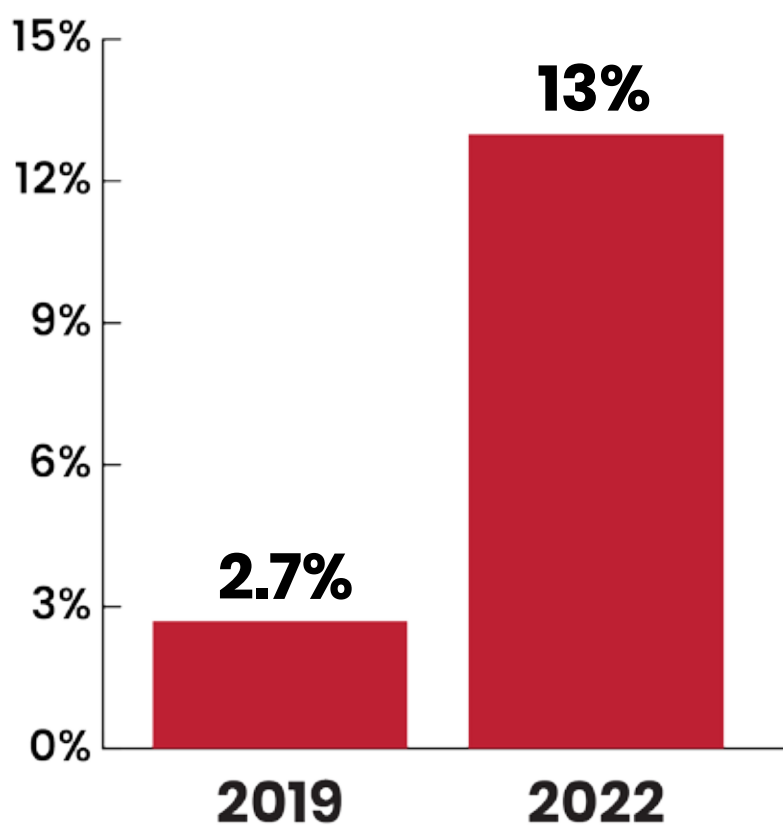


Image 1.4

Millennials who have donated through online platforms

13% of Millennials say that they have donated through online platforms, meaning that charitable acts are still mostly done physically. However, the figure has increased from our 2019 findings, in which only 2.7% of Millennials had donated through online platforms. The popularity of online donation platforms has increased since the pandemic hit Indonesia, due to the accelerated digitalization and the sheer amount of people who need help amid the pandemic.

Top 5 online donation platforms:



Image 1.5

Top 5: Kitabisa.com, Dompethdhuafa.com, Act.com (Aksi Cepat Tanggap), Ayopeduli.com, BenihBaik.com



During the Delta wave in mid-2021, Indonesians were quick to lend a hand for those who were struggling to find ventilators, oxygen tanks, and even to aid grieving families with the funeral fee under *#WargaBantuWarga* (Citizens Aid) initiative. There is also the *#KawalMasaDepan* (Guard The Future) initiative on Kitabisa.com that asks people to donate money for the education and daily needs of children who are orphaned due to COVID-19.

In July 2022, *Tempo* Magazine published an exposé of alleged embezzlement by the founder and leader of *Aksi Cepat Tanggap* (ACT), Ahyuddin. He allegedly used the money from charity for his own personal use. Those who held top positions at the company were also known to have staggeringly high salary and

luxurious cars provided by the company. ACT is also criticized for taking too much cut at 13.7% on average from public donation campaigns, despite government regulation that limits the cut to 10%. The Social Affairs Ministry revoked ACT's crowdfunding permit following the report.



The background is a light gray gradient with various abstract elements. In the upper left, there is a grid of small white dots. In the upper center and right, there are stylized white fireworks or starburst patterns. Below these, there are white cloud-like shapes. In the center, there is a silhouette of a house with a chimney and a tree. The text 'FAMILY LIFE' is prominently displayed in the center in a bold, red, sans-serif font. The word 'FAMILY' is on the top line and 'LIFE' is on the bottom line. The background also features various white geometric shapes like circles, lines, and arcs, some of which are semi-transparent.

FAMILY LIFE





Raffi Ahmad of RANS Entertainment

“Family is the second most important pillar in life after religion. No matter how successful we are, how far we’ve fallen, our family is the first and sometimes only support system that we have. Family will be there for us no matter what. As RANS produces family-related content, we always try to put forth this value.”




The “sandwich generation”: Double the burden

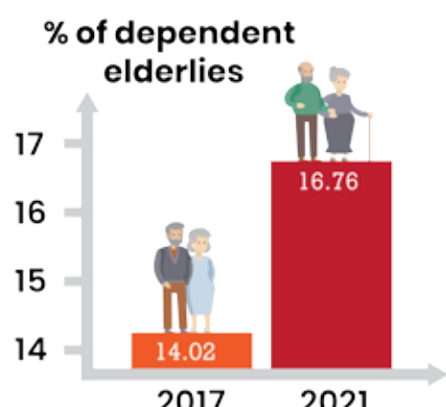
Being a “sandwich generation” puts Millennials in a unique position of having to take care of their own nuclear family and their extended family as well. Of course many opt for marriage, although financial and economic pressure result in Millennials having fewer children compared to older generations.

Interest for “sandwich generation” on IDN Times increased by 33.82% in 2021 compared to 2020, reflecting growing awareness of the phenomenon. Statistics Indonesia has not published a report on the prevalence of “sandwich generation” in Indonesia, but the latest population census in 2020 shows an aging population. By 2045, it is projected that 1 in every 5 Indonesians will be classified as elderly, defined as those who are at least 60 years old. Latest figures have also shown the looming burden on Millennials to take care of their parents.

Taking care of one’s parents is part of one’s personal responsibility in Indonesian culture. Making parents happy is a millennial’s third priority, behind earning money for future needs and pursuing higher income. This shows that saving for rainy days is not merely for individual necessity, but also due to filial needs.

Top Priorities

- 1  Pursuing higher income
- 2  Earning money for future needs
- 3  Taking care of parents

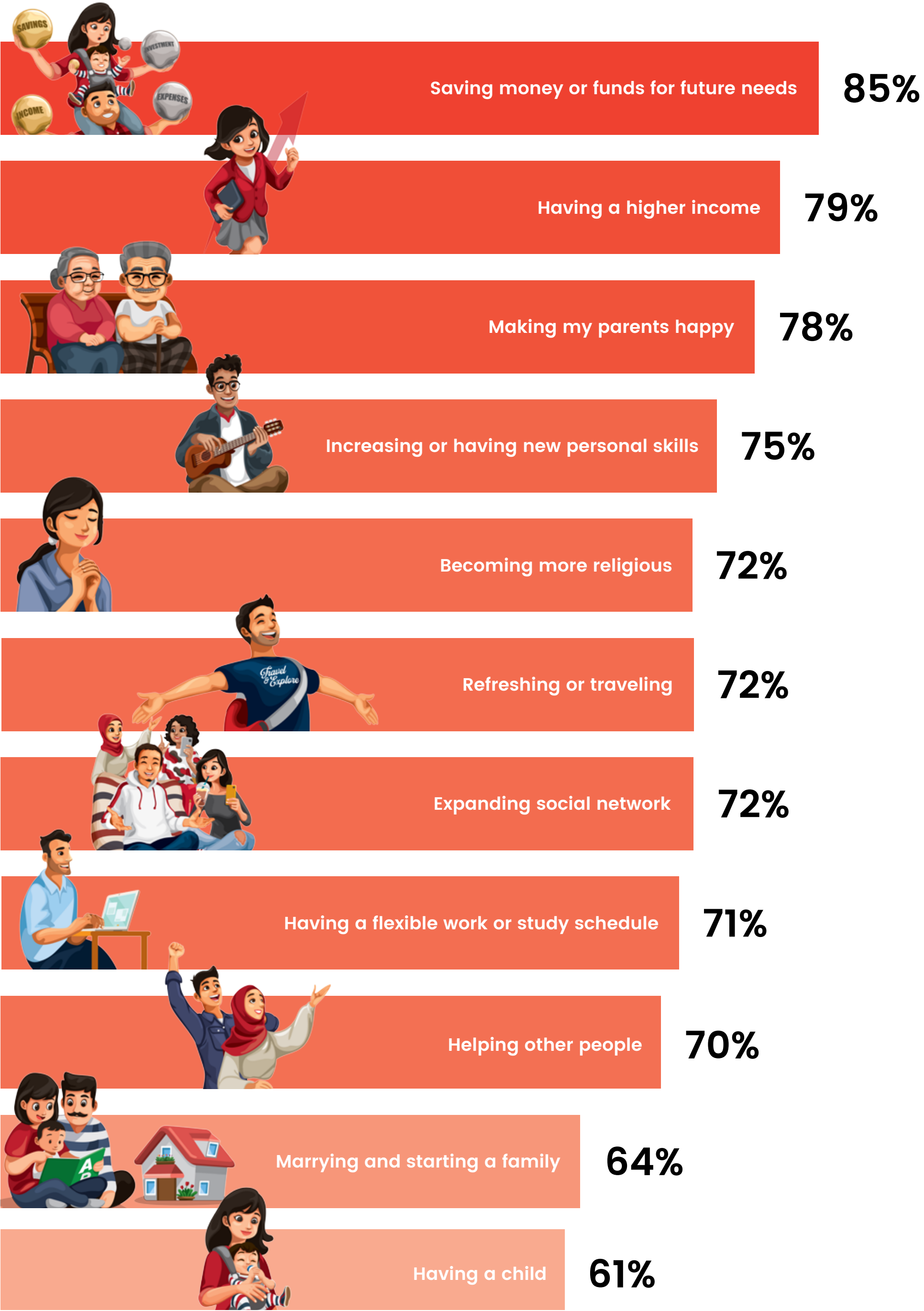


From 2017 to 2021, the ratio of elderly dependency steadily increased from 14.02% to 16.76%, meaning that every 100 productive age citizens (aged 15 to 59 years old) must take care of at least 17 elderly citizens.

Image 2.1
Ratio of elderly dependency

During the same period, the number of households with elderly members has also increased. In 2017, the rate of households with elderly members was 26.35%. In 2021, the rate increased to 29.52%, meaning that 1 in every 4 households in Indonesia has at least an elderly living with them. As of 2021, 34.71% of elderly people live in a three-generation household.

Millennials’ priorities in life



The rise of childfree marriage



In listing their priorities, marrying and starting a family (64%) and having children (61%) fall behind career, personal growth, refreshing, and even moral and religious aspirations.

48% of Millennials even agree that childfree marriage is no longer a taboo. In general, the fertility rate in Indonesia has steadily fallen in recent years. The government even targets to keep it down to 2.1 children per woman by 2025 to stabilize population growth.



Most Millennials (90%) think that the ideal age for marriage is between 21-30 years old. 81% of the survey participants have married, 17% remain single, 1% divorced and 1% widowed. 48% say they accept their potential partner's status as a widow, another instance in which Millennials are breaking the taboo regarding marriage.

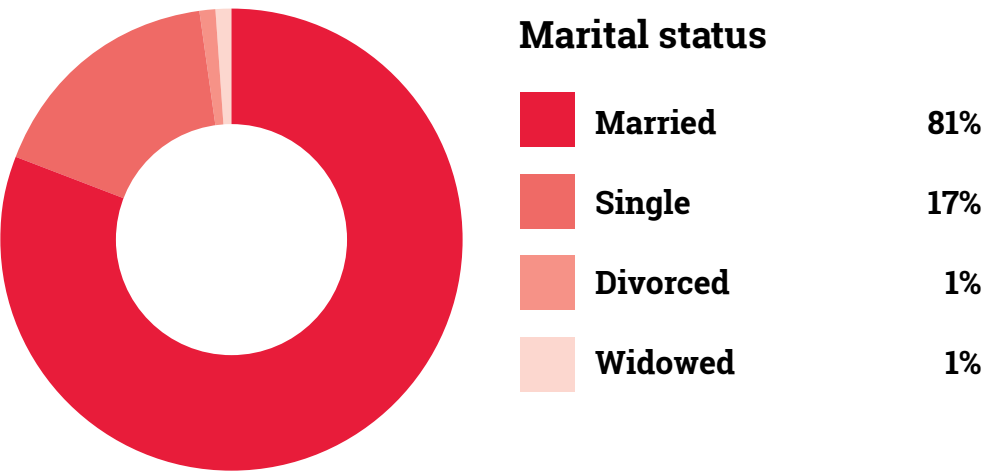
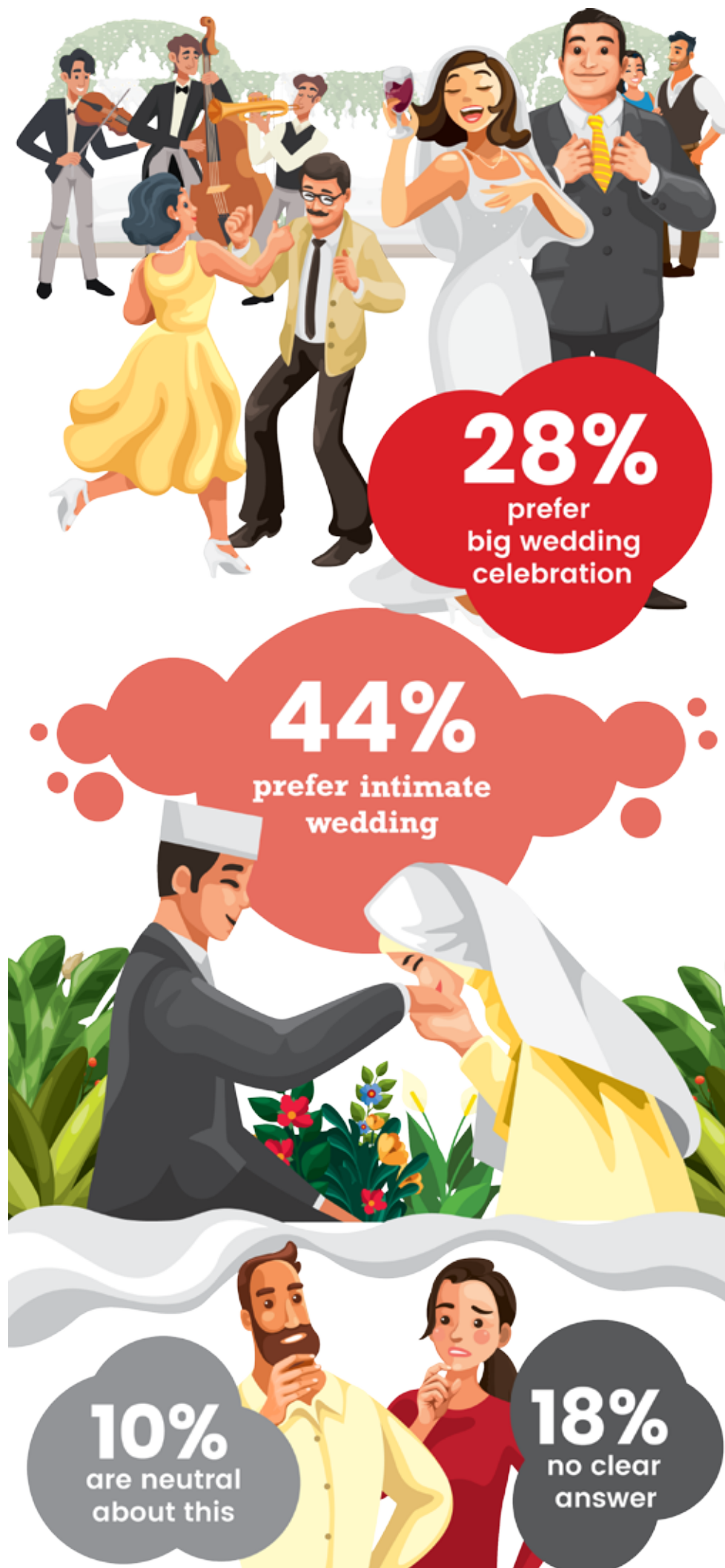


Image 2.2
Marital status of the survey participants

Weddings: Go big or stay intimate?

28% of Millennials say that weddings should be a big celebration, with 44% of Millennials disagreeing – reflecting a preference for small, intimate weddings instead. 10% say they are neutral about this, which is understandable considering that Indonesian weddings are sometimes a family affair instead of the couple's own.

Millennials from upper socio-economic classes are geared toward intimate weddings, while those from middle and lower socio-economic classes lean toward big celebrations. Perhaps, as middle and lower SEC people live in a more close-knit community, they feel the responsibility to involve –not just invite– more people in the celebrations.



The pandemic has arguably given rise to small, intimate weddings as COVID-19 restrictions drastically limit the number of guests in an event. Pragmatism and necessity come into play in the decision to host an intimate wedding. However, several couples still host a bigger reception, attended by more guests, after the holy matrimony, usually reserved for family and closest friends.



Indonesian Millennials still have a traditional view of a family, especially when it comes to the responsibility of husband and wives. Men are still viewed as the head of the family, in terms of being the breadwinner (84%) and having the final say in household decisions (60%).

84% of Millennials say that men are the head of family as well as its breadwinners, but gender norms are slowly changing



Are men the decision makers?

upper SEC: 49%

middle SEC: 68%

lower SEC: 64%

However, those from the upper socio-economic class are more open to changing gender roles. Only 49% of Millennials from the upper SEC agree that men should have the final decision in households, while from the middle and lower SEC, the figure is 68% and 64% respectively.

61%

Of Millennials say that women have the responsibility to take care of the children and to do household chores



Once again, the data from our survey also shows that the more affluent a Millennial is, the more likely they reject traditional gender norms. It seems that among the Indonesian Millennials, the norms are slowly changing from the top. Stay at home fathers and husbands who cook and do household chores are common sights in urban areas.



The background is a light gray gradient with various white and dark gray abstract elements. At the top, there are several stylized fireworks or starburst patterns. Below these, a white city skyline is visible, featuring a prominent building with a cross on top. To the right of the skyline, there are several geometric shapes, including a grid of dots, a circle, and a cross. The word "EDUCATION" is written in a large, bold, red, sans-serif font, centered horizontally. Below it, the word "AND" is written in a smaller, bold, red, sans-serif font, also centered horizontally. The word "CAREER" is written in a large, bold, red, sans-serif font, centered horizontally. The entire text is framed by two horizontal red lines, one above "AND" and one below "CAREER".

EDUCATION

AND

CAREER



Higher education remains a privilege & middle class is left behind

Indonesian Millennials grew up under the obligatory 9-year schooling regulations, which explains how most of the Millennials in our survey have at least graduated from junior high school. However, finishing a high school degree and having a higher education is an entirely different matter: they are influenced by socio-economic classes and gender. The more affluent a Millennial is, the more education they are likely to have. Males also have a slightly higher chance of finishing a bachelor's degree.

Statistics Indonesia in its 2020 Youth Report noted that the average education of Indonesian youth (defined as those who are aged 16 to 30 years old) was 10.78 years or equivalent to the first year of high school. However, there was a gap between urban and rural youth, with urban dweller having more education (11.37 years) compared to their rural counterparts (9.97 years). Between able-bodied and disabled youth, the gap was even bigger with able-bodied youth having 10.81 years of schooling and disabled youth having 7.11 years of schooling.

LOWER CLASS



MIDDLE CLASS



Education of Indonesian youth:

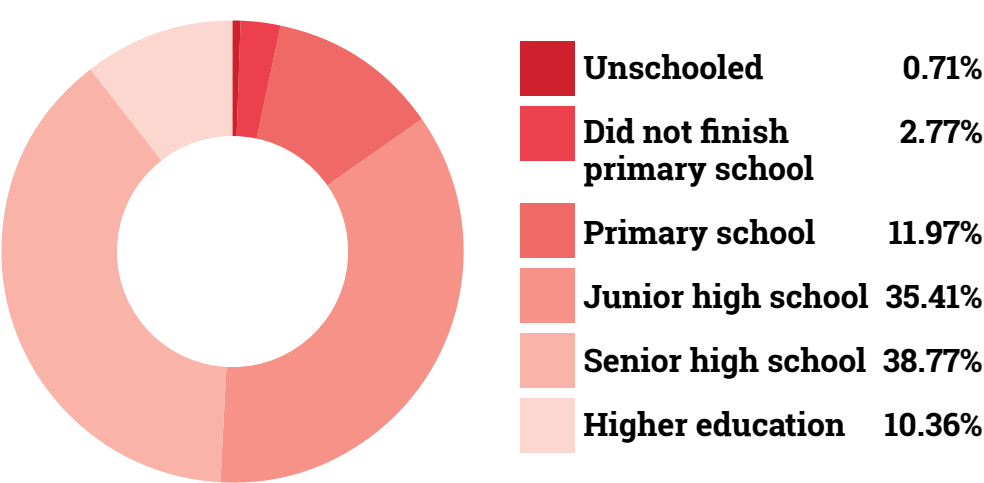


Image 3.1
Education of Indonesian youth

Source: Statistics Indonesia, 2020 Youth Report

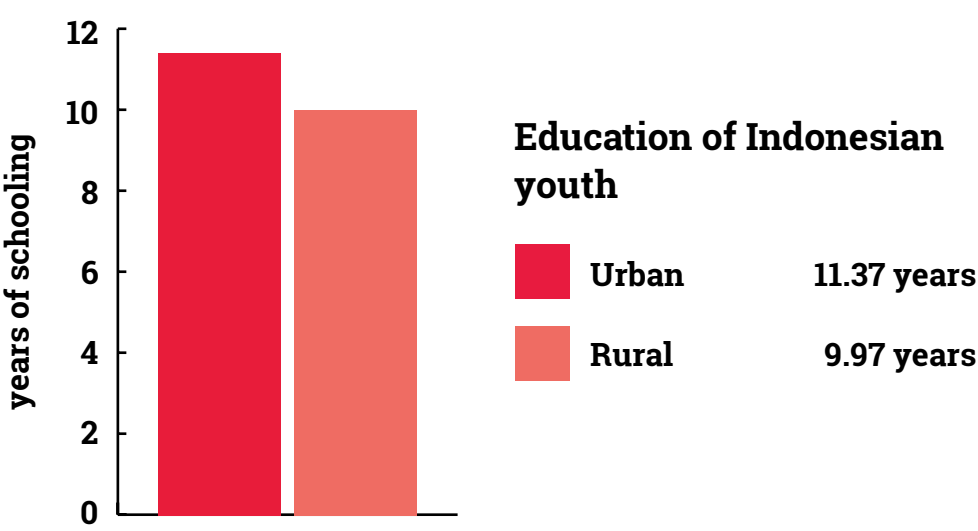


Image 3.2
Years of education between urban and rural youth

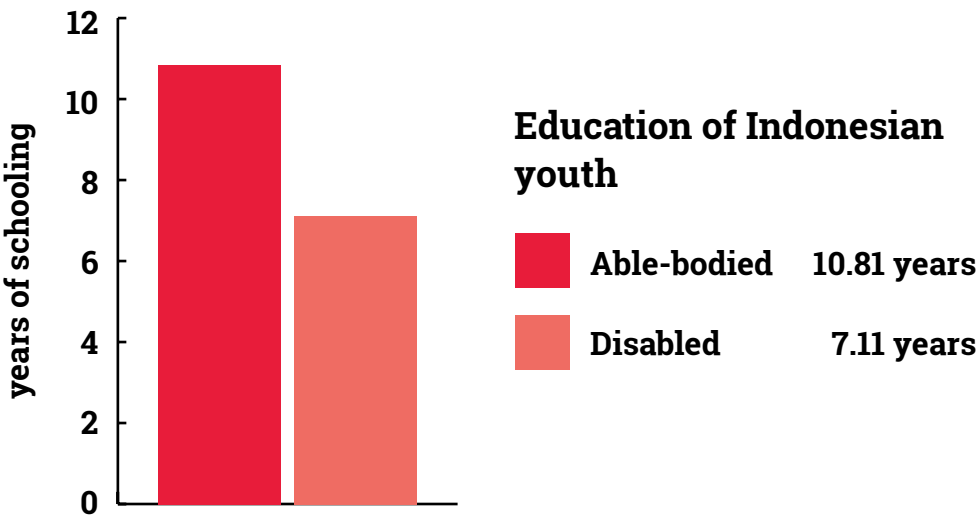


Image 3.3
Years of education between able-bodied and disabled youth



According to the World Bank in 2021, 57% of the labor force in Indonesia had a lower-secondary education (equal to junior high school) or lower. The World Bank also noted the poor learning outcome in Indonesia, which resulted in students obtaining less education than they should have from a particular period of schooling.

Interestingly, our data finds that when it comes to higher education (from associate degree to master’s), those coming from lower SEC have better chances than those from middle SEC. It seems that affirmative actions and scholarships targeting the poor have made an impact in terms of education. While this is an encouraging finding, it also shows that there’s a huge chunk of the population that is left out.

Degree	Upper	Middle	Lower
Associate (D3)	19%	5%	6%
Bachelor (S1)	21%	8%	13%
Master (S2)	1%	0%	2%

The middle class, which makes up 85% of our sample, has the least chance of finishing higher education. Being trapped in the middle means they have no resources to afford education on their own, while also considered too-well off to get access to scholarships or other forms of financial aid. In turn, this results in fewer work opportunities that allow them to have social mobility and earn higher income than their parents.

1 in 3 Millennials are interested in online learning platform



50% of Millennials believe that one's level of education influences one's success. While most Millennials have finished their formal education more than 10 years ago, 31% of Millennials say they are interested in learning more through online platforms. However, only 16% of all Millennials have tried at least one online learning platform.

Ruangguru tops the list of online learning platforms among Millennials. The platform gained massive growth after it became one of the providers in *Kartu Prakerja* (Pre-Employment Card Program) catering to unemployed workers who faced difficulties in finding jobs or were laid off due to the pandemic-induced economic crisis.

Untapped market: 84% of Millennials have never used online learning platforms

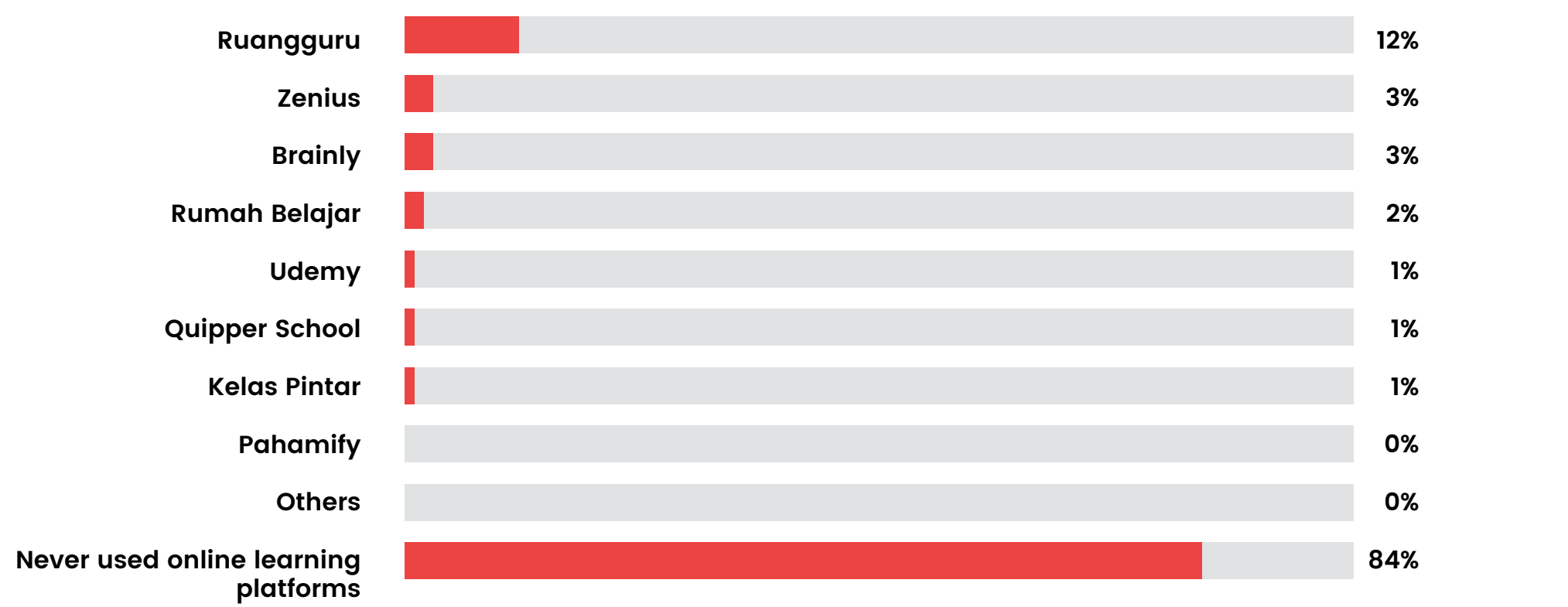
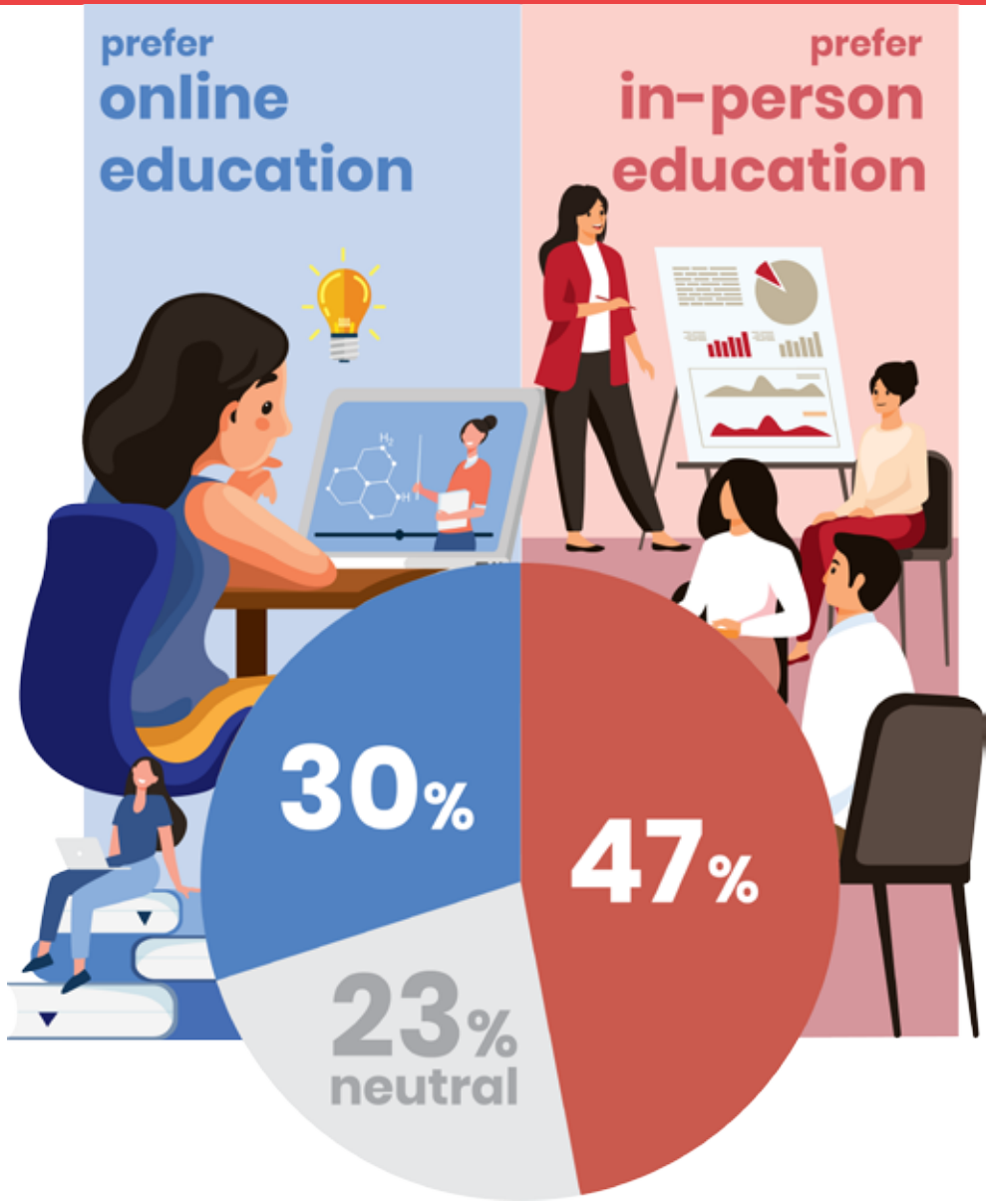


Image 3.4
Online learning platforms user

30% of Millennials believe that today's education system doesn't require in-person meetings, with 23% remaining neutral on this and 47% disagreeing with the view. This view could be influenced by Millennials' double role as an individual and as a parent themselves.

As individuals, Millennials are facing a dynamic job market in which some of their skills have become obsolete in the face of automation and digitalization. This forces the Millennials to upgrade their skills in order to have a better chance at seizing better job opportunities. As formal higher education remains unaffordable for many, online learning platforms provide an accessible alternative.



As parents, some Millennials have borne the burden of responsibility to ensure their children's education amid prolonged school closures due to the pandemic. It is highly possible that they feel the frustration and inadequacy of online learning platforms in delivering quality education for their children.

40% of Millennials say that the education system abroad is better than at home. Perhaps, this can be read as a sign of disappointment of their current hardship, for which poor or inadequate education can be blamed. On the other hand, as online learning has continued to gain traction, Millennials can access foreign education systems through massive open online course (MOOC) platforms or certifications from global companies.

Of course, access and opportunity remain another challenge as most of these courses are available in English, which is a foreign language in Indonesia, and might charge quite a hefty fee.

What skills do Millennials consider important for their career?

Skills	Upper	Middle	Lower
Leadership	66%	59%	43%
Public Speaking	59%	64%	62%
Management Skill	89%	71%	57%
Language Skill	50%	43%	47%
Digital Skill	64%	55%	45%

The myth of job hoppers: Career path is still important for Millennials

There's a persistent myth of Millennials and their job-hopping tendency. Our findings find that Millennials still believe in having a career path as a means to succeed in the workplace.

Factors for choosing a job:

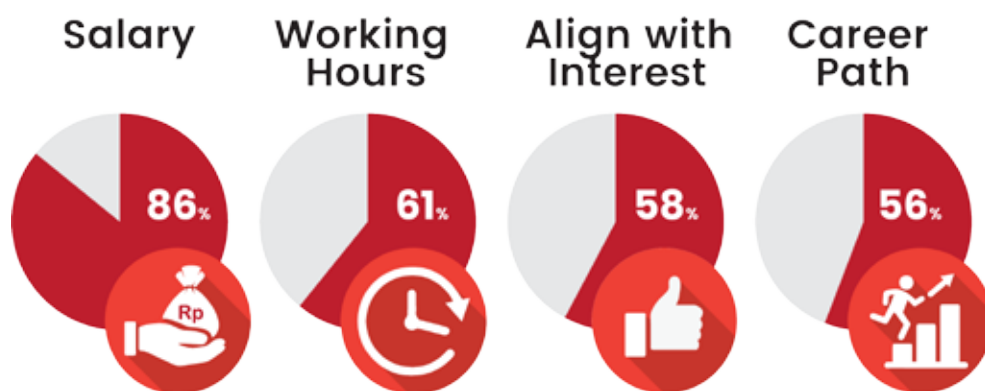


Image 3.5
Factors for choosing a job

More than half Millennials (56%) consider a career path as an important factor when they are looking or choosing a job. Career path becomes Millennials' fourth priority after salary offered (86%), working hours (61%), and suitability to one's interests (58%). Location and work environment itself still matter for Millennials, much more than the compatibility between the job and one's degree or education background.

Our finding shows that a career path is especially important for those from lower socio-economic class. This is understandable considering that those from lower SEC have less education and/or access to better opportunities, so that the only way up is to rise through the ranks.

Those from lower SEC also care less about working hours, personal interests, or working environment – reflecting that they prioritize having a job that helps them earn a living and secures the future over other factors. Whatever the condition is, they will make it work for work.

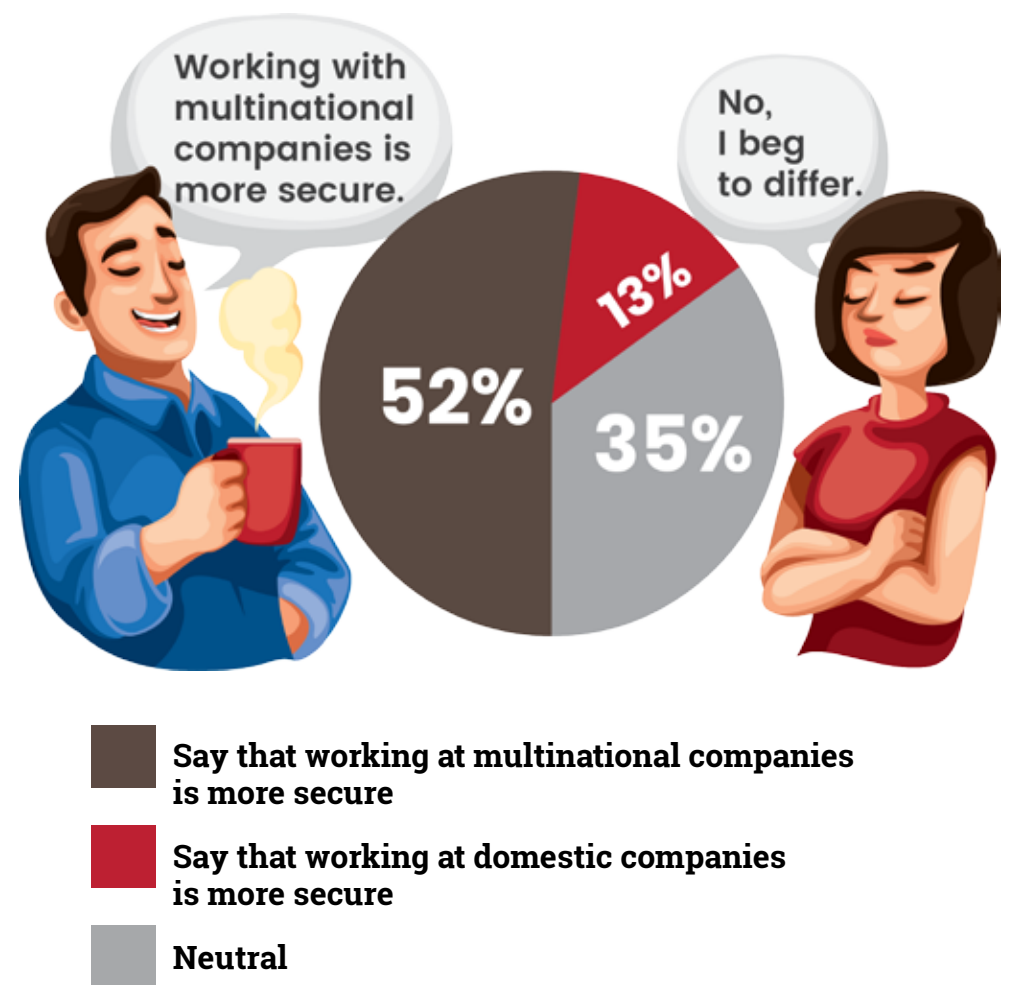


Image 3.6
Millennials' thoughts on multinational vs. domestic companies

When it comes to stability, 52% of Millennials say that working at multinational companies is more secure compared to domestic ones. Only 13% actually disagree with the statement. This view is probably influenced by the fact that in the first months of the pandemic, 29.12 million workers were laid off, furloughed, or having difficulties in finding a job due to COVID-19 induced crisis.



Perhaps, when Millennials choose to pursue another job or career, it's due to a combination of the aforementioned factors instead of the lack of appetite for stability or even loyalty. An overwhelming majority of Millennials (90%) believe that an ideal length to stay at one job is at least three years, with only 1% saying that the ideal should be less than a year and 9% answering 1-2 years.

What jobs are Millennials interested in?

76% of Millennials are actually interested in becoming an entrepreneur.

Those from the upper socio-economic class are particularly eager to be one, perhaps due to the fact that they have more resources as capital to start a business and safety net for when their endeavor does not turn out too well.

As Indonesia has a large consumer base, consumer-oriented jobs like marketing, transport, media, and public relations become top jobs that Millennials are interested in. Logistics, which makes it to the top three, reflects the awareness regarding complexity of supply chain in the archipelagic country.

Most popular entrepreneurs are chefs who have culinary businesses too, according to data from IDN Times.



Jobs	Rank	Upper	Middle	Lower
Marketing	1	34%	33%	36%
Transport	2	24%	22%	30%
Logistics	3	27%	21%	11%
Media	4	14%	19%	9%
Finance	~5	16%	18%	9%
Public Relations	~5	12%	18%	15%
Computer Science	7	11%	16%	6%
Health	8	23%	14%	4%
Human Capital	9	9%	12%	15%
Journalism	10	11%	9%	6%
Research	~11	10%	7%	6%
Pharmaceutical	~11	12%	7%	2%
Legal	13	10%	5%	4%
Food/Culinary	14	1%	2%	0%

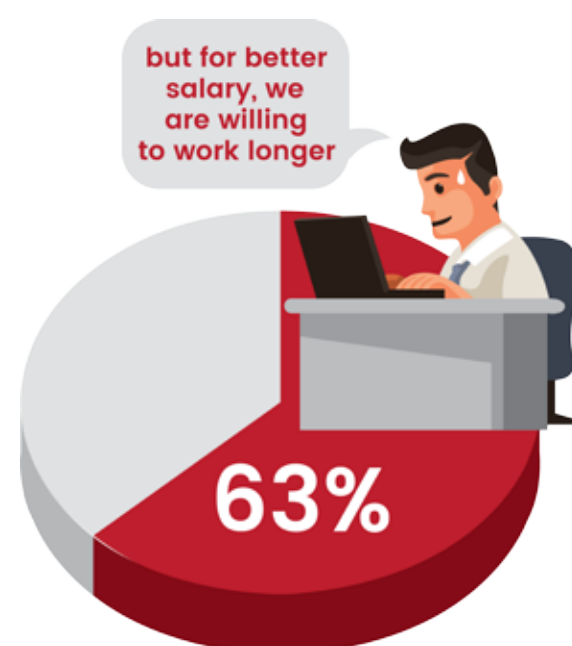


Leading the work-life balance revolution: No toxic environment

Data from IDN Times shows that there is a shift from money-oriented keyword search to toxic working environment keyword search from 2020 to 2021. This shows that more Millennials prioritize a healthy working environment.



70% of Millennials say that they have to have a work-life balance. The figure is similar across socio-economic classes and gender, with a noticeable difference between junior and senior Millennials – with younger ones considering work-life balance to be more important. It's interesting to see the dynamics at play in the workplaces, assuming that senior Millennials have now become the junior's managers and therefore must deal with this perspective.



Despite the emphasis on work-life balance, 63% of Millennials also say that they are willing to work longer hours for higher salary. This is true for both junior and senior Millennials and across upper, middle, and lower SEC. Men are more likely to work longer hours compared to women, perhaps due to the double burden of women as workers and housemakers too (note that 34% of our respondents are stay-at-home wives).



43% of Millennials actually prefer to work from home (WFH) than working at the office. More Millennials from the upper socio-economic class refuse to work from home compared to those from middle and lower SEC. The more affluent a millennial is, the less likely they are to like working from home.

The resistance against working from home comes from the fact that only a third (28%) of Millennials say that they feel more comfortable talking via chat than meeting in person. We find the same pattern regarding preference toward meeting in person and working at the office: the more affluent a millennial, the more they are skewed toward in-person meetings compared to telecommunication.

There's also the fact that not all types of work can be done remotely. Blue collar workers almost do not have a choice to work remotely. Even worse, the physical restrictions and lack of foot traffic from work from home arrangement might even be detrimental to their jobs since it affects the businesses that employ them.

Home office forever? **Not for all**

SOME JOBS ARE **IMPOSSIBLE TO BE ONLINE**

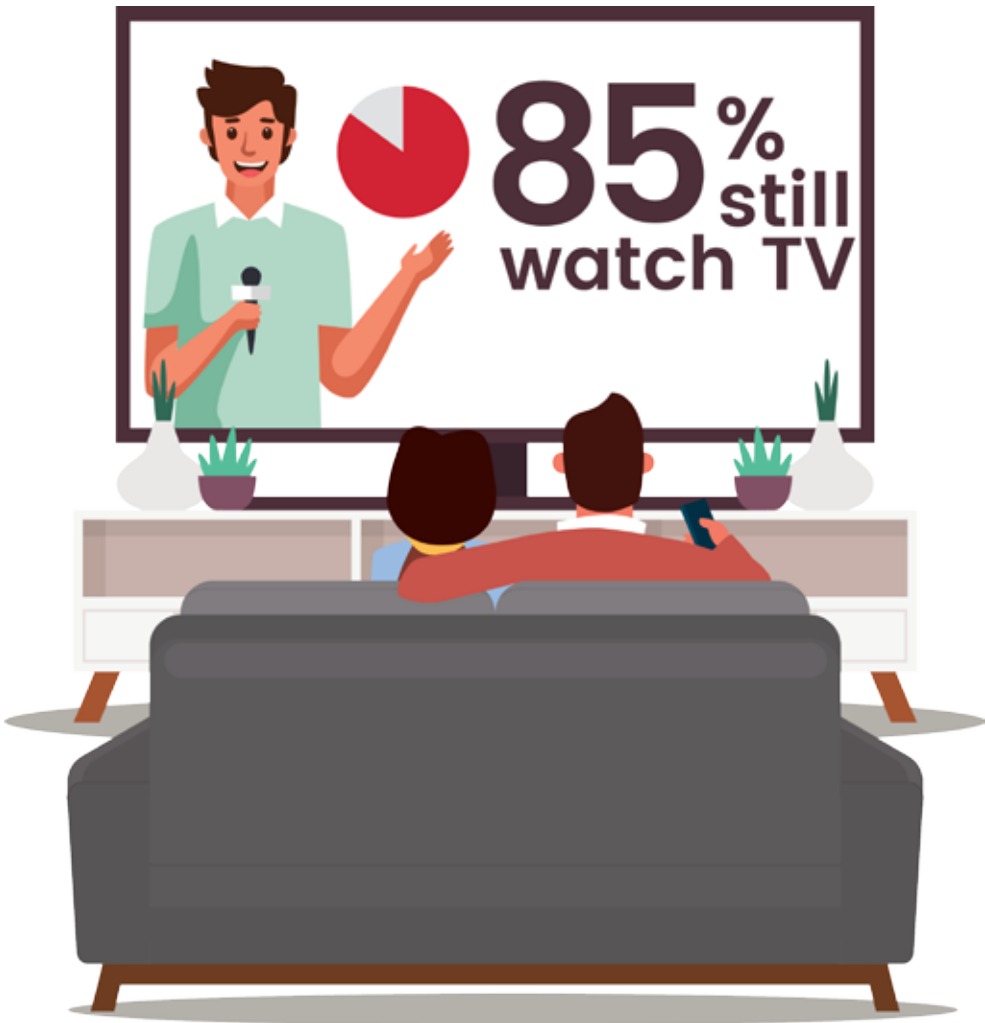




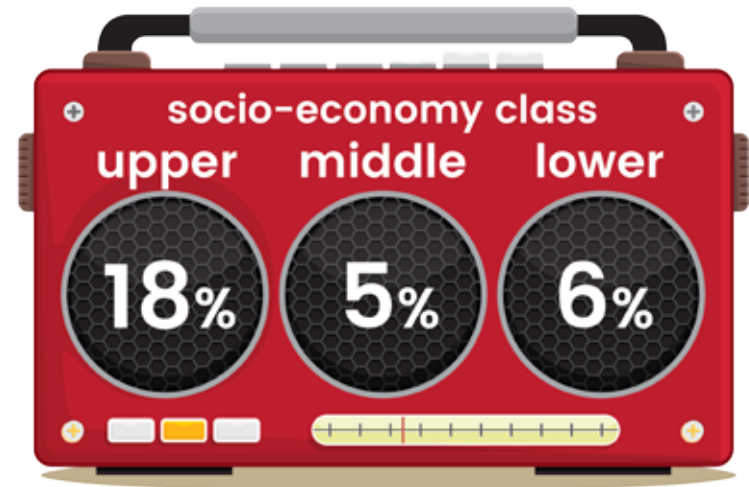
MEDIA CONSUMPTION — AND — ONLINE BEHAVIOR



Most Millennials still rely on conventional TV



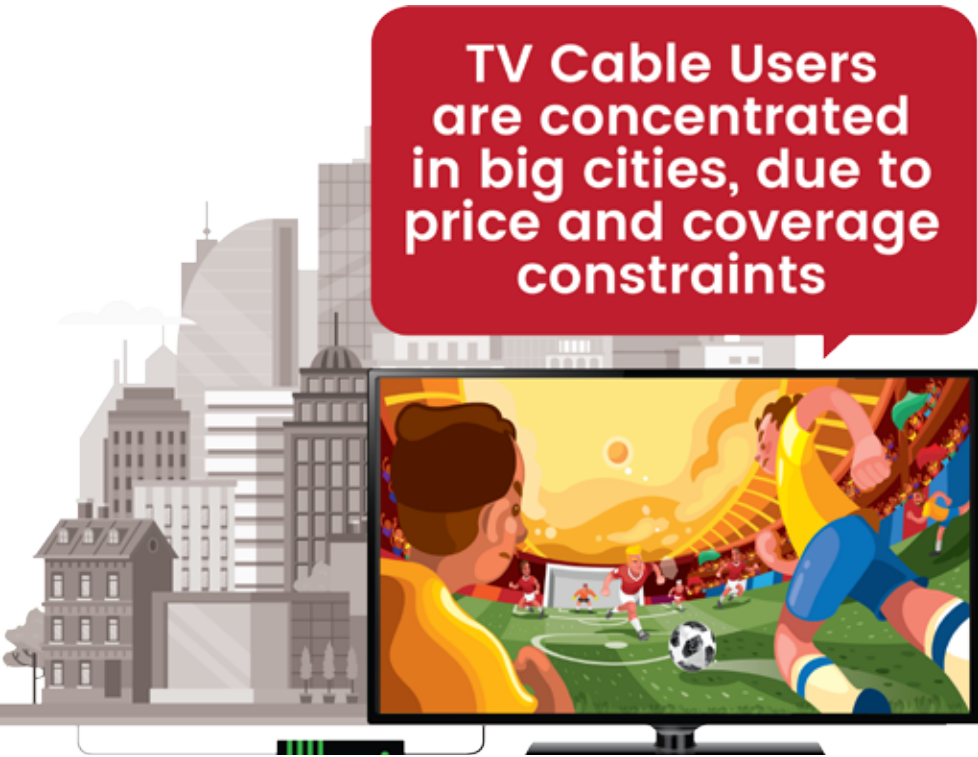
Percentage of radio user



Our findings also find that radio use is more prevalent among those from upper SEC with 18% use compared to middle and lower SEC with 5% and 6% use. This is probably due to a behavioral pattern, as people listen to radio while driving.

While streaming platforms have gained popularity in social media, 85% of Millennials say they have watched conventional TV in the past month. This is true across all socio-economic classification, age, and gender groups, with a slight increase among the middle SEC.

Meanwhile, cable TV use is concentrated in several big cities only and among the upper and middle SEC. The low penetration of cable TV is due to low accessibility in terms of location and price, which makes it exclusive to the upper and middle SEC who might live in more urban areas with better digital infrastructure and have more disposable income.



Cable TV penetration:

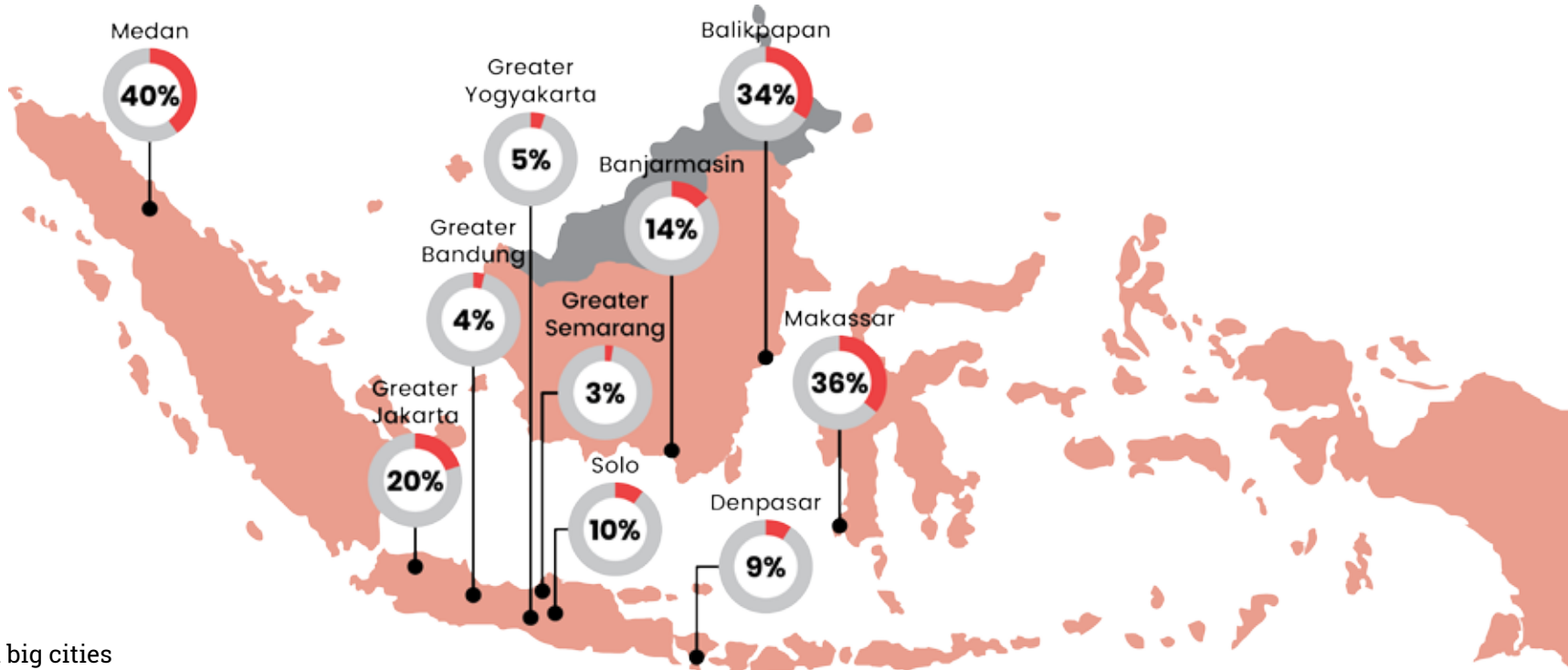


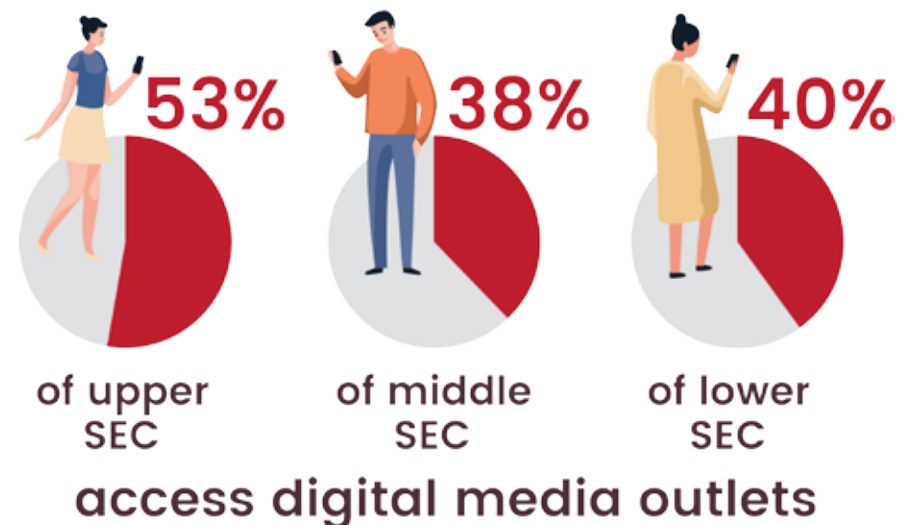
Image 4.1
Cable TV penetration in big cities

Digital publishing beats newspaper



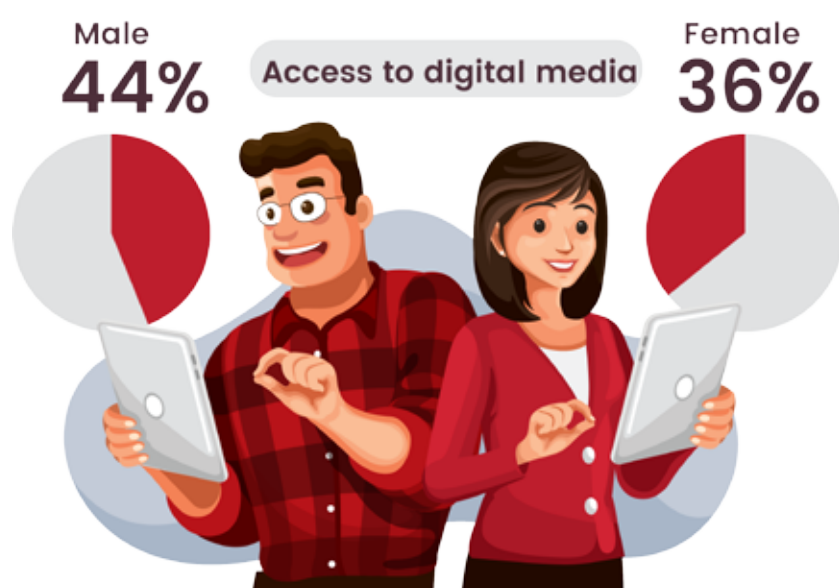
Digital publishing becomes the second most accessed media among Millennials after conventional TV, with 40% of Millennials reporting that they have used digital media outlets in the past month. Newspaper use is only at 6%, with readership concentrated only among the affluent Millennials. The shift from conventional to digital media has resulted in the decision from major legacy media outlets in Indonesia to reduce their print production or stop it altogether.

Digital publishing is accessed more by more younger Millennials compared to seniors. However, younger Millennials also read more newspapers, tabloids, and magazines compared to their older counterparts. Perhaps, this should be taken as more media consumption in general as opposed to specific preference among the younger Millennials for digital media outlets.

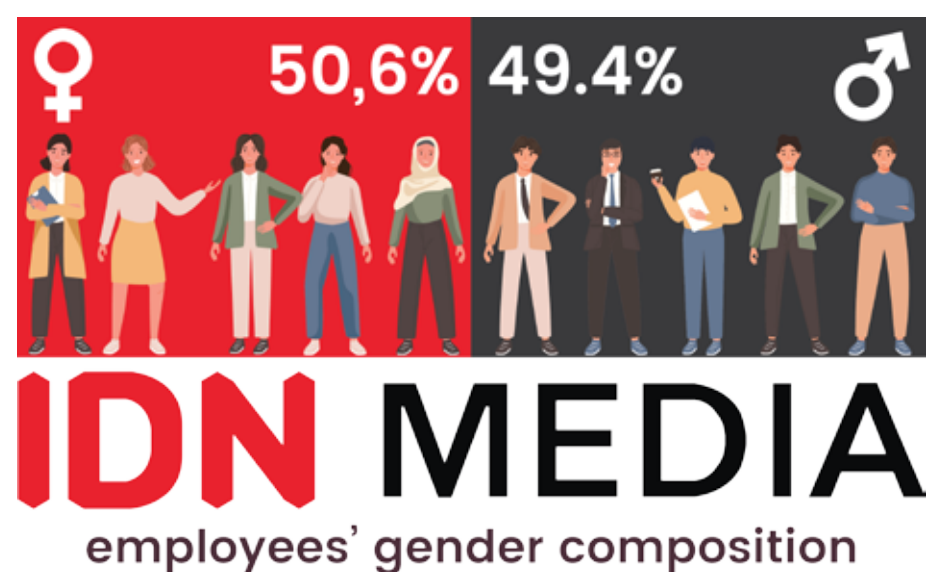


We find that more Millennials from upper SEC access digital media outlets (53%) compared to those from middle and lower (38% and 40% respectively). These affluent Millennials are also more likely to read newspapers, which is probably related to their more educated background and that they have more time to not only follow the news but also read analysis in the paper.

Interestingly, upper SEC Millennials also still read magazines, even though at a lower rate compared to digital media and newspaper use. Perhaps, magazines speak more about status symbols and connection compared to its informational purpose.



More men (44%) access digital media compared to women (36%), which makes digital media use slightly gendered. We believe that it's because men have more free time compared to women, who often bear the brunt of childbearing and household chores. This can also be because the media industry in Indonesia itself is dominated by male, both in the newsroom and in the news reports – with more male experts cited or featured in panels compared to females.



IDN Media has achieved gender equality in the company, with 50.6% female workers and 49.4% male workers. 6.5% of all women workers hold leadership position (managerial level and above), compared to 5% of all men workers. Women's representation in the newsroom helps reduce male-centric reporting and gender bias as well as increasing the amount of female-related stories that the media produces. IDN Media has at least three websites with female readers as their main audience: Popbela.com (pop-culture and lifestyle content), Popmama.com (parenting), and Yummy (food and recipes).

Content is king

When asked about what topics they look for when they read digital media outlets, Millennials show strong preference for entertainment and lifestyle content compared to hard news.

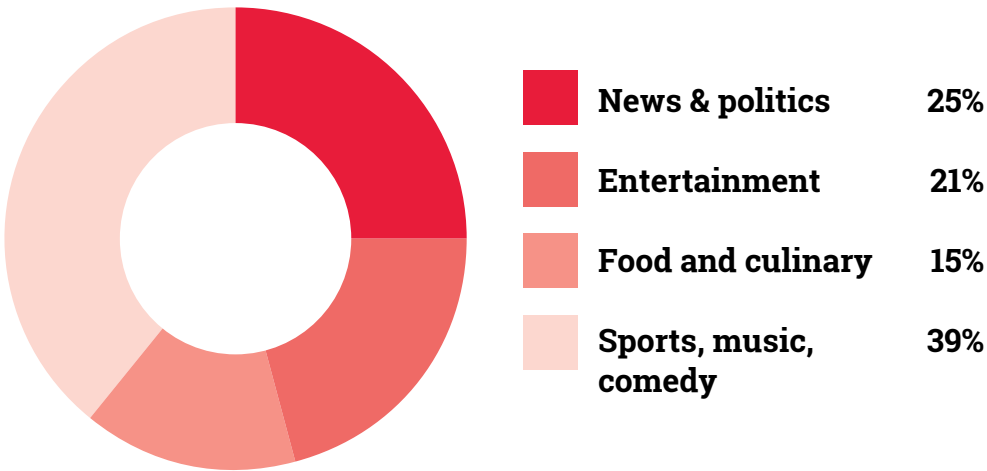


Image 4.2
Topic preferred by Millennials

Our finding shows that the more affluent a millennial is, the more likely they are to follow hard news and politics. Not only that affluent Millennials are more educated and have more time to follow the news, it is likely that the nature of their work requires them to be informed with the latest economic and political updates (specifically regulations-related) in the country.

Some content is more gendered than others. We find a noticeable difference in digital media consumption among male and female Millennials. Women are more likely to be interested in content related to food or culinary, fashion, movies, and entertainment news in general. Men are more likely to be interested in music, sports, game, technology, and automotive-related content. While both genders read news and politics, men are slightly more likely to do so compared to women.

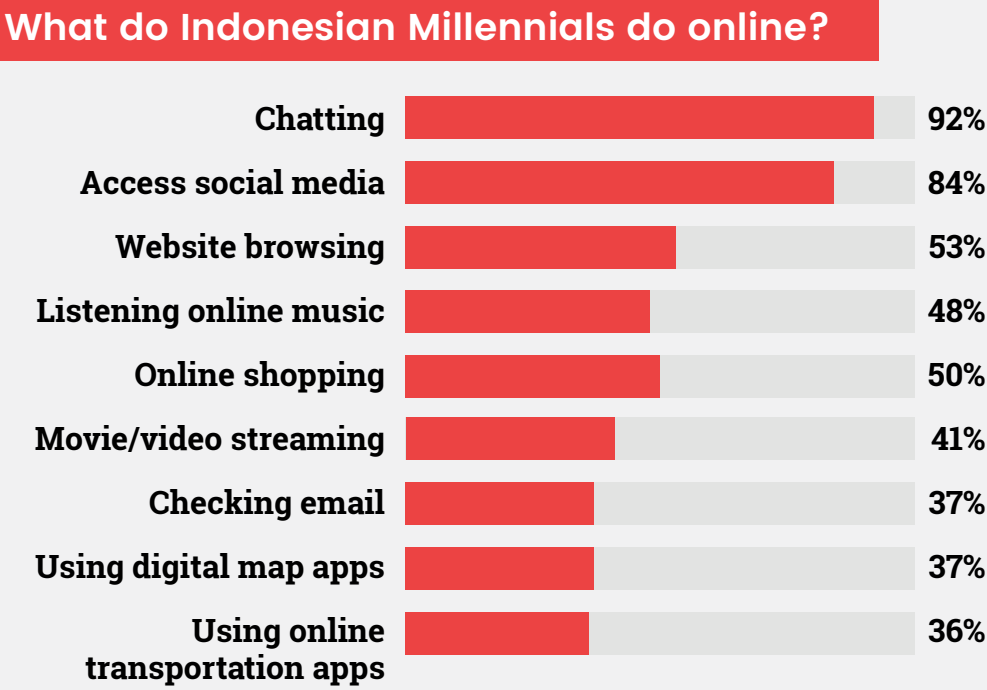


Image 4.3
Online activity of Indonesian Millennials

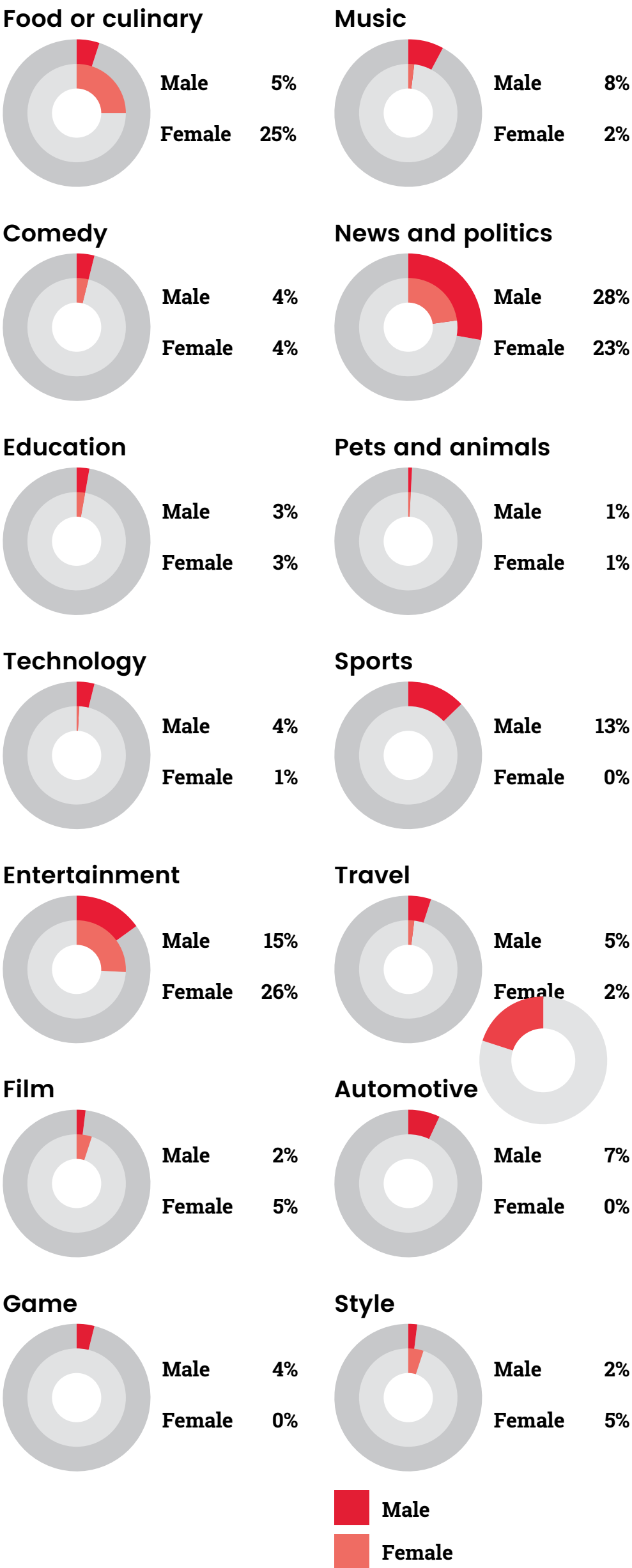


Image 4.4
Topic preferred by gender

Leading the mobile revolution with WhatsApp and social media

Device used for internet access:

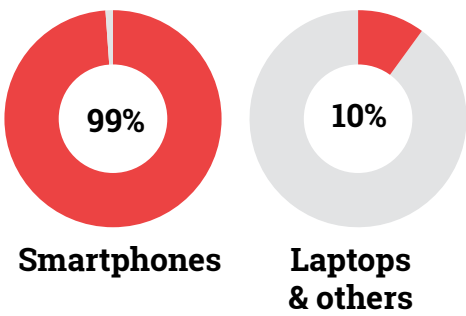


Image 4.5
Device used for internet access

Internet penetration in Indonesia:

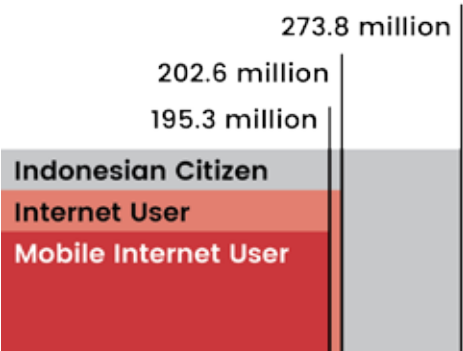


Image 4.6
Internet penetration in Indonesia

Messenger application used by Millennials:

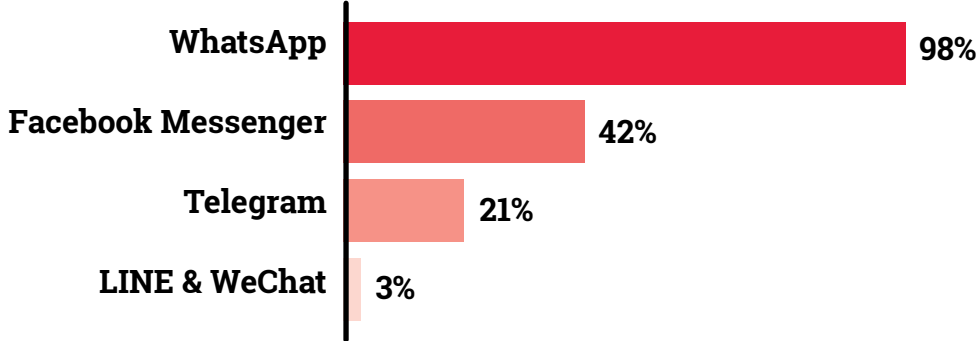


Image 4.8
Messenger application used by Millennials

Smartphones are used by 99% of Millennials to access the internet, compared to 10% use laptops and a few other various devices. In 2021, internet penetration in Indonesia reached 74% or 202.6 million users, with mobile internet users taking up most of the bulk with 195.3 million users, according to data from We Are Social and Hootsuite: Digital 2021 Indonesia.

Since Indonesian Millennials rely on mobile devices for their digital activities, choosing the right providers is key. 80% of Millennials say that they are unwilling to switch their provider, which reflects either strong brand loyalty or convenience due to limited coverage of some providers in the selected area.

Telkomsel remains the top provider for Millennials. Post-paid services are only used by a minority (3%) of Millennials.

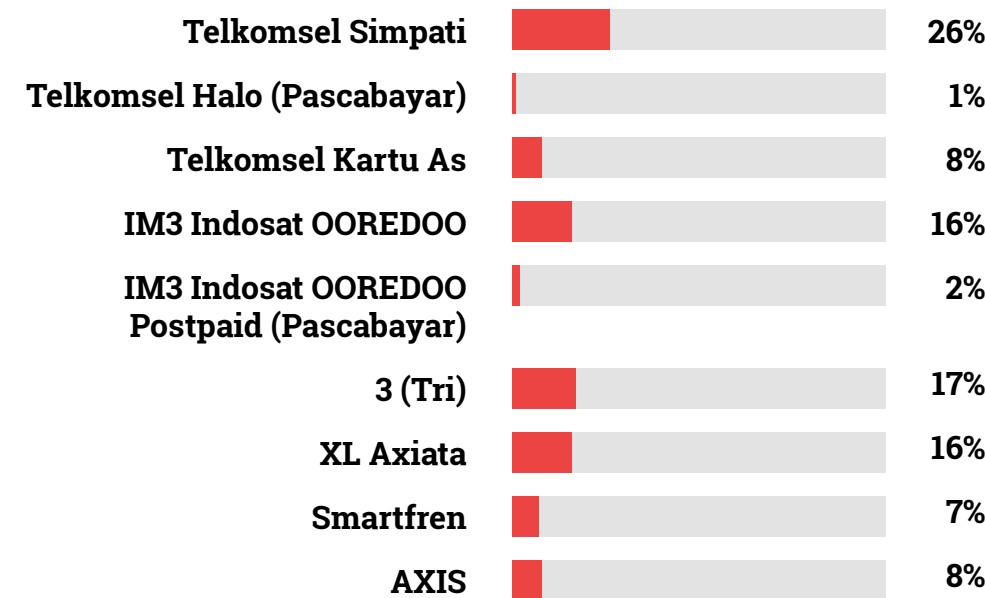


Image 4.7
Providers used by Millenials

Chatting and social media are the top two online activities among Indonesian Millennials when they go online. Messenger applications practically replace traditional SMS as a means of communication among Millennials, with 98% of Millennials using WhatsApp, followed by Facebook messenger (42%) and Telegram (21%). Japanese messenger app LINE and Chinese WeChat are only used by 3% of Millennials in our survey, mostly by more affluent Millennials, despite their hegemony in their origin country.

The majority of Millennials spend more than one hour daily on social media apps, with a quarter saying that they spend more than three hours daily. The figure might be rising amid the pandemic as Indonesia is still facing restrictions, although looser than the previous two years.

Tick tick scroll! Indonesian Millennials and daily social media use

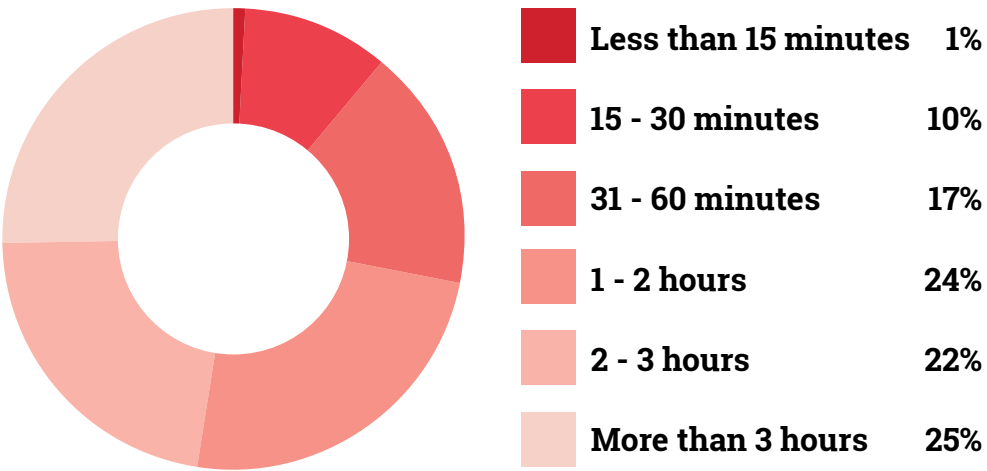


Image 4.9
Daily social media usage for Indonesian Millennials

Celebrity turned influencers: YouTube is key

We ask the Millennials about social media influencers that they like, and it turns out that the figures that Indonesian Millennials like are a mix between social media homegrown influencers and former TV celebrities turned influencers.

The top 5 names in our surveys share a commonality: They all have a growing YouTube account which showcases their personal lives. All these figures manage to have strong fan bases by creating parasocial relationships in which they invite their fans into their homes and family.

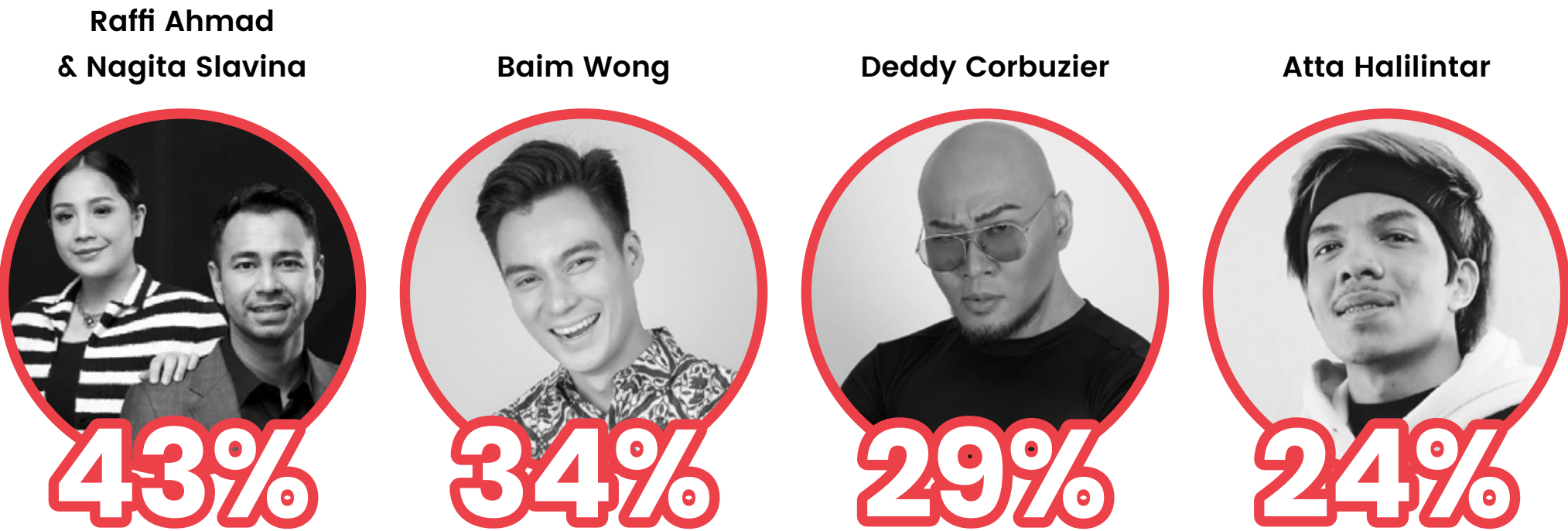
Top social media influencers for Indonesian Millennials

Raffi Ahmad and Nagita Slavina, a celebrity couple, have 60 million followers on their joint Instagram account @raffinagita1717 and 23 million subscribers on YouTube under Rans Entertainment.

Baim Wong, formerly known as an actor, has 17 million followers on Instagram and 20 million subscribers on YouTube.

Deddy Corbuzier, formerly known as a magician, has 18 million subscribers on his YouTube, where he hosts the Close the Door podcast. Deddy interviews various public figures and even government officials and ministers on the video-podcast.

Atta Halilintar, who is now married to Indonesian celebrity Aurel Hermansyah, has 29 million subscribers on YouTube.



Ria Ricis has 29 million subscribers on YouTube.

Ria Ricis



21%



14%

Raditya Dika



14%

Maudy Ayunda



10%

Anya Geraldine



9%

Tasya Farasya



The rise of visual media: YouTube, Instagram, and TikTok



Visual media used by Millennials

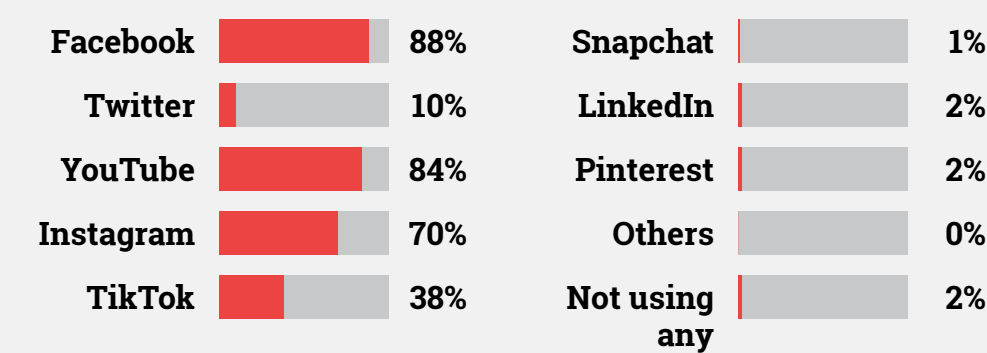


Image 4.10
Visual media used by Millennials

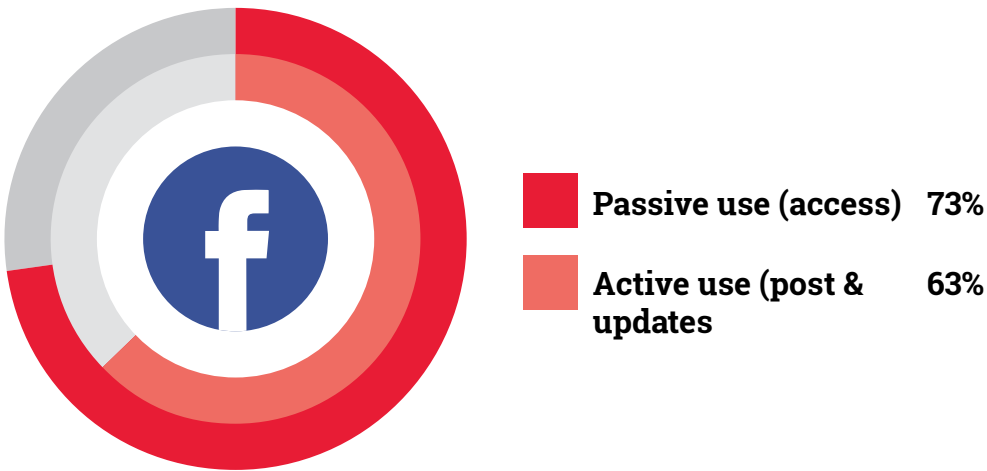


Image 4.11
Facebook daily usage for Indonesian Millennials

Facebook is used by almost all Millennials (88%) and remains the top daily social platform for Indonesian Millennials, both in terms of passive use (access, 73%) and active use (posts and updates, 63%). Considering that Indonesian Millennials use the internet mainly for social media and messaging features, Facebook is a one-stop platform as it also offers Facebook Messenger, which is used by 42% of Millennials in our survey. It also helps that Facebook can be enjoyed even with minimal or no internet access (but with no picture and video), which makes it accessible for those with minimum internet quota or live in areas with limited coverage.

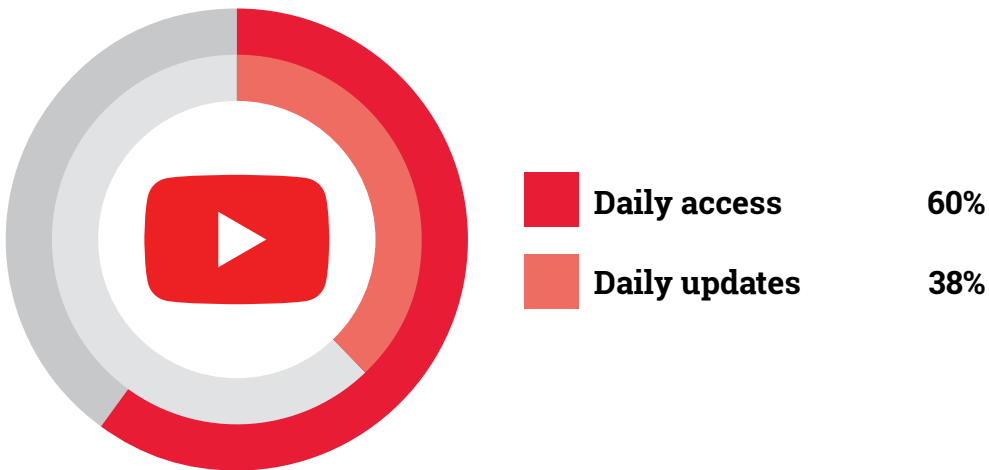


Image 4.12
Youtube daily usage for Indonesian Millennials

YouTube trails behind Facebook in terms of overall use (84%), daily access (60%), and daily updates (38%). Some internet providers in Indonesia offer extra or free quota for YouTube, which helps explain its popularity despite video being a data-heavy media.

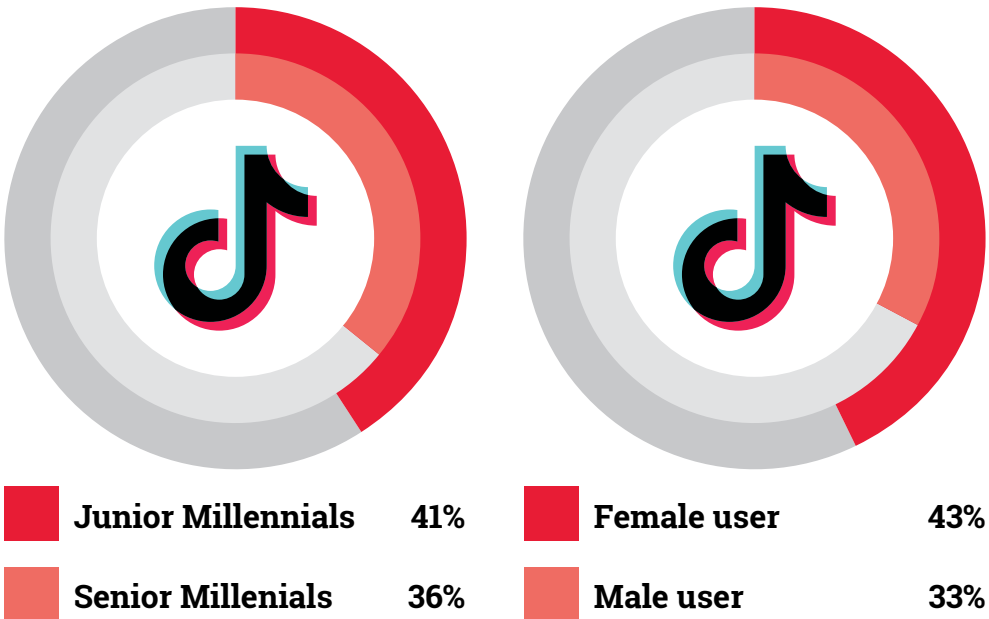


Image 4.13
Tiktok user by age

Image 4.14
Tiktok user by gender

TikTok is rising as a serious contender against Facebook and Instagram. 38% of Millennials use TikTok, with more junior Millennials (41%) using it compared to senior Millennials (36%). The platform is also noticeably more popular among female Millennials with 43% use compared to male at 33% – the biggest gender gap among all social media platforms in our list.

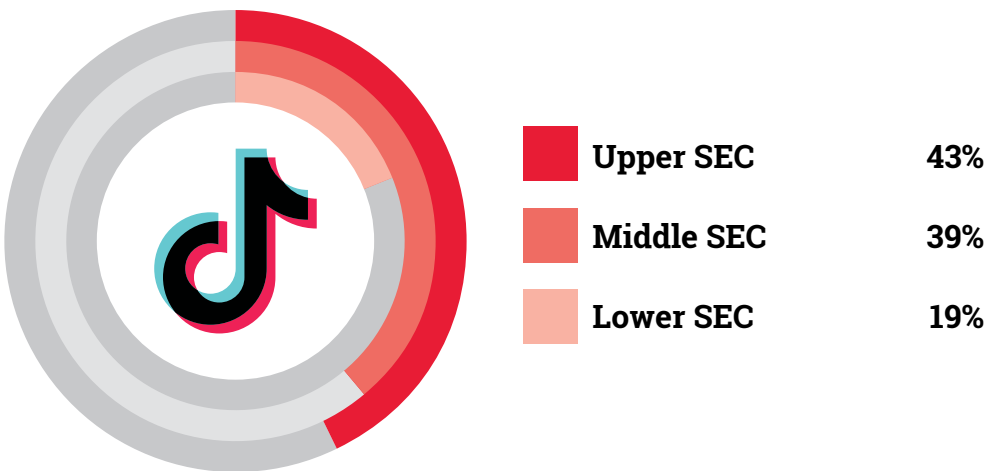


Image 4.15
Tiktok user by SEC

It's safe to say that TikTok is challenging Meta's dominance over how people spend their time and attention. The Chinese-owned social media's growth has even been mentioned by Mark Zuckerberg himself and in internal documents known as the Facebook papers. Meta is right to worry, as brands will follow where the consumers are. Our finding suggests that more affluent Millennials are using TikTok with 43%, compared to those from middle and lower socio-economic class (39% and 19% respectively).

What Metaverse?: A far-fetched dream in Indonesia

After Facebook (currently Meta) founder Mark Zuckerberg announced the company's change of name and direction to focus on metaverse, the word became the latest buzzword across practically the whole internet.

However, the metaverse remains a distant concept in Indonesia. Despite the high rate of internet penetration, most Indonesians only rely on smartphones on a daily basis while the use of more advanced gadgets such as VR is still limited.



Millennials who agree that metaverse can replace real-world interaction

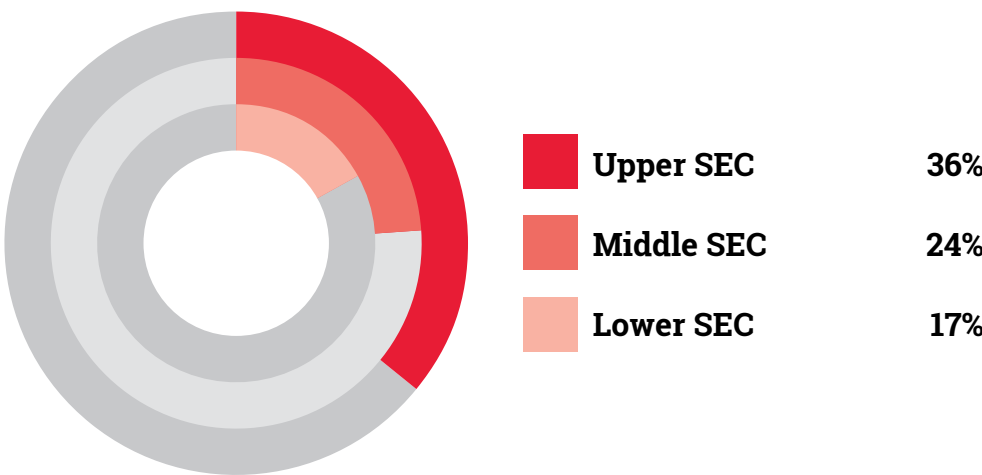


Image 4.16
Millennials who agree that metaverse can replace real-world interaction

As with other technologies, metaverse is more familiar to those in the upper socio-economic class compared to others. For instance, while in general only 25% of Millennials agree that metaverse can replace real-world interaction, the rate is noticeably higher among the upper SEC (36%) compared to middle (24%) and lower (17%) SEC.

Millennials who agree that metaverse is exclusive, can only be used by certain people

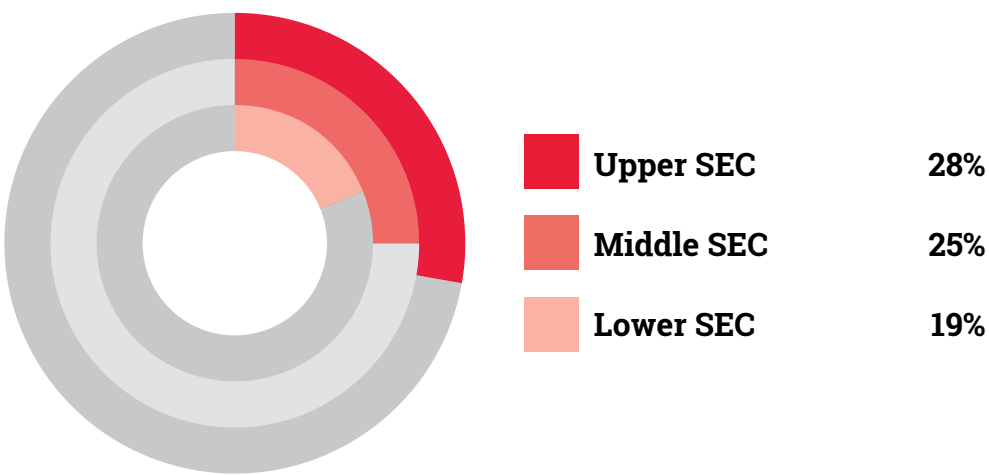


Image 4.17
Millennials who agree that metaverse is exclusive

24% of Millennials even agree that metaverse is exclusive, in the sense that it can only be used by certain people. This perspective is more prevalent among those with lower SEC at 28%, compared to middle at 25% and upper at 19%.

The background is a light gray gradient with various white geometric and abstract elements. At the top, there are several starburst or fireworks-like patterns. Below these, there are wavy lines and a hexagonal shape filled with a dot pattern. In the center, there is a large, stylized white graphic that resembles a hand or a set of fingers. To the right of this graphic is a plus sign. The text "ENTERTAINMENT HOBBY" is written in a bold, red, sans-serif font, centered horizontally. Below the text, there are two horizontal red lines, one on each side of the word "AND".

**ENTERTAINMENT
HOBBY**

— AND —

LEISURE



What do Millennials like to do?

It depends on money, age, and gender

More money, more leisure time, more pleasure: The more affluent you are, the more activities you can afford and incorporate into your daily lives.

Our findings show that those from the upper socio-economic class are more likely to have more than a hobby. The affluent Millennials are also represented in almost every activity in our list.



32%

Travel domestically



5%

Travel internationally



The affluent Millennials, belonging to the upper socio-economic class, say they are more likely to travel domestically (32%) and internationally (5%). For those in the middle and lower SEC, the rate of travel as a daily routine is only at 14% and 4% respectively.

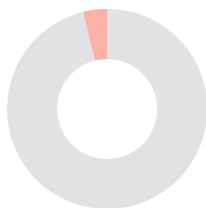
14%

Travel as a daily routine



4%

Travel as a daily routine



It is interesting that nobody considers doing household chores and studying as a part of their routine (not even the housewives that make up 34% of our survey participants), but some people do consider working as their daily routine. Those who consider work as their daily routine are polarized to both extremes of socio-economic classification, but probably consider the activity differently. For the rich, work might be a status symbol and part of their identity; while for the poor, work is a must.

The poorer you are, the more likely you are to have an entrepreneurial activity to support your daily needs. Development economists Esther Duflo and Abhijit Banerjee in their book *Poor Economics* argue that it's not because the poor are more innovative but due to economic pressure. The phrase "to earn a living" is meant literally here.

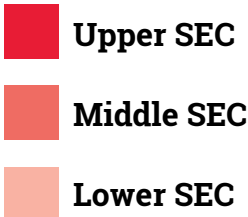


Image 5.1
Millennials who travel as a daily routine by SEC

Activities preferred by Millennials' SEC:

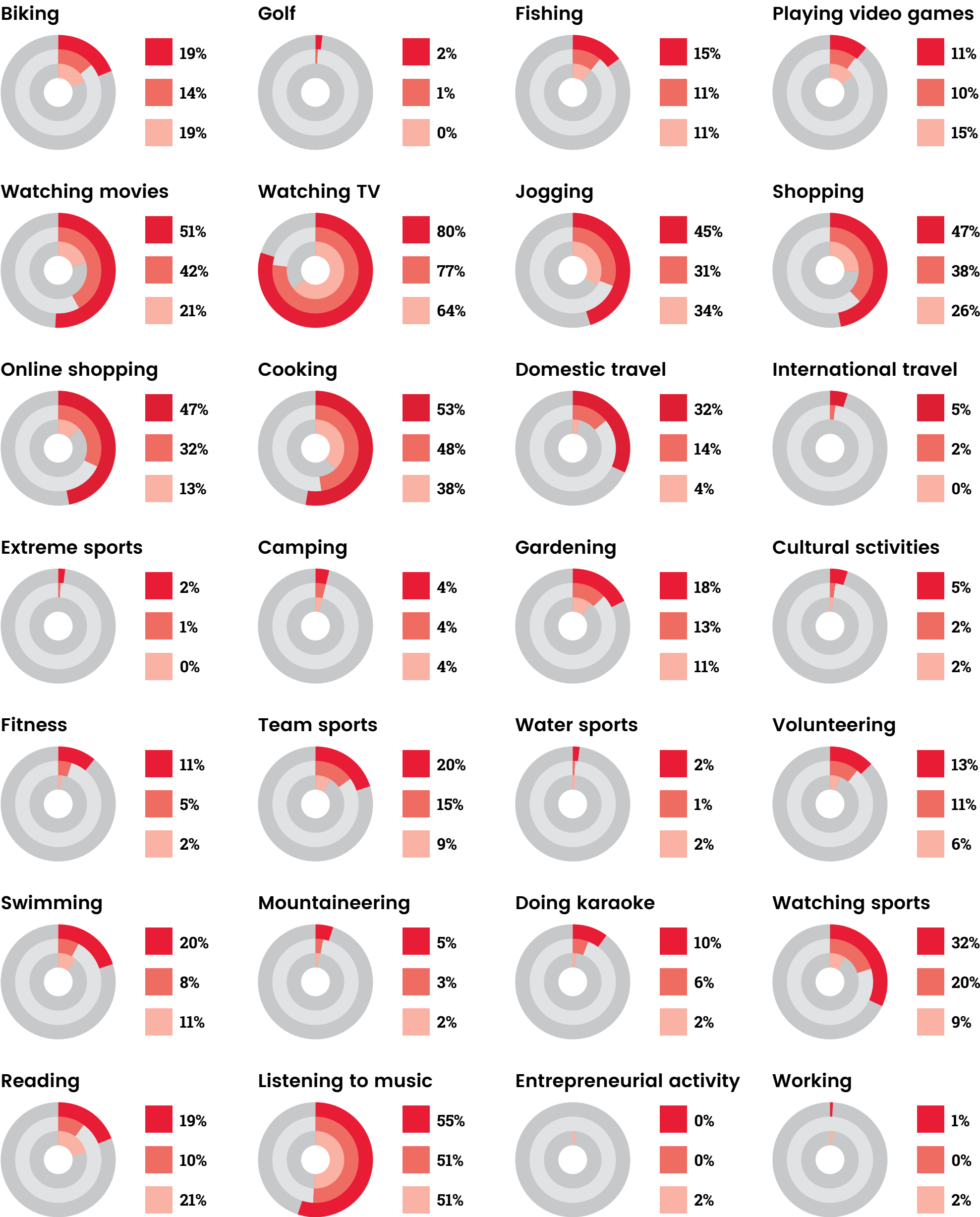


Image 5.2
Activities preferred by Millennials' SEC

Upper SEC Middle SEC Lower SEC

The youth is not wasted on the young: Younger Millennials are more likely to try new activities. More variations, more time spent outdoors.

Perhaps, it's due to the amount of financing and promotion that makes travel more affordable for junior Millennials. The senior Millennials also have to consider their children, who might not be qualified for COVID-19 vaccines yet.

IDN Times' internal data shows that senior Millennials consider their families in terms of travel and other activities. "Activity recommendations for families" search on IDN Times increased by 5.78 times in 2021 compared to the previous year.

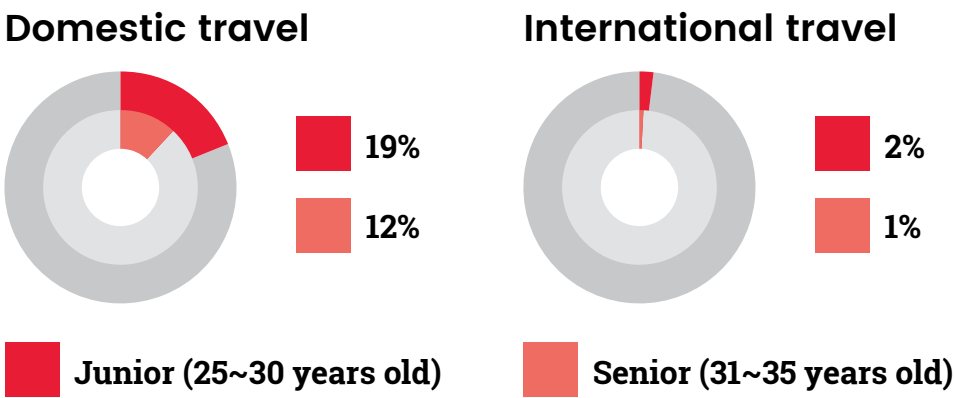


Image 5.3
Junior vs. senior Millennials travel activity.

Junior Millennials travel more compared to their senior counterparts for both domestic travel (19% vs 12%) and international travel (2% vs 1%). The cliché goes, "When you get older you have money and energy but no time. And later when you finally have time and money, you no longer have energy," but the junior Millennials in our survey seem to have it all.



Activities preferred by junior and senior Millennials:

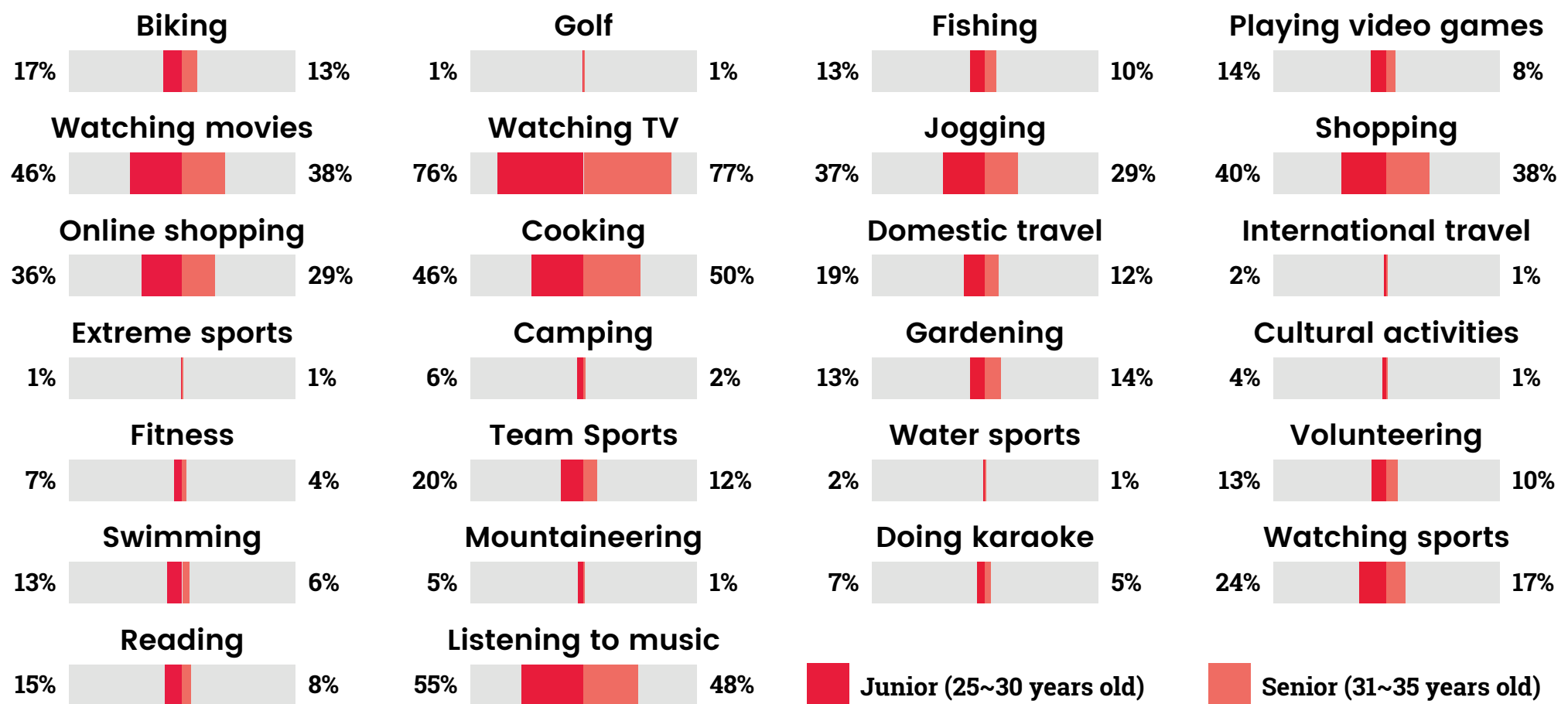


Image 5.4
Activities preferred by junior and senior Millennials



Some activities are more **male-dominated** than others, such as outdoor and team sports, fishing, camping, mountaineering, and playing video games. **Female Millennials prefer mostly indoor activities** such as watching movies or TV, shopping (both online and offline), cooking, reading, and gardening.

Even when it comes to sport, there’s a noticeable difference: men are more likely to go out and exercise in a team while women choose simple exercises that can be done individually such as power walking or jogging.

Activities preferred by male and female Millennials:

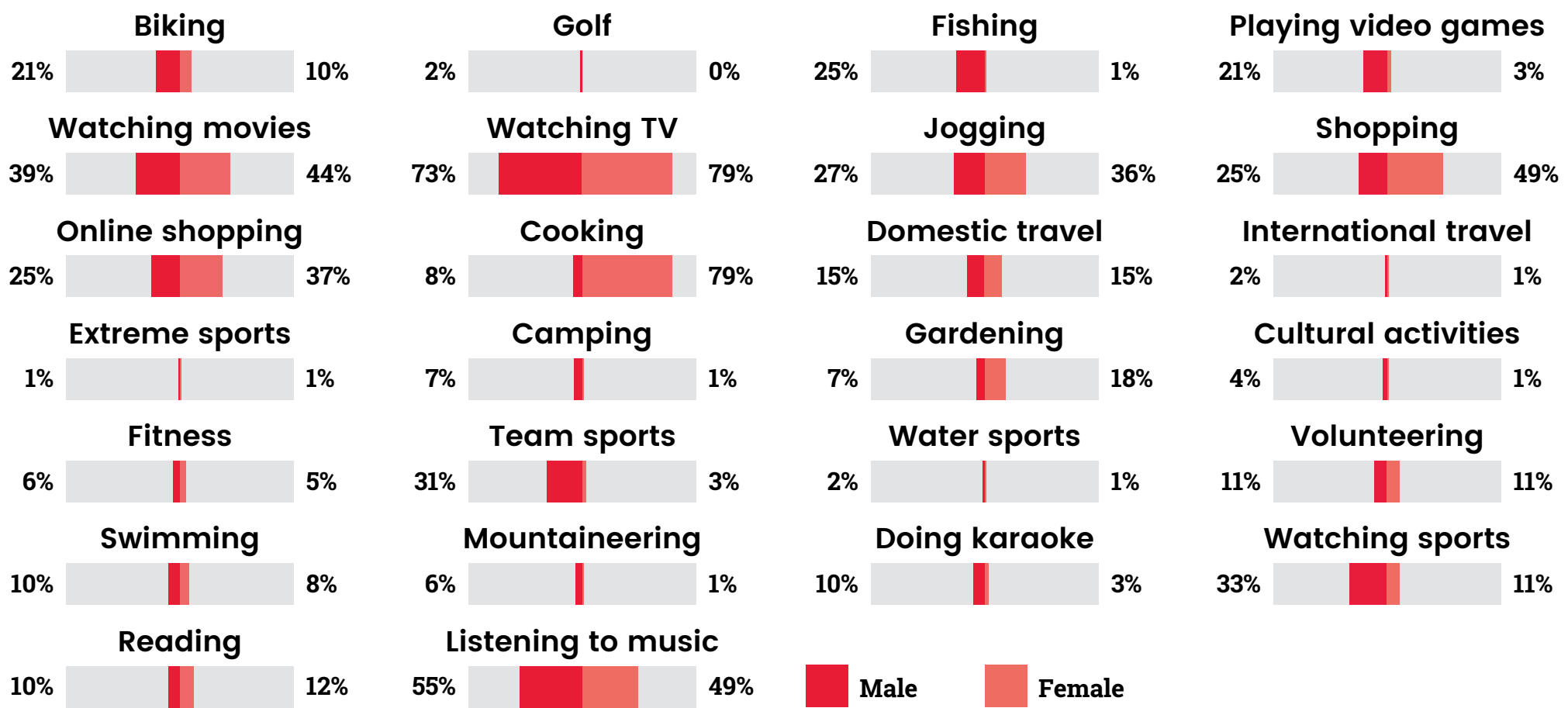


Image 5.5
Activities preferred by male and female Millennials



Home is where your hobbies are?

Two years into the COVID-19 pandemic, Indonesian Millennials are taking up new hobbies that can be enjoyed at home. Our surveys find that among these new hobbies are cooking, gardening, watching movies or TV, listening to music, and even aquascaping. Due to its popularity boom, betta fish prices skyrocketed to millions of rupiah from its regular price at Rp 15,000 (about one US dollar).

These new hobbies become sort of trends that might come and go, but some remain. In the beginning of the pandemic, a lot of people took up cycling due to gym closures and gardening due to being forced to stay at home. However, these two activities have been considered as routine now for 15% of Millennials.

Activities that used to be personal like reading have transformed into a community or group activity. Due to newfound love for reading and lack of social activity amid the pandemic, some avid readers started their own virtual book clubs, like the Buibu Baca Buku Book Club that aims to empower women and especially mothers through reading. As these book clubs are hosted online, there is less pressure for newcomers or those who have not even finished the book.



High-demand sports: Welcome to the great outdoor

As awareness regarding physical and mental health grows amid the pandemic, sports become part of daily routine for 86% of Millennials in our survey. Most popular form of exercise is jogging, cycling, and soccer – all of which are done outdoors, where the players can worry less about the risk of COVID-19 transmission.

Other sports such as golf and tennis have also gained popularity, although mostly in the upper socio-economic classes considering that one has to spend extra expense for the tools and the field.

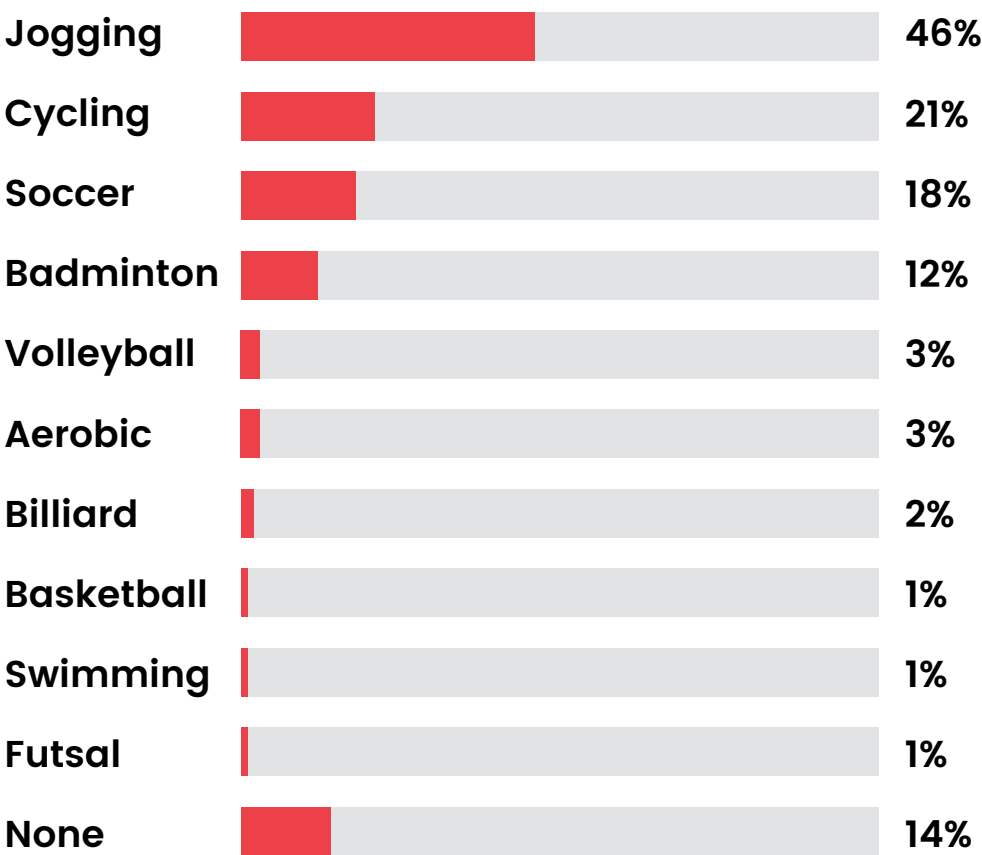


Image 5.6
Popular sports for Millennials

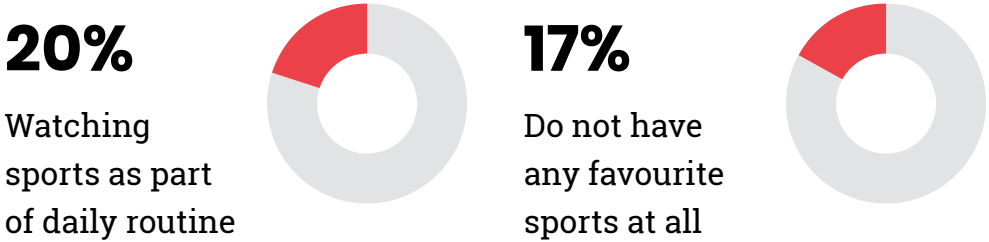


Image 5.7
Millennials Watching Sports Even They do not Have Any Favourite Sports

20% of Millennials consider watching sports as part of their daily routine. However, only 17% of all Millennials say that they have no favorite sports at all – meaning that watching sports is one of those activities that people partake in even if it's not their particular interest.

Top 5 sport leagues in Indonesia are dominated by soccer

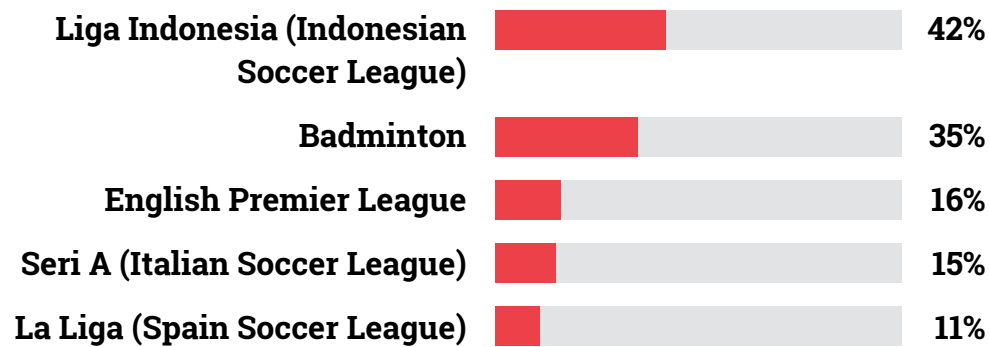


Image 5.8
Top 5 sport leagues in Indonesia

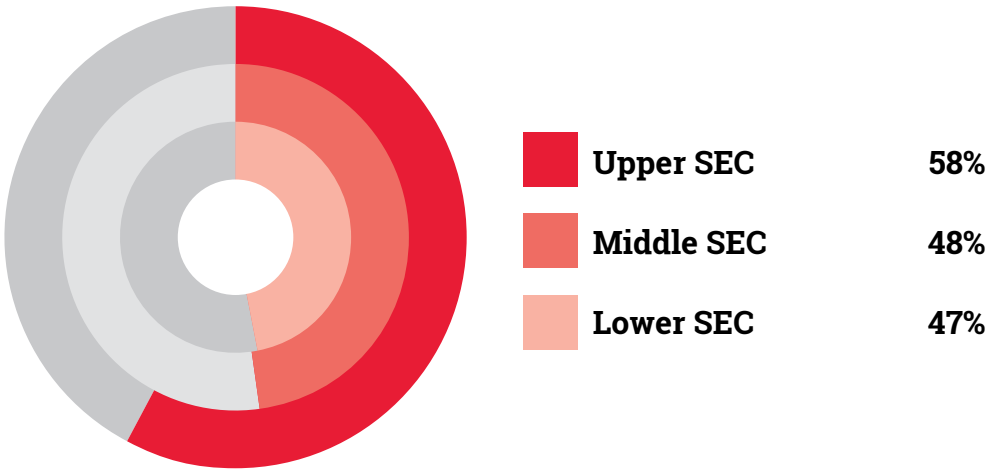


Image 5.9
Millennials who are ready to travel by SEC

As Indonesia is loosening restrictions thanks to the nation's high vaccination rates and declining number of cases, one in two Millennials are ready to travel again. While there is a slight difference among upper (58%), middle (48%), and lower (47%) socio-economic classes, we are seeing a rise of appetite for travel in 2022.

Concerns for Millennials when they are traveling:

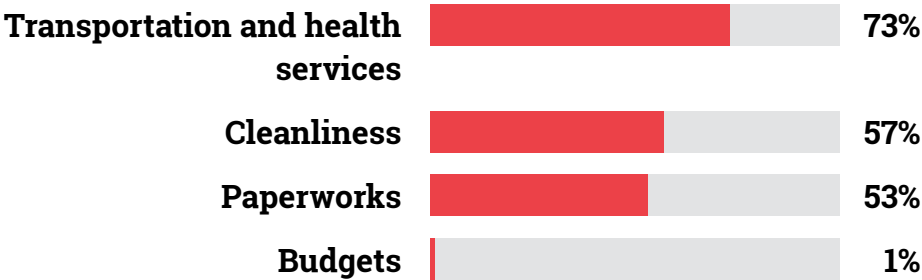


Image 5.10
Concerns for Millennials when traveling

When traveling, transportation and health services become key factors for 73% of Millennials, as well as cleanliness (57%) and paperworks (53%). Budgets seem to be the least concern for Millennials, with only 1% –all belonging to the middle class– saying they are considering budget as an important factor. As the Indonesian government is loosening COVID-19 restrictions by erasing paperwork requirements for travel, we might see even more Millennials exploring new and old destinations in the country.

Top choice transportation for domestic travel:

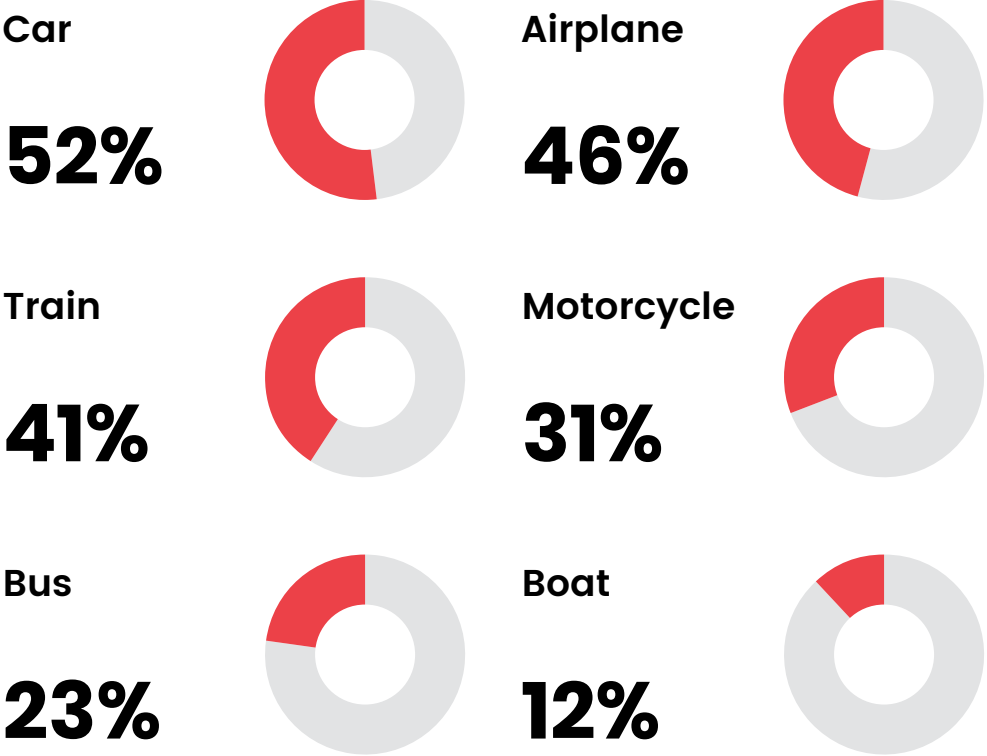


Image 5.11
Top choice transportation for domestic travel

Our finding shows that domestic travel, particularly inland, is gaining traction among Millennials based on their choice of transportation. Car becomes top choice for Millennials, with 52% saying they prefer to travel by car, followed by airplane (46%), train (41%), motorcycle (31%), bus (23%), and boat (12%).

Lost in wanderlust:
49% Millennials are
ready to travel in 2022



Traveloka is #1 travel app for Millennials, followed by Tiket.com

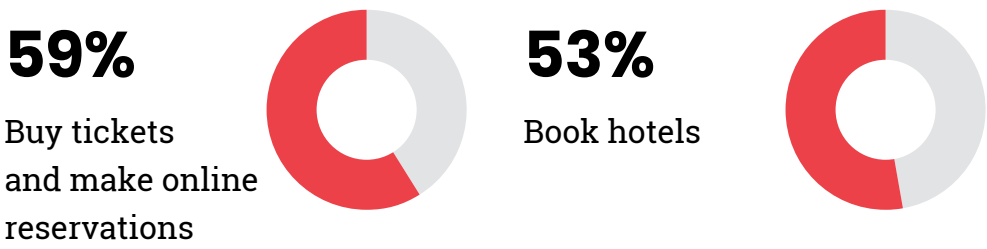


Image 5.12
Millennials' Traveloka usage

As Millennials put convenience first, choosing a reliable travel-booking app is crucial. Our finding shows that Traveloka is the top choice for Millennials when it comes to securing their tickets and making online reservations (59%), as well as booking hotels (53%).

Traveloka has become a favorite among Millennials, beating local and global rivals, because it offers almost everything one needs for a trip, from the transportation to experiences that one can enjoy during vacation. Not only does it cover the activity part of the travel, Traveloka also offers financing choice with the buy now pay later (BNPL) scheme.

Popular platforms for traveling:

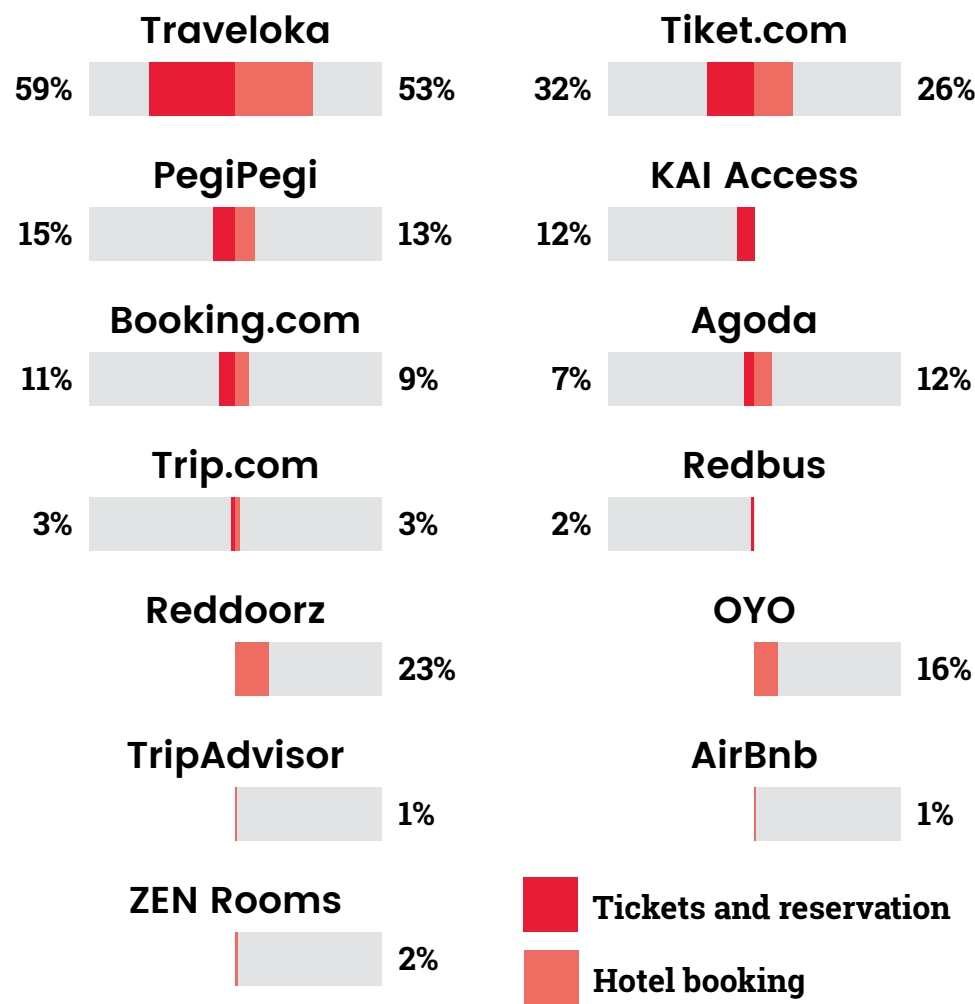


Image 5.13
Popular platforms for traveling

Nature and culinary are top travel priorities

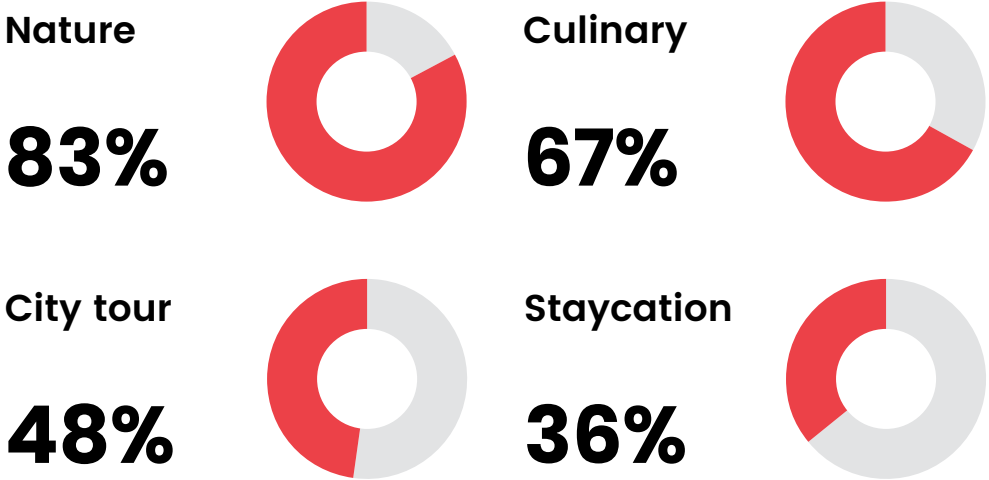


Image 5.14
Top travel priorities

Indonesia has a plethora of natural wonders for tourists and travelers, and it is not suprising that visiting natural attractions has become a top pick among Millennials (83%).

Culinary tour trails nature as the second most popular choice with 67%, followed by city tour (48%), culture, and staycation (36%). While people might have to spend more time visiting natural attractions, activities like culinary, city tours, and staycations are more practical and can be accomplished within a one-day trip.

Several groups have offered guided walking tours in various cities, such as Jakarta Good Guide that offers dozens of routes for those who wish to explore the nook and cranny of the capital city.



YouTube is the top choice to stream music, beating JOOX and Spotify

Most popular devices used to listen to music:

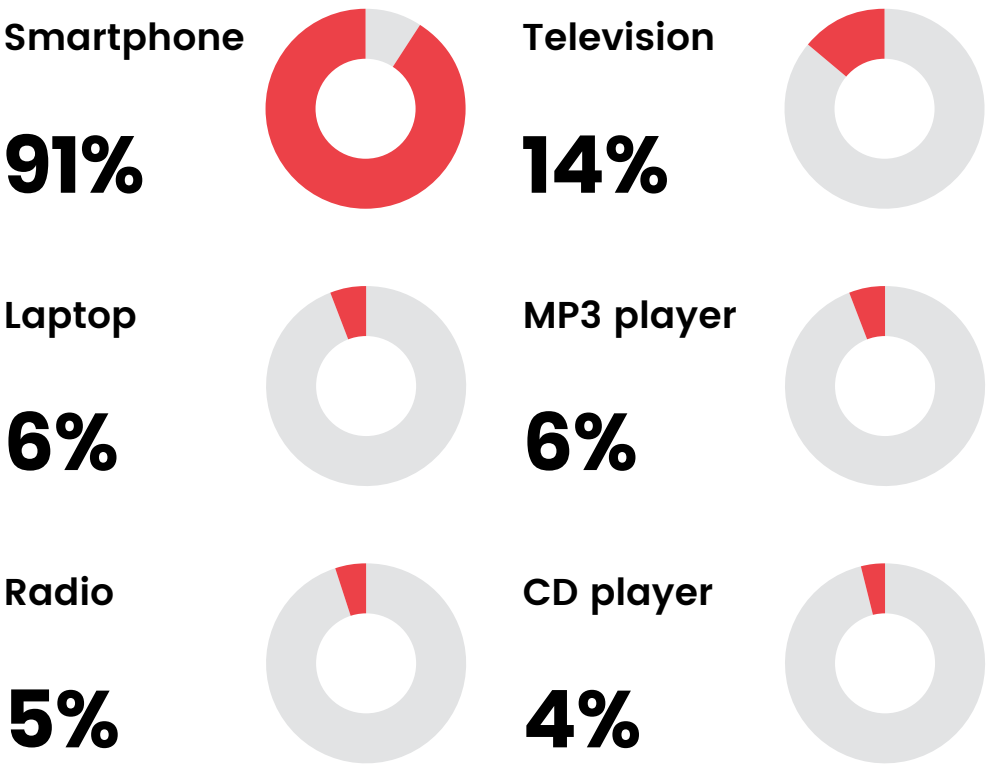


Image 5.15
Devices used to listen to music

91% of Millennials use their smartphone to listen to music, leaving other devices like television (14%), laptop (6%), MP3 player (6%), radio (5%) and CD player (4%) far behind.

Most Millennials enjoy music for free



Popular platforms used to listen to music:

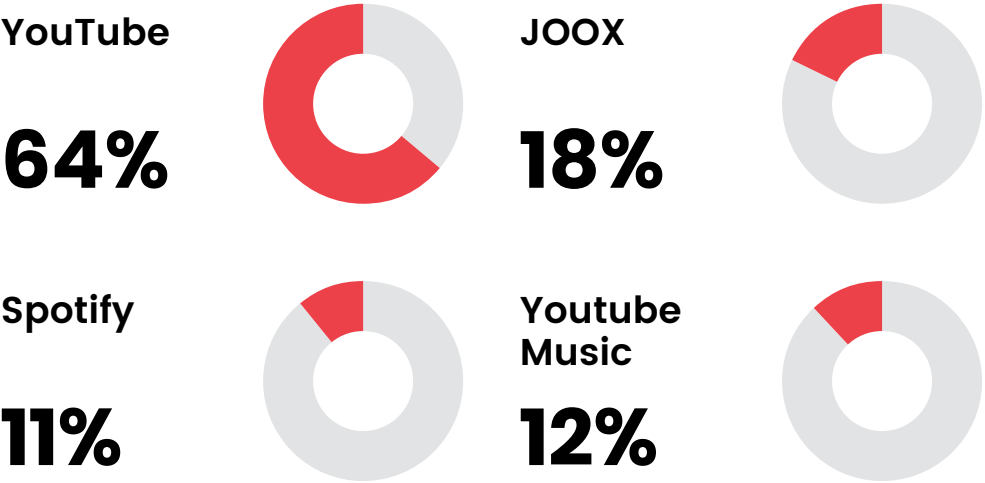


Image 5.16
Platforms used to listen to music

In the age of streaming, YouTube (64%) beats music-specific platforms such as JOOX (18%), Spotify (11%), and even YouTube Music (12%) itself. This is in line with our previous finding of YouTube as the second most used social media in Indonesia.

YouTube owes its popularity as a music-streaming service due to the fact that it comes as a preloaded application on most phones (as opposed to JOOX and Spotify, which users have to download first) and that it is free to access, both in terms of content and internet connection.

Free being the imperative here considering that only 23% of Millennials are interested in paying for subscriptions for music. 17% of Millennials even say that they don't use any platform to listen to music, which leads to the assumption that they are enjoying pirated music.

The preference toward free content and platform explains why YouTube's use far exceeds YouTube Music, which is only accessible for premium users who pay for subscription.

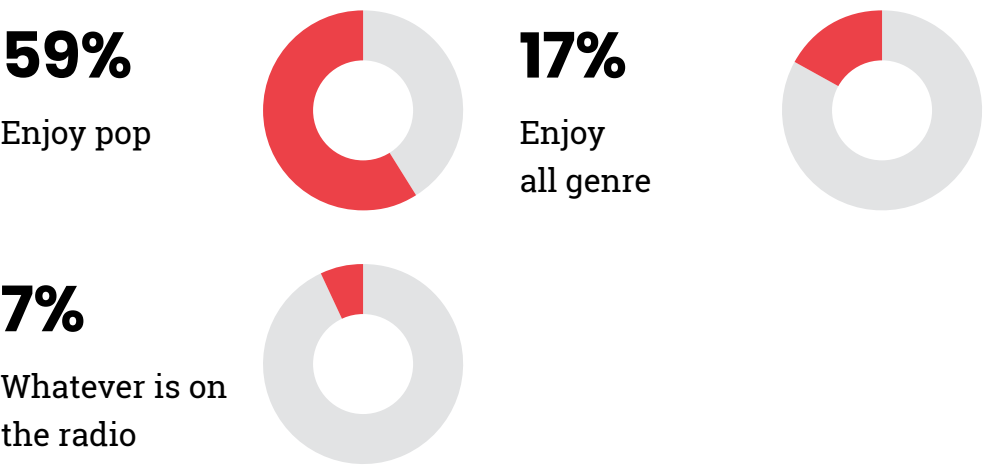


Image 5.17
What music millennials listen

When it comes to taste, our finding shows that the most popular music genre among Millennials is, of course, pop (59%). Quite a significant population (17%) says that they have no preference and enjoy all genres. There's also some (7%) who listen to Top 40 or whatever is on the radio. In our view, this might explain why most Millennials forgo music subscriptions or online concerts as only few have favorite musicians or artists whose works they truly enjoy. To sum up, "Why bother?"

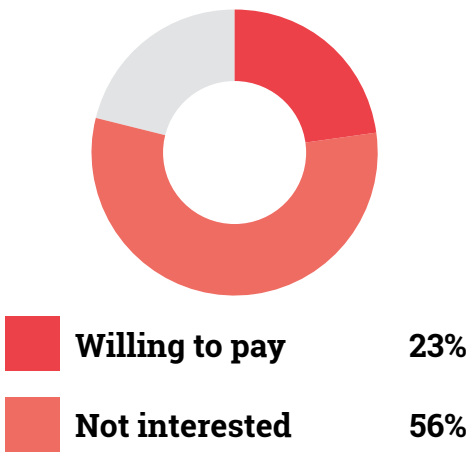


Image 5.18
Willingness to pay for subscriptions

Only 1 in 5 Millennials (23%) say they are willing to pay for music subscriptions. Our finding shows that willingness to pay for music subscriptions does not correlate with one’s socio-economic classification. More than half Millennials (56%) say that they are not interested in paying for music subscriptions.

The Hallyu question: Only 14% of Millennials are interested in K-Pop

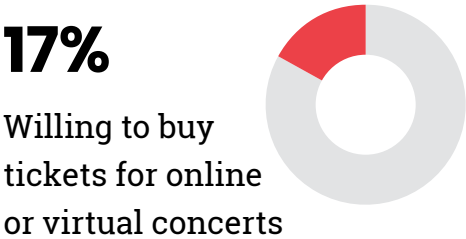
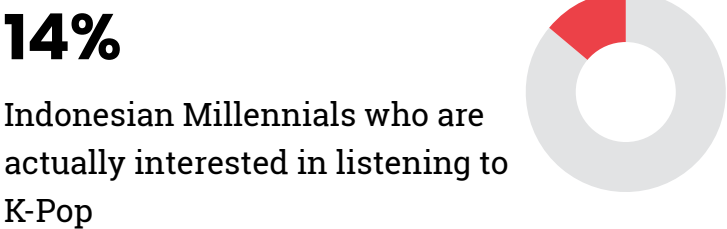


Image 5.19
Millennials who are willing to buy tickets for online or virtual concerts

We find the same pattern in willingness to buy tickets for online or virtual concerts, with only 17% are interested in buying tickets for online concerts. But when the Millennials have a musician or artist that they support, they will go all out.



Even though K-Pop seems to take the world by storm, only 14% of Indonesian Millennials are actually interested in listening to K-Pop. This seems to be a relatively low number considering the fact that some local brands are using or have used K-Pop idols as their ambassador in the past year.

The most popular Korean idols among the Millennials who are interested in K-Pop are: BTS, BLACKPINK, and IU. Some Millennials even specify names from their idol groups, such as Lisa from BLACKPINK and Jungkook and Taehyung (also known as V) from BTS.

In 2022, Justin Bieber announced the Justice World Tour which includes Jakarta, Indonesia, as one of the stops. The tickets were sold out within minutes after a fiasco with the e-commerce platform that provided the ticket, prompting an additional second date, which was also sold out. In hindsight, the promoter should’ve seen it coming as in our survey, Justin Bieber is the most popular international singer among the Millennials – beating Adele, Taylor Swift, and Ed Sheeran.

1 in 4 Millennials listen to podcast, mostly for fun

23% of Millennials say they listen to podcasts. Of these podcast listeners, most tune in for entertainment topics such as comedy and drama. However, 1 in 3 podcast listeners say that they listen to podcasts to follow news and politics. There are also those who follow specific topics such as culture (30%), health (33%), business (30%), sports (26%), investigative journalism (15%) and even religion (20%).

In Indonesia, some podcasts are not only available in audio format but also in video. This allows the podcast to be published on YouTube too, which helps them reach an even bigger audience compared to audio-streaming platforms such as Spotify, Apple Podcast, and Google Podcast.

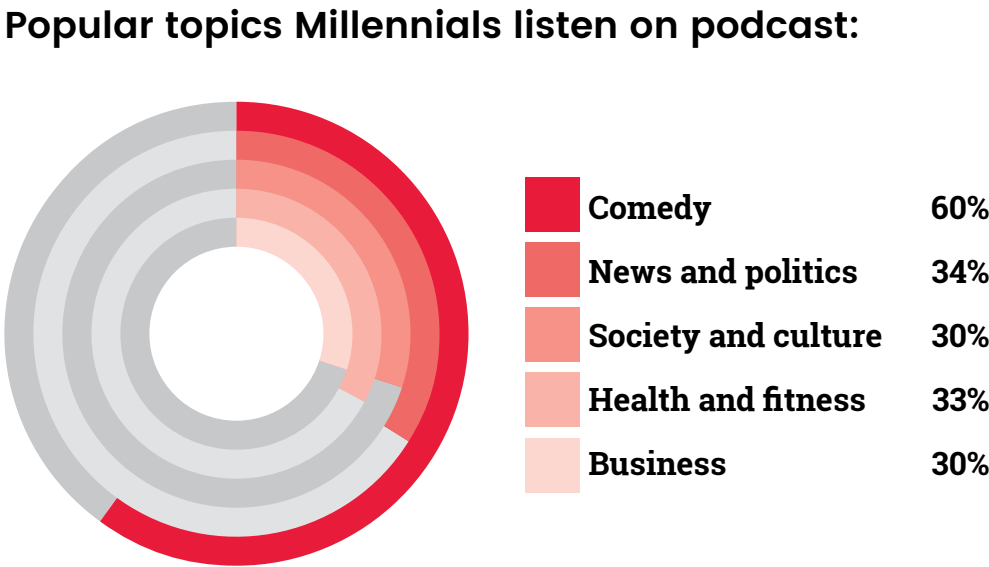


Image 5.20
Popular topics Millennials listen on podcast

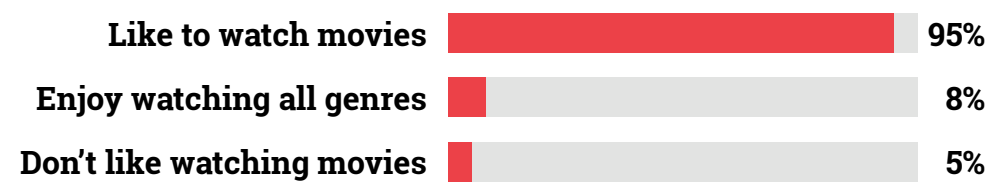


Image 5.21
Millennials who like watching movies

95% of Millennials like to watch movies, with comedy, action, and drama as the most popular genre among the Millennials. 8% say that they have no preference at all and enjoy watching all genres. Only 5% of Millennials say that they don't really like watching movies.

Popular movie genres among Millennials:

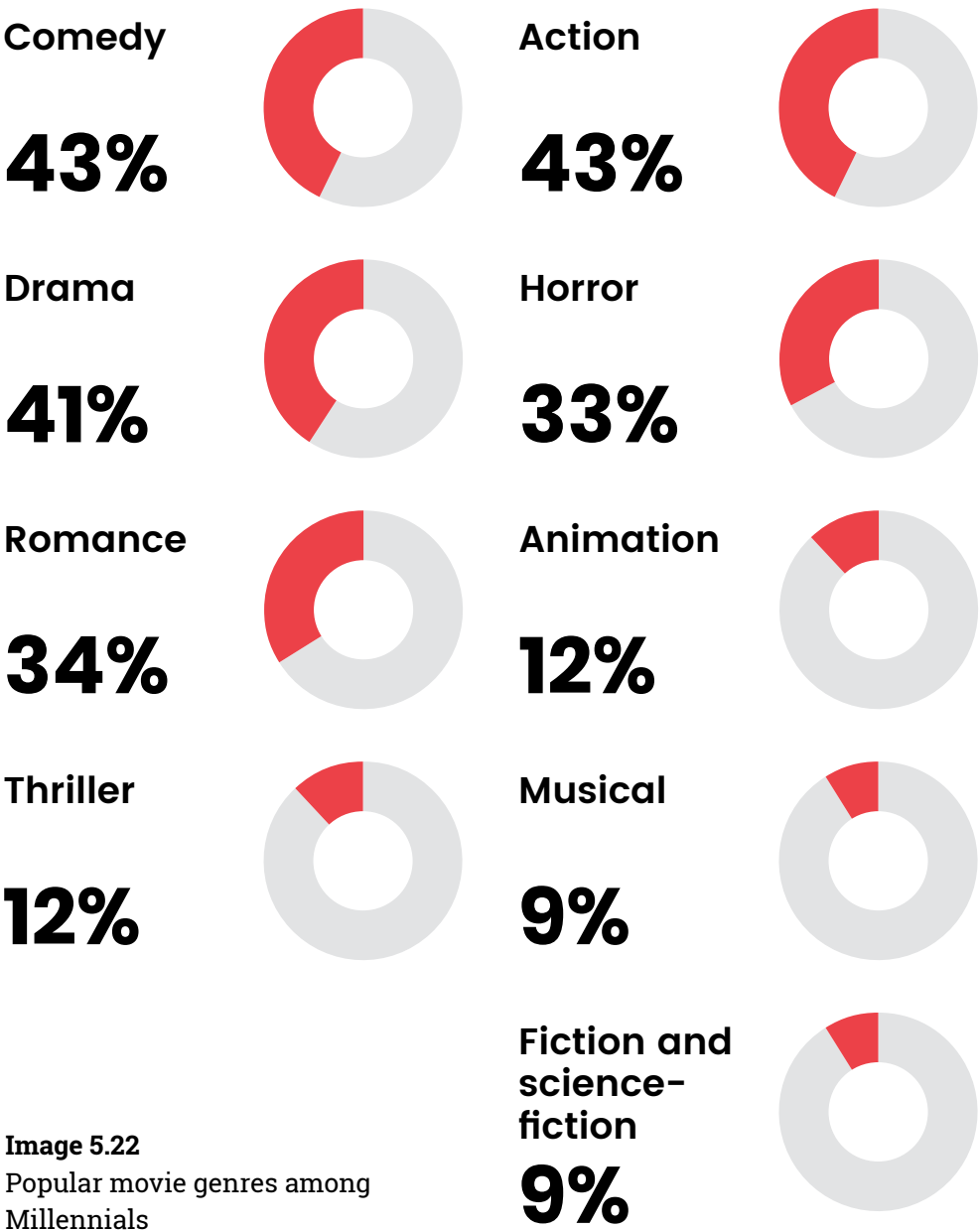


Image 5.22
Popular movie genres among Millennials

How Millennials watch movies:

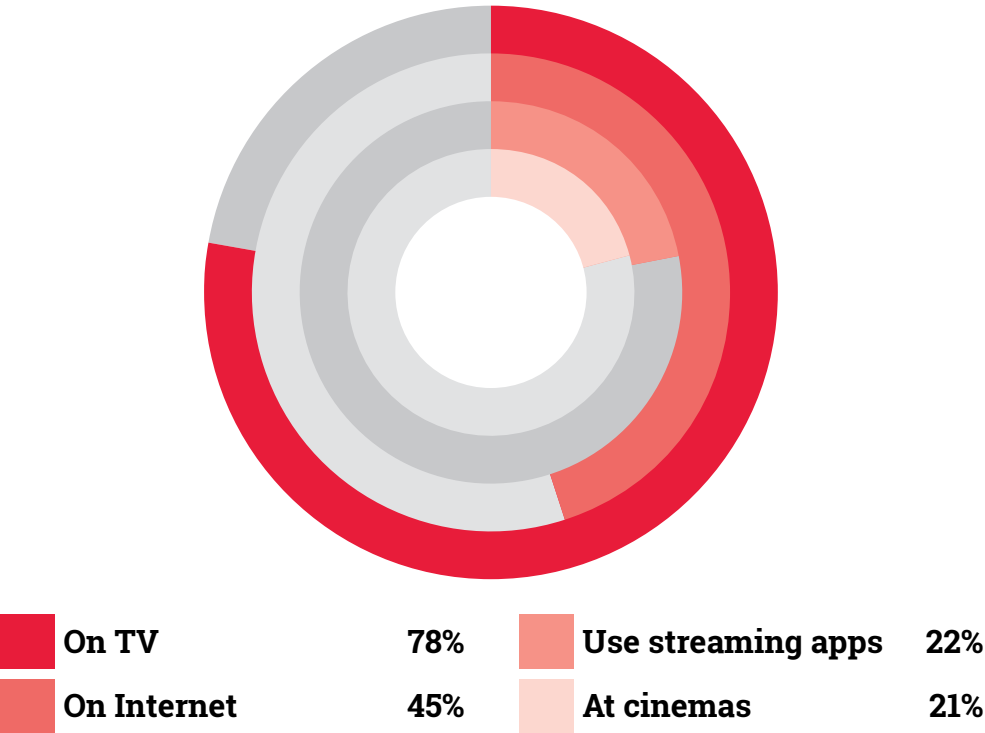


Image 5.23
How Millennials watch movies

78% of Millennials say that they watch movies on TV. Almost half of Millennials (45%) watch movies on the internet, but only 22% use streaming apps. 21% of Millennials watch movies at the cinemas, which might seem to be a low number but understandable considering that Indonesian cinemas only began to start operating again in mid-2021 with limited capacities. 8% of Millennials still watch movies on DVD. The cinemagoers are mostly from upper and middle socio-economic class, while the ones who watch DVD are mostly from lower SEC.

Movies: Comedies, action, and drama still reign on the big screen



Netflix and chill?

Streaming platforms need to warm up to Indonesian Millennials

23%

Interested in paying subscription



57%

Not using any streaming platform



Image 5.24 Millennials' interest on movie streaming platforms

Only 23% of Millennials say that they are interested in paying subscriptions for movie streaming platforms. 57% say they are not using any streaming platform right now. While the number of those who are not using streaming platforms are slightly higher among lower SEC, the rate is 55% for the upper SEC and 57% for middle SEC. In short, the decision not to have a subscription is not entirely about money.

While some Millennials do use streaming platforms, willingness to pay is an entirely different matter. The most popular platforms after Netflix are those that can be accessed without paid subscriptions such as WeTV, Viu, Vidio, and RCTI+.

Top streaming platforms for Indonesian Millennials:

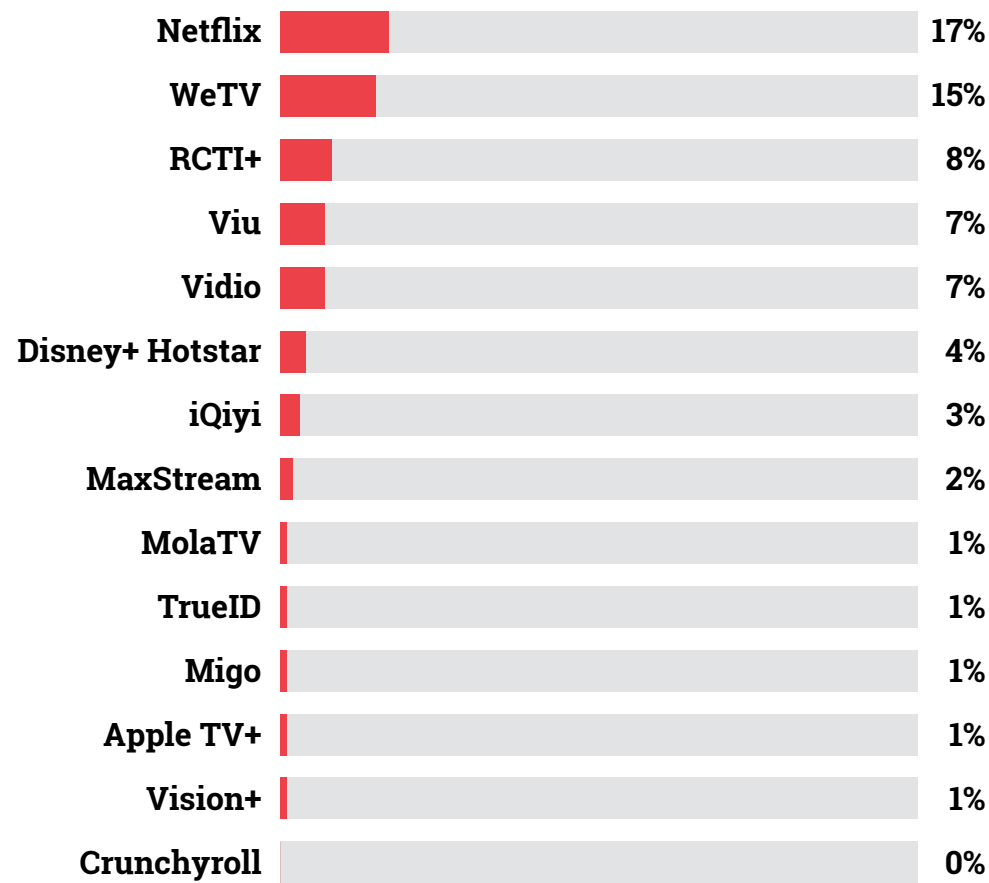
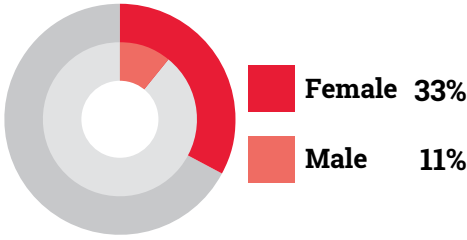
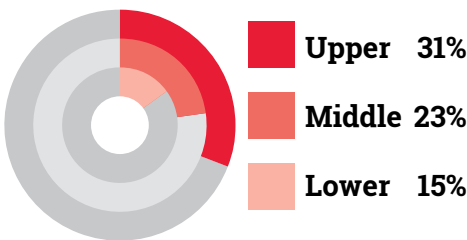


Image 5.25 Top streaming platforms for Indonesian Millennials

K-Drama and K-Movie are gaining popularity, one heart at a time

23%

Interested in watching K-Drama / K-Movie



23% of Millennials say that they are interested in watching K-Dramas and K-Movies. The acceptance toward foreign drama and movies are correlated with socio-economic classification, with affluent Millennials (31%) being more likely to watch K-Drama and K-Movies compared to those in the middle (23%) and lower SEC (15%).

Unsurprisingly, more female Millennials (33%) watch K-Drama and K-Movies compared to their male counterparts (11%). Perhaps, it's because the most popular K-Dramas are about romance.

Image 5.26 Millennials' interest on K-Drama and K-Movie



2 in 3 Millennials support local movie industry

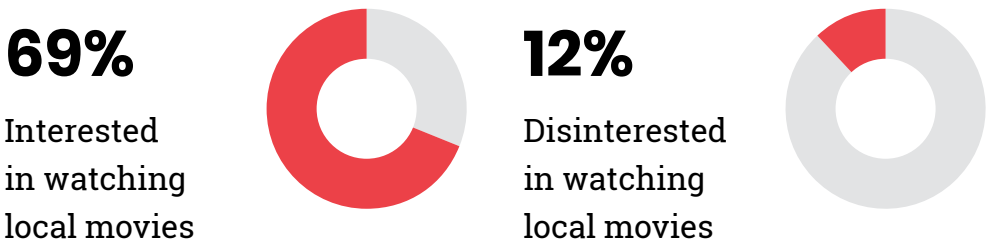
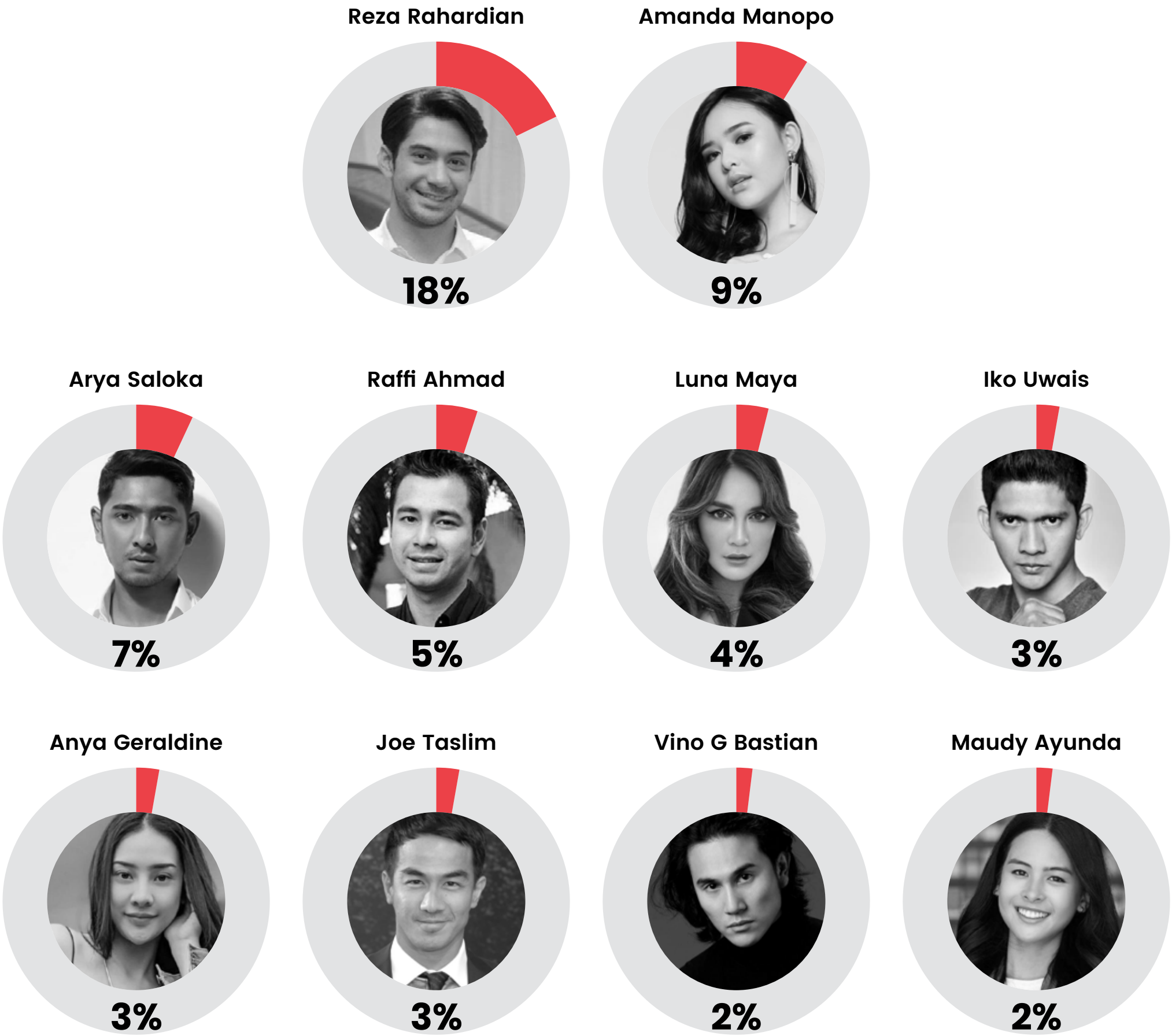


Image 5.27
Millennials' interest on local movie

69% of Millennials say that they are interested in watching local movies, with only 12% outrightly saying that they are disinterested in doing so. Perhaps, this growing interest in local movies is due to the success of several hit local movies in the past few years such as *The Raid*, *Pengabdi Setan*, *Marlina si Pembunuh dalam Empat Babak*, *The Science of Fictions*, *Nanti Kita Cerita tentang Hari Ini*, and more recently, *Seperti Dendam*, *Rindu Harus Dibayar Tuntas*, *Yuni* (2021) and *Srimulat: Hil yang Mustahal*, *Kukira Kau Rumah*, *Ngeri Ngeri Sedap* and *KKN di Desa Penari* (2022).

There's this joke that Reza Rahardian can play everyone in a movie given how many movies he has starred in. With his stellar acting, it's not surprising that Reza Rahardian is the most popular actor in Indonesia according to the Millennials. Following Reza is Amanda Manopo, who despite her young age, has starred in at least a dozen TV series and movies.

Most popular Indonesian actors and actresses





Mobile games: 19% of Indonesian Millennials are playing daily

1 in 5 Millennials say they are interested in playing mobile games, with more junior Millennials (25%) compared to (15%). There’s a clear gender gap as men (35%) favor mobile games much more than women (7%). This male-domination explains the choices of games that are popular among Indonesian Millennials, which are multiplayer online battle arena (MOBA, 32%), sports (25%), Battle Royale (23%), puzzle (18%), adventure, and action (17%).

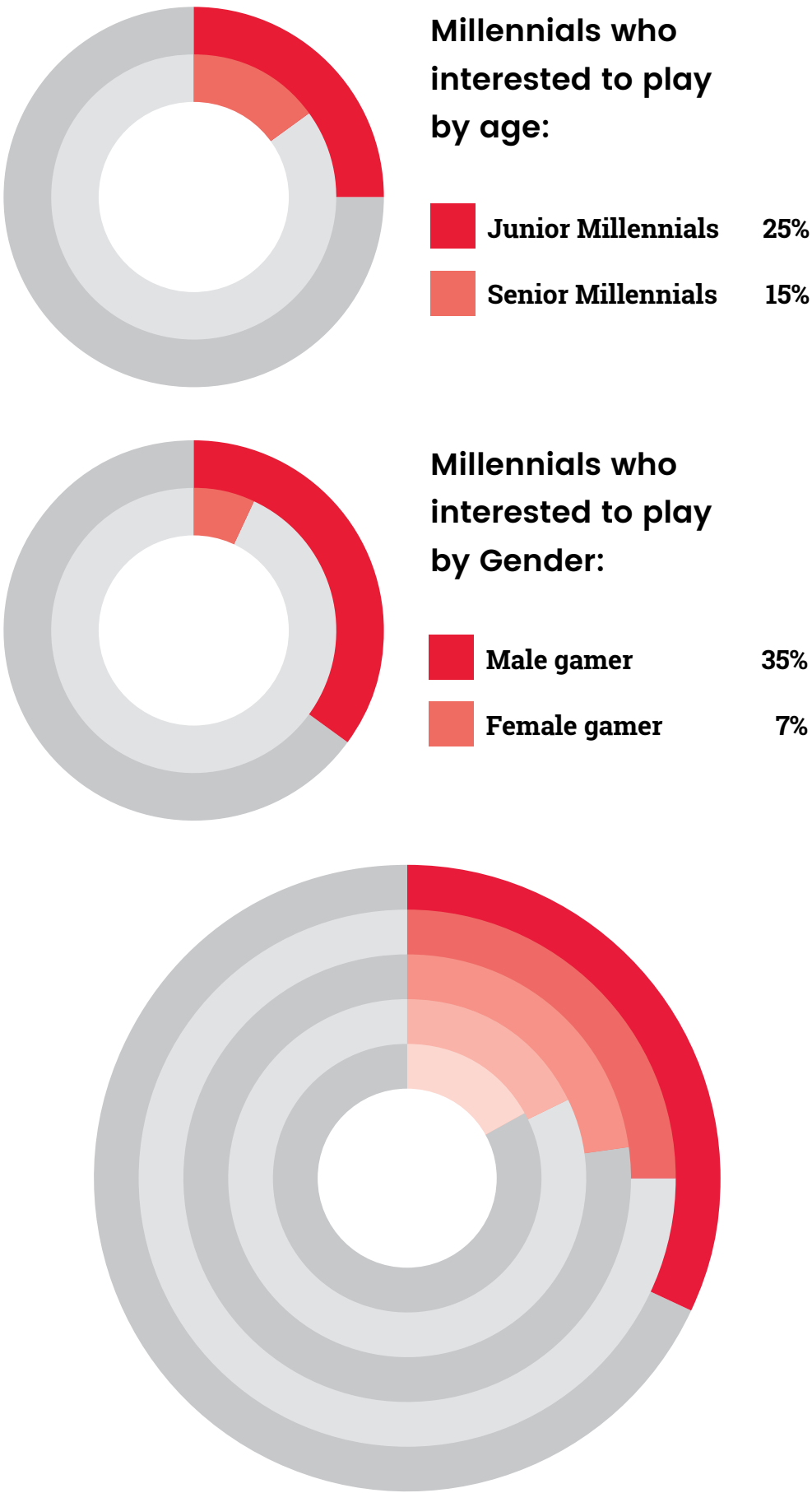


Image 5.28
Millennials’ interest on mobile games

However, 12% of Millennials say that they are willing to purchase games tokens or vouchers. If we assume that the same Millennials who are willing to pay for in-app purchases are the ones who are also interested in playing, it means that two out of three mobile games players are ready to spend their money. This certainly presents a huge market for mobile game developers.

The background is a light gray gradient with various white and light gray icons and abstract shapes. In the top left, there's a bar chart with an upward arrow. In the top right, there's a scale of justice. In the bottom left, there's a hand holding a coin with 'Rp' on it. In the bottom center, there's a shopping cart. In the bottom right, there's another bar chart with an upward arrow. There are also several circles, lines, and a hexagon scattered throughout.

FINANCE

AND

SPENDING BEHAVIOR



2 in 5 Millennials spend at least Rp 4,000,000 per month

The stereotype about Millennials that older generations like to believe is that they are spoiled and not frugal, prone to reckless spending due to their consumptive behavior. Our findings suggest that this stereotype is not true, especially when we compare Millennials' household spending per month with their income.

Our data shows that Millennials are still spending within their means. We looked at the minimum wage by province (and city and municipalities for Greater Jakarta area) and found that Millennials' monthly expenditures are in line with their estimated income. While some Millennials are spending way above the minimum regional wage, possible explanations include the fact that the expenditure includes the whole household spending and that there can be more than one person who works or has a source of income within that household.

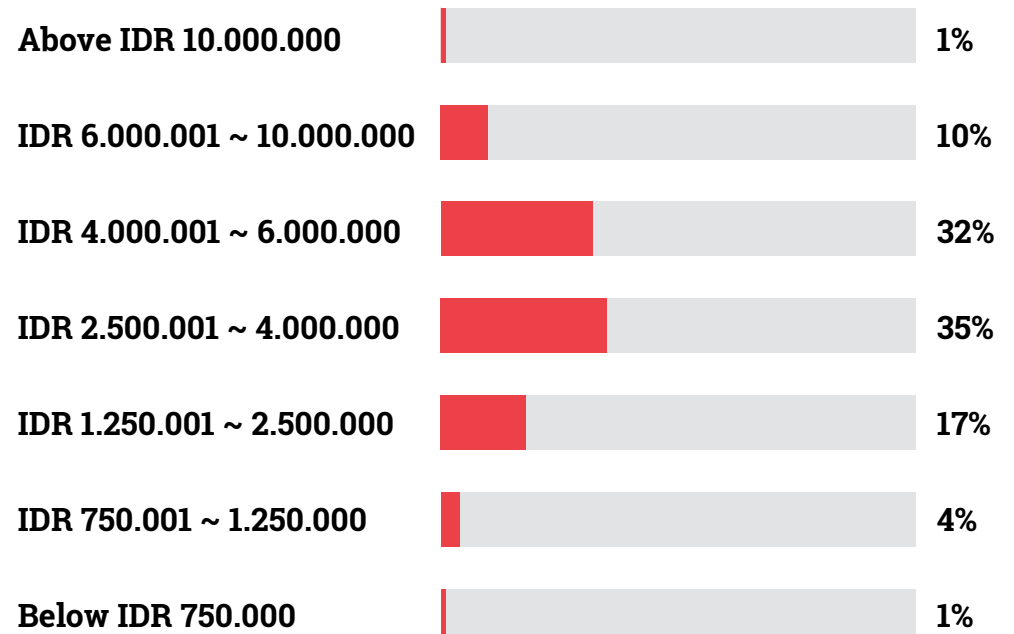


Image 6.1
Millennials' household spending per month

All Respondents	Total	Medan	Palembang	Greater Jakarta	Greater Bandung	Greater Semarang	Greater Yogyakarta	Surakarta	Greater Surabaya	Greater Denpasar	Banjar-masin	Balik-papan	Makassar
> Rp 10.000.000	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%
Rp 6.000.001 ~ Rp 10.000.000	10%	34%	0%	9%	1%	5%	25%	0%	14%	7%	2%	6%	14%
Rp 4.000.001 ~ Rp 6.000.000	31%	17%	11%	39%	39%	44%	9%	5%	46%	23%	47%	24%	45%
Rp 2.500.001 ~ Rp 4.000.000	35%	24%	54%	38%	58%	29%	20%	24%	14%	42%	50%	58%	20%
Rp 1.250.001 ~ Rp 2.500.000	18%	22%	20%	13%	1%	17%	37%	52%	18%	18%	0%	8%	18%
Rp 750.001 ~ Rp 1.250.000	4%	2%	12%	1%	0%	3%	7%	18%	5%	7%	0%	0%	2%
< Rp 750.000	1%	0%	2%	0%	0%	1%	0%	0%	2%	2%	0%	2%	0%
Minimum Regional Wage		Rp 3.370.645	Rp 3.289.409	Rp 4.217.206 - Rp 4.816.921	Rp 3.248.283 - Rp 3.774.860	Rp 1.894.032 - Rp 2.835.021	Rp 1.900.000 - Rp 2.153.970	Rp 2.035.720	Rp 1.956.773 - Rp 4.375.479	Rp 2.802.926	Rp 3.000.710	Rp 3.118.397	Rp 3.294.467



Aside from the survey, we also asked several Millennials to tell us about their spending habit in order to give a better portrayal about the so-called least frugal generation. Routine household spending (electricity, water, maids, etc), food, and helping parents or in-laws make up a huge proportion of Millennials' monthly spending.

Out of 8 Millennials who share the details of their monthly expenditure with our team, only half consider paying off debts as routine expenditure. The ratio of debt to their expenditure ranges from 4% to 29%.

Frivolous spending, which includes entertainment and snacks, makes up 16% to 31% of Millennials' total monthly expenditure.

Instead of judging Millennials for their frivolous spendings, we should encourage them to start building healthy financial habits i.e. to start saving and investing. Millennial who has the highest debt ratio admits that he doesn't allocate any budget for saving or investments. Meanwhile, Millennials who do not have debts say that they allocate a portion of their income for saving and investments. Of course, the small sample size means that this can't be taken as a general picture of all Millennials. However, this is in line with 2019 finding from National Survey on Financial Literacy and Inclusion (SNLIK) which reveals that national financial literacy index in Indonesia is merely at 38%.

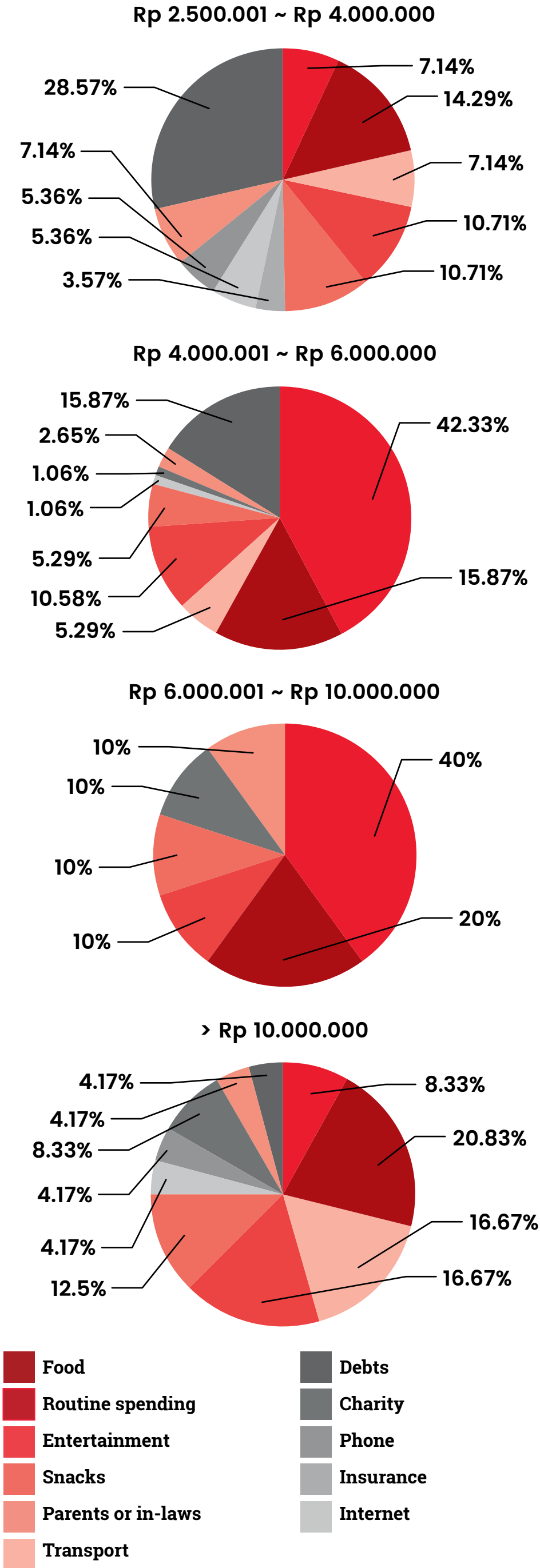


Image 6.2
Millennials' spending per month by income

Conventional bank saving account remains favorite among Millennials

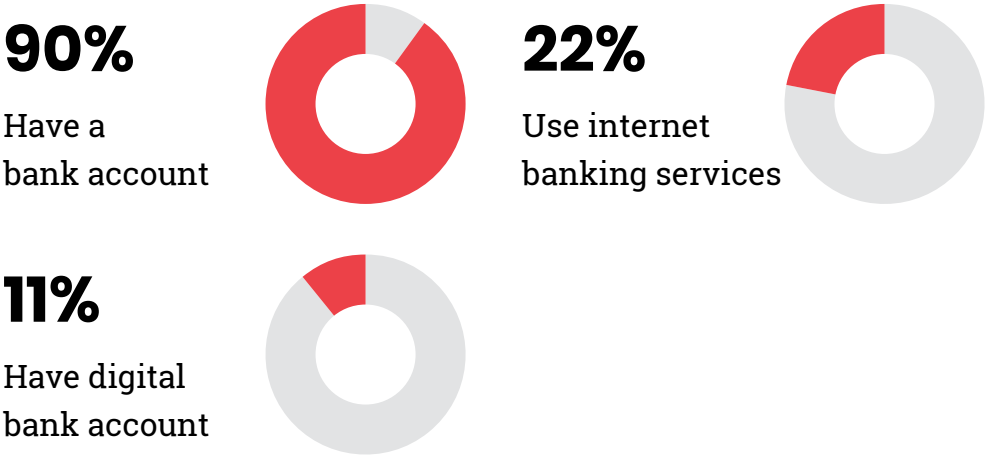
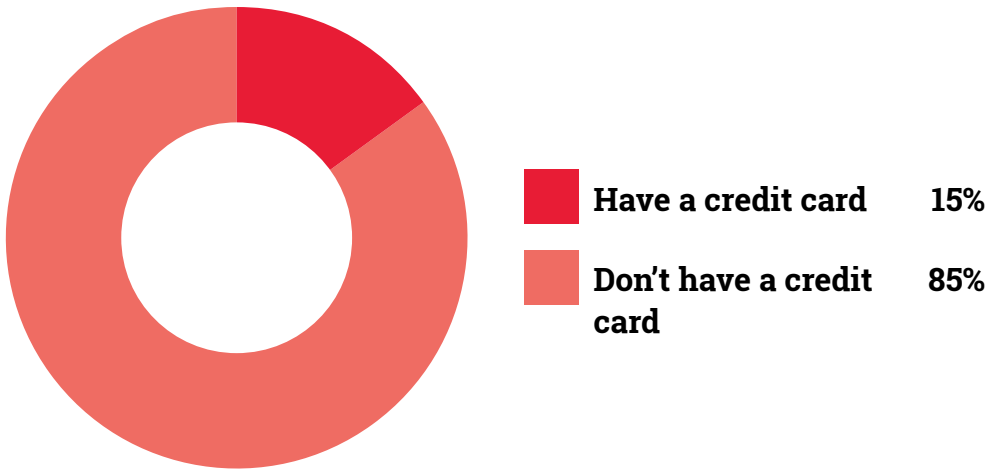


Image 6.3
Millennials' banking behavior

90% of Millennials have a bank account and 22% have used internet banking services. The rate of Millennials who have a bank account in this survey might be higher than the actual condition due to the fact that most of these Millennials reside in urban areas such as Greater Jakarta, Surabaya, or Makassar (the biggest city in Eastern Indonesia).

Only 11% of Millennials have a digital bank account. Jenius, one of the first digital banks to be launched in Indonesia, is the most used digital bank. However, the competition is tight since newly launched Neo Bank and SeaBank are also gaining users among the Millennials.



Credit card used by Millennials:

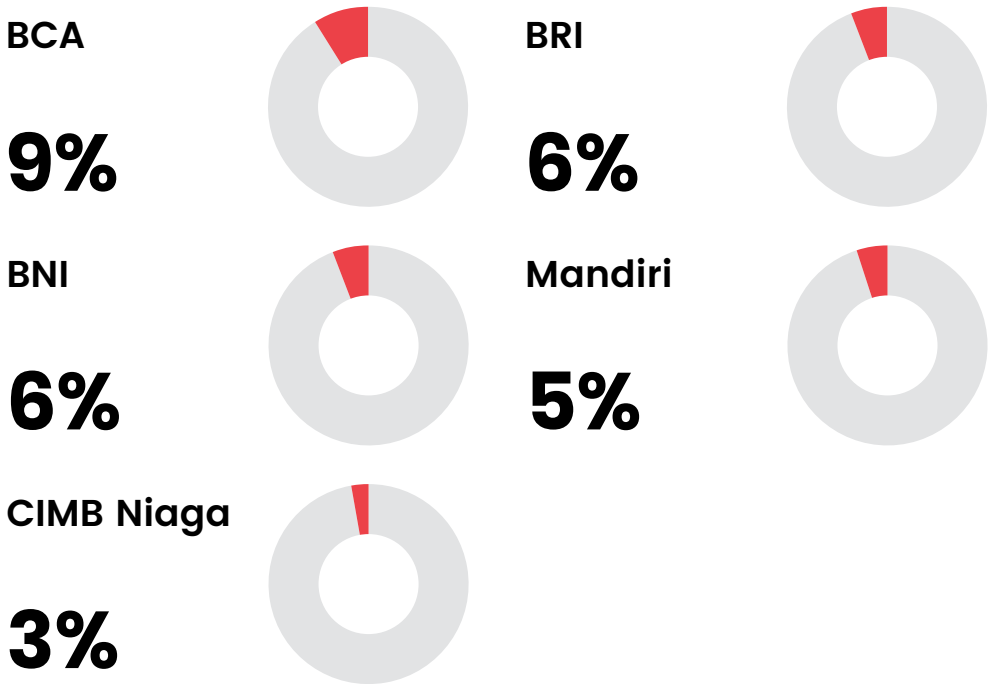


Image 6.4
Credit card ownership

85% of Millennials do not have a credit card. Among the 15% who do, BCA remains the most favorite (9%), ahead of BRI (6%), BNI (6%), Mandiri (5%), and CIMB Niaga (3%). This is consistent with the bank account that the Millennials have.

Financial inclusion is a challenge in Indonesia, as a large part of the population is still deemed unbanked – having no access to financial product or service due to their socio-economic background or geographical obstacle. A 2019 finding by Financial Services Authority (OJK) reveals Indonesia's financial inclusion rate is at 76.1%.

However, the pandemic might have helped accelerate the rate of financial inclusion in the country, as people are encouraged to use digital wallet or mobile banking for cashless transactions, according to the East Ventures - Digital Competitiveness Index (EV-DCI) 2022 by East Ventures in collaboration with Katadata and PwC Indonesia.



72% of Millennials have cashless products, but some are still cautious



Image 6.5 Millennials who own cashless financial product

72% of Millennials say that they own a cashless financial product. A significant portion (46%) of Millennials use e-wallet and 4% of Millennials have e-money.

In Indonesia, e-money is used mainly for daily transportation. Commuter line, MRT, or bus services, particularly in Jakarta, utilizes e-money card in lieu of conventional tickets. Toll roads in Indonesia has also shifted to non-cash payment with e-money, which explains its proliferation. People can top up their e-money and e-wallet through ATM or with the help of minimarts which presence is ubiquitous in the country.

To standardize e-wallet transactions, the Bank of Indonesia launched the QRIS (Quick Response Code Indonesian Standard). The use of QRIS simplify e-wallet transactions, as now people can pay using any e-wallet service they have as opposed to the exact same platform that the merchant uses.

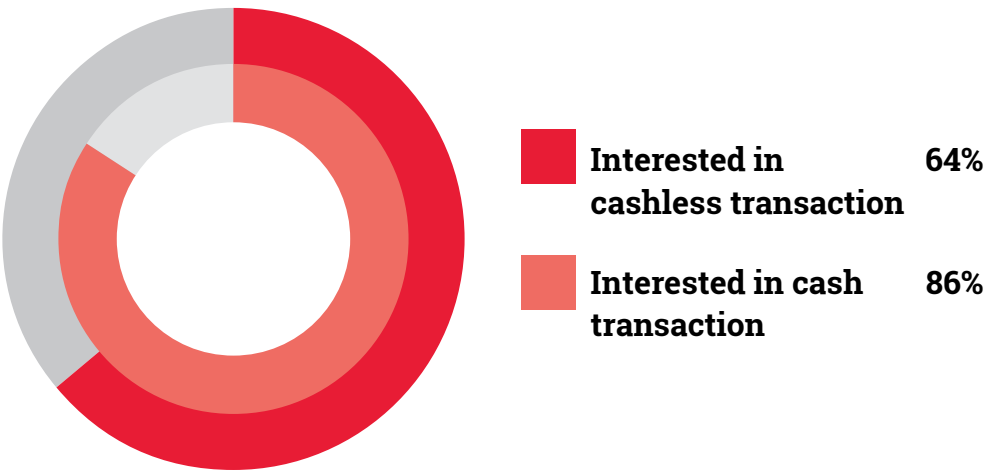


Image 6.6 Millennials' interest in cash and cashless transactions

While 64% of Millennials are interested in cashless transactions, more (86%) say they are still interested in cash transactions. The preference toward cashless transaction increases along with one's social economic class: the more affluent a millennial is, the more likely they are to choose cashless transactions. Perhaps, it's because those from lower SEC has less infrastructure that can support cashless transactions (cheap phones with limited feature, issue with internet connection), the fee for using e-wallet (although it seems small, the charges add up), or due to lack of confidence in cashless transactions (fear of being scammed and losing one's money).

Are you interested in cashless transactions?

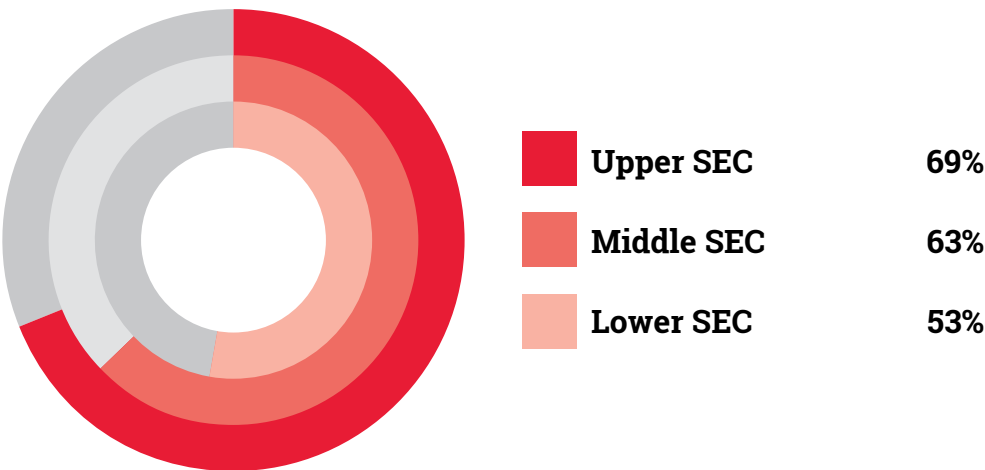


Image 6.7 Millennials who are interested in cashless transaction by SEC

Home sweet home?

3 in 4 Millennials are homeowners

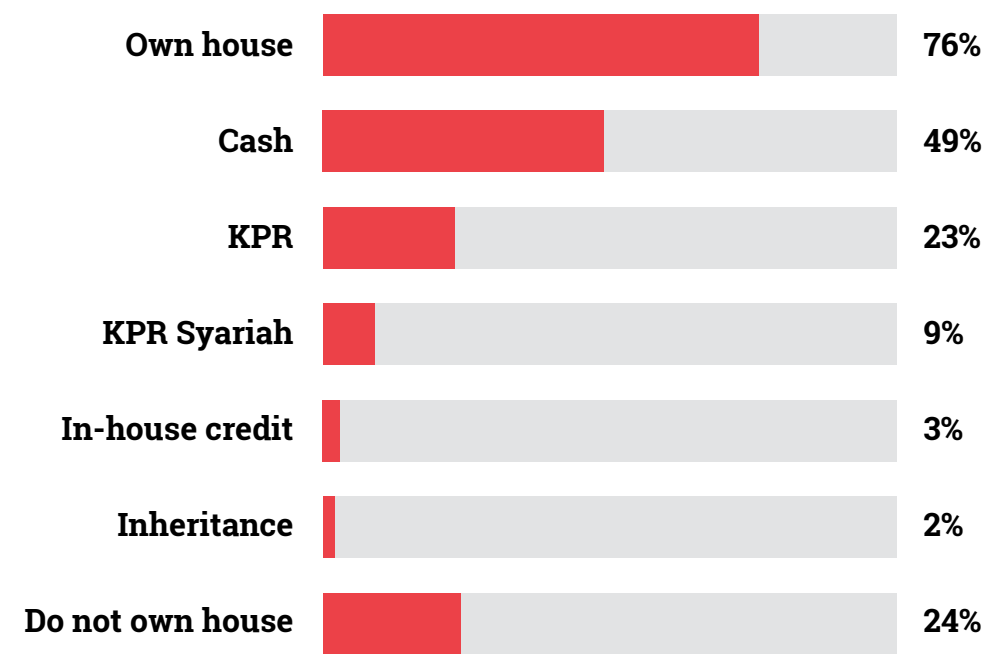


Image 6.8
Millennials' house ownership

76% Millennials in our survey say that they own their own houses. 49% of all Millennials say that they bought their house cash, while 23% Millennials have a mortgage (KPR) and 9% choose a Islamic mortgage (KPR syariah). Besides its religious factor, KPR syariah is considered to be more affordable as conventional mortgage often have higher interest rates.

We talked to several Millennials who do not own a house. The Millennials live with their parents or at a boarding room (*kos-kosan*). All of them plan to buy a house, on their own or with their future spouse.

Millennials who do not own a home

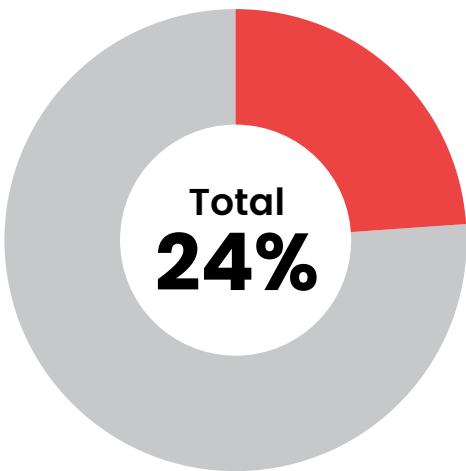


Image 6.10
Millennials who do not own a home in big cities

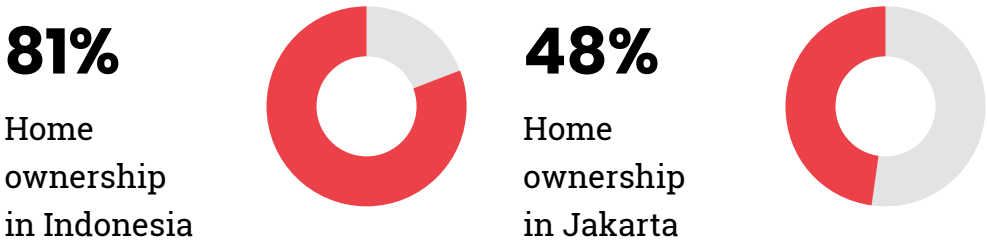
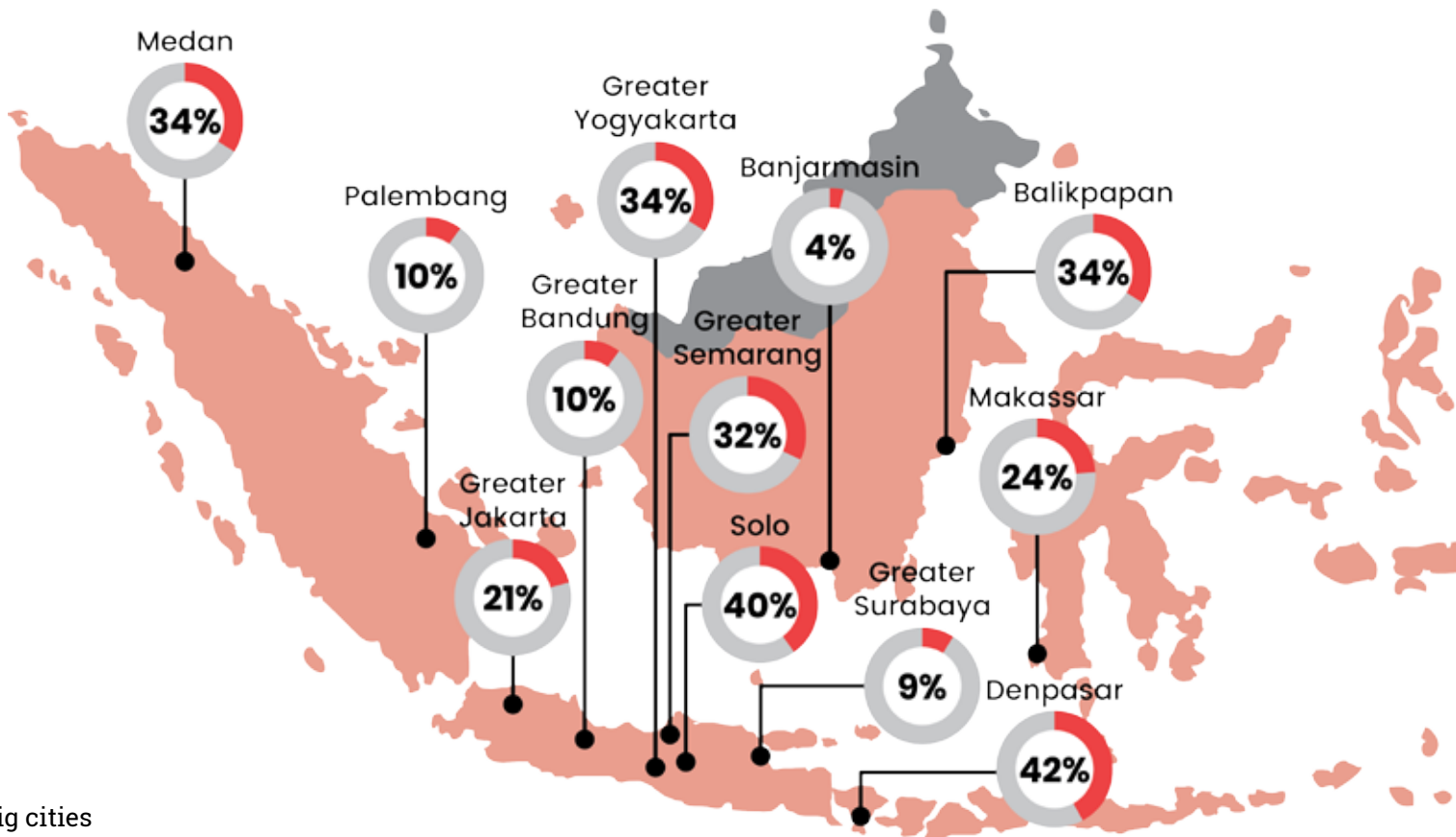


Image 6.9
Household who own their home

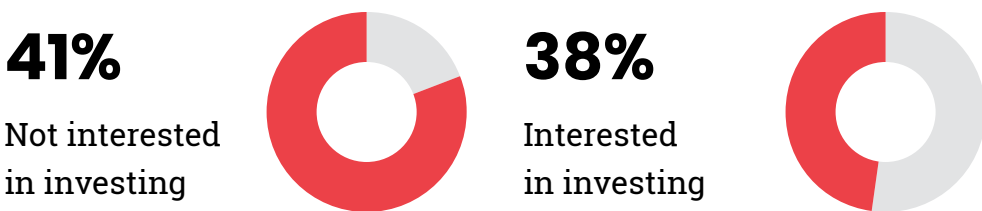
According to Statistics Indonesia, 81% of households in Indonesia own their home. However, the rate varies per province. Jakarta, for instance, has the lowest homeownership rate in the country at 48.48%. The jokes about Millennials' homeownership might be just a reality in the capital city.

However, our data shows that other regions might also be home to Millennials who have yet to own their own place. It seems that housing is a national problem, particularly in urban areas – exactly where the young people are.





Millennials still prefer conventional investment, if any



Conventional investment product such as gold, property, and stock are still favorable among the Millennials who have started investing. Ownership in new types of investment such as P2P (peer to peer) lending and cryptocurrency is still not significant among Indonesian Millennials.

Image 6.11
Millennials' preference toward investment

More Millennials (41%) say they are not interested in investing compared to those who do (38%). This is concerning as lack of investment, particularly for pension, means that the Millennials will have to work even after their official retirement age or rely on their offsprings for livelihood.

We find similar preference toward investment in the upper and lower socio-economic class. However, it is the middle class that has the least interest in investing. Perhaps, the middle class are still using their income for their day-to-day life and do not have much to spare for the future.

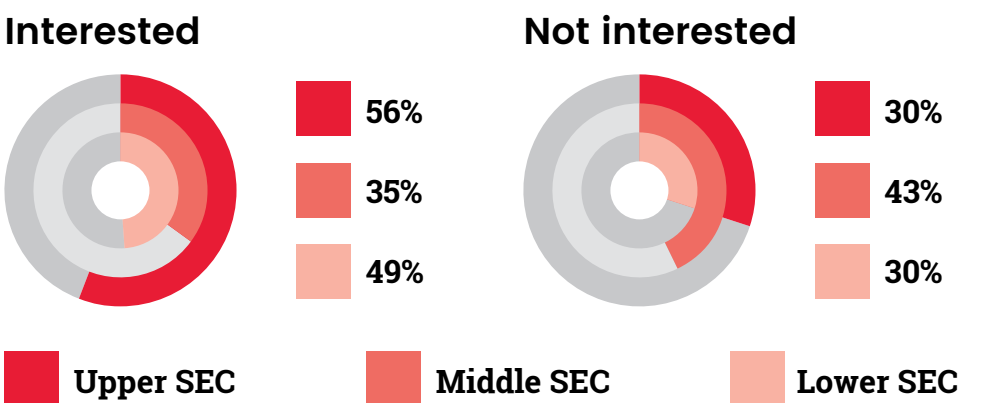


Image 6.12
Millennials' preference toward investment by SEC

Popular investment among Indonesian Millennials

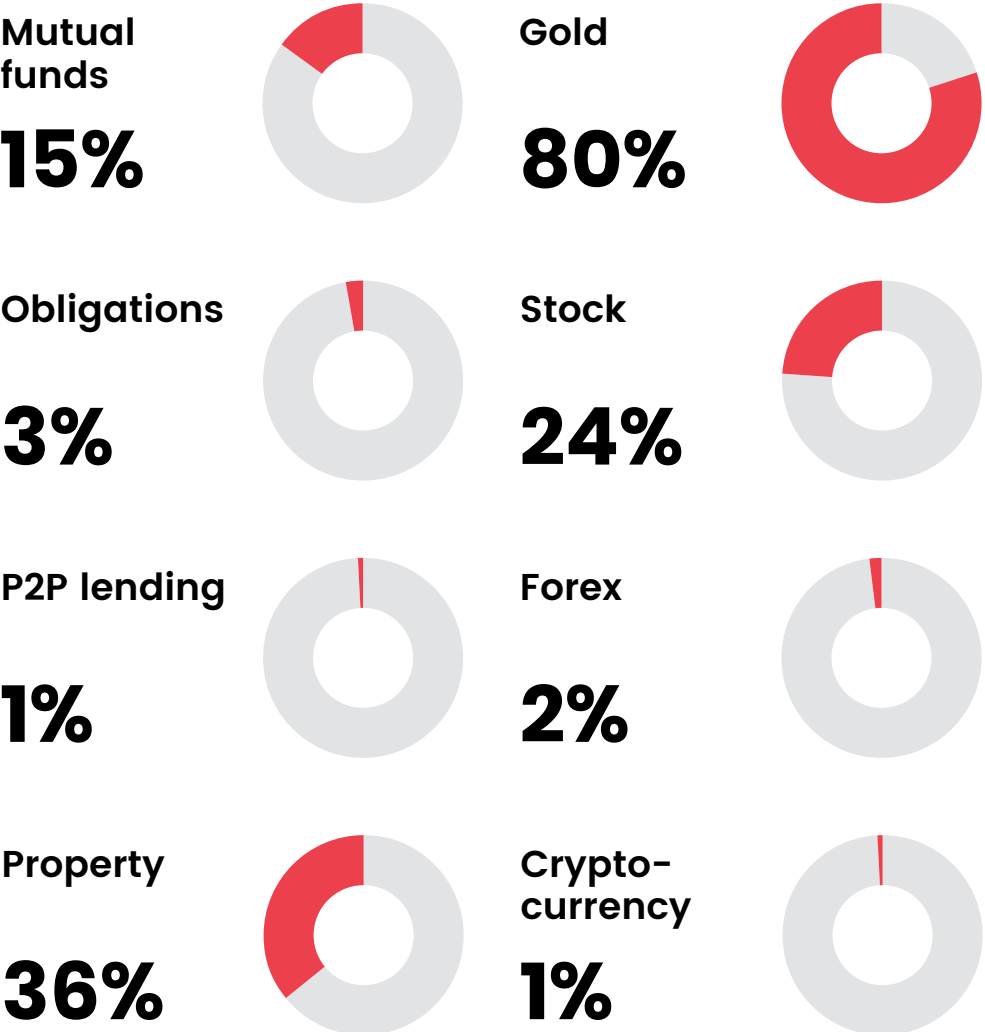


Image 6.13
Popular investment smong Indonesian Millennials



Crypto and NFT investing as a new alternative asset selling the ‘get rich quick’ promise

Cryptocurrency and NFT have become a new trend in economy, particularly in the last few years. Although Bitcoin, the first cryptocurrency, was first released in 2009, it only gained popularity in Indonesia recently. Interests in NFT (non-fungible token) among Indonesians reached an all-time high in January 2022 after a university student named Ghozali sold a collection of his selfie, consisting of 933 photos that he took every day from 2017 to 2021 – hence the term Ghozali Everyday. He quickly became rich after getting thousands of dollars from the sale.

The success of Ghozali and others who have profited from cryptocurrency helps surge confidence within Millennials to view cryptocurrency as a form of investment. The Trade Ministry’s Futures Exchange Supervisory Board (Bappebti) revealed that the number of cryptocurrency investors in Indonesia had skyrocketed from 532,102 in 2021 to 12.4 million people in February 2022. This means that there are more crypto investors than stock investors, which stands at 8.1 million people.

However, some people exploited the trend and lack of understanding among new investors and used cryptocurrency as a scam. Indonesian Financial Services Authority (OJK) has issued warning of a scam that uses cryptocurrency as a front, while being a Ponzi scheme in reality. Cryptocurrency has also been used to hide one’s illicitly gained wealth or money laundering. For instance, Indra Kesuma, better known as Indra Kenz, who was arrested earlier this year for binary trading fraud, is suspected to have hidden his wealth as cryptocurrency assets. Another well-known case involving an internet celebrity Doni Salmanan, who was also arrested this year for money laundering charges, is also suspected to involve cryptocurrency.

What do Indonesian Millennials think of cryptocurrency?

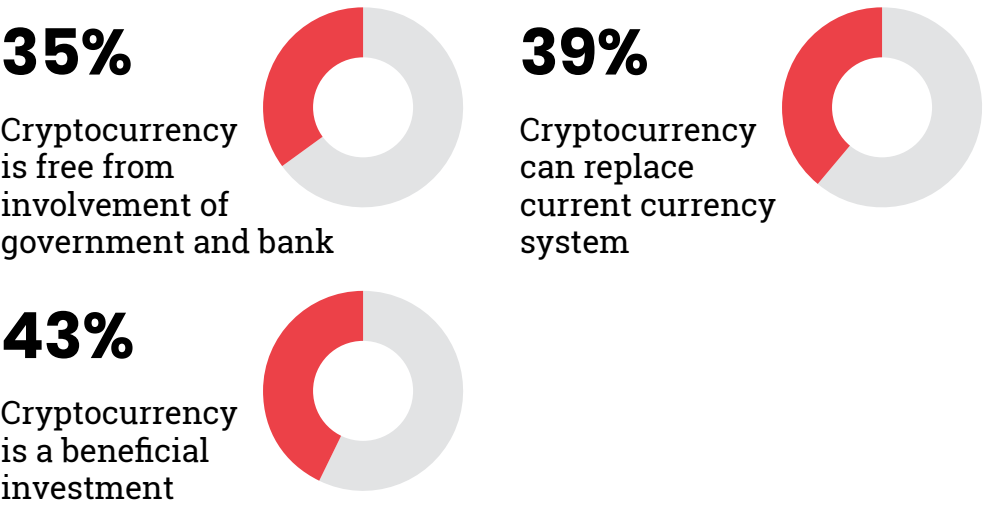


Image 6.14
What Indonesian Millennials think of cryptocurrency

Do all Millennials know about cryptocurrency?

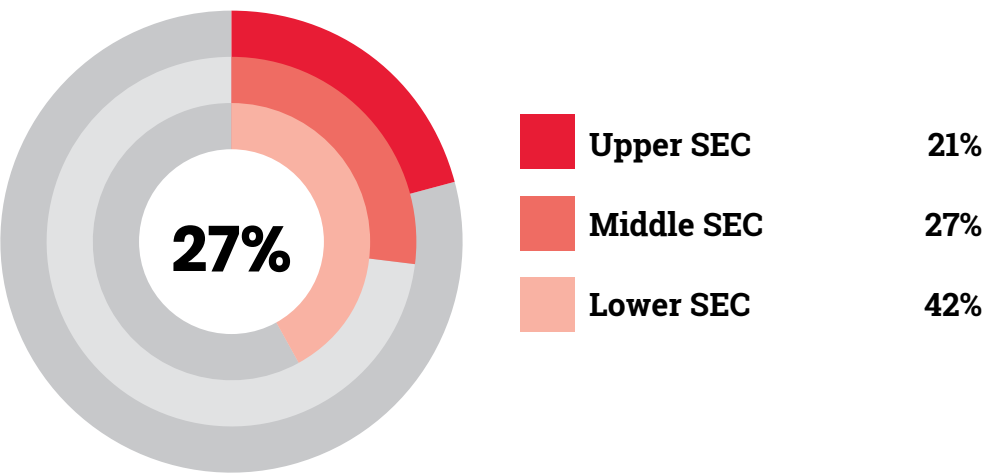


Image 6.15
Millennials who don't know anything about cryptocurrency

Only 27% of Millennials say that they do not know anything about cryptocurrency. The awareness over cryptocurrency is correlated with one’s socio-economic class, as one becomes more affluent, the less likely one is to know nothing about cryptocurrency. In our survey, only 21% of Millennials from upper SEC admit that they know nothing about cryptocurrency, compared to 27% from the middle SEC and 42% for the lower SEC.



78% of Millennials have used e-commerce

The use of e-commerce has been more prevalent in recent years, even more after the pandemic hit the country. The shift to e-commerce has even helped many local merchants to survive the pandemic. According to e-Conomy 2021 report by Google, “In Indonesia, 28% of digital merchants believe that they would not have survived the pandemic if not for digital platforms.”

According to the Millennials in our survey, Shopee, Tokopedia, and Lazada are the top three e-commerce platforms. Many Millennials are also using more than one platform for their online shopping. The adoption of e-commerce among the lower socio-economic classes is the lowest, with 36% saying that they are not using any e-commerce platforms, as opposed to 17% and 22% among the upper and middle SEC.

Millennials who are not using any e-commerce platform:

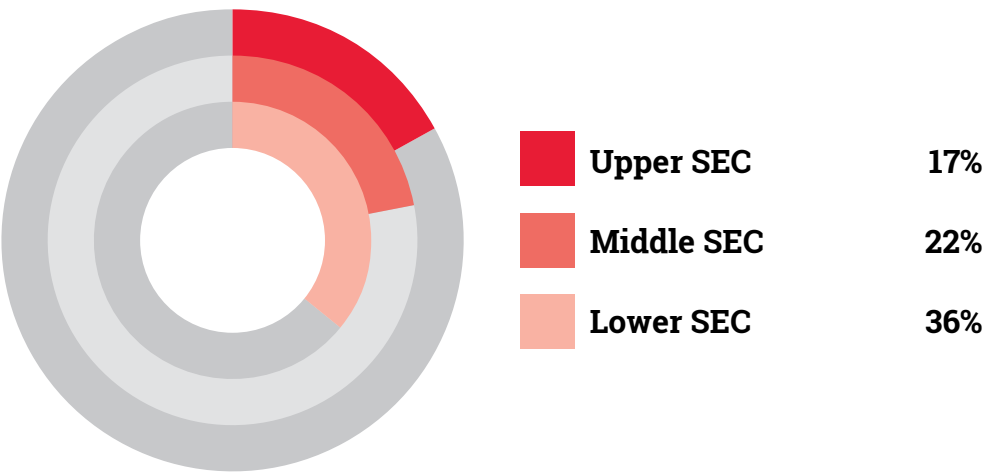


Image 6.16 Millennials who are not using any e-commerce platforms

Top e-commerce platform:

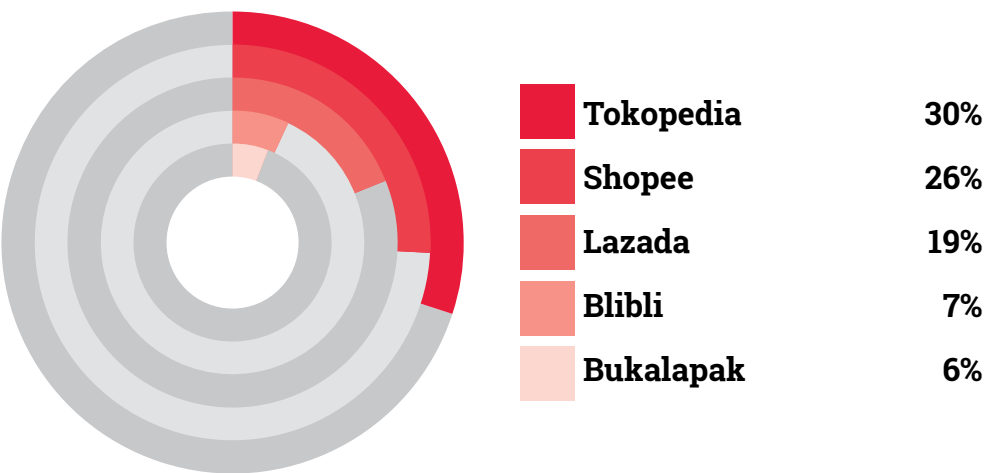


Image 6.17 Top e-commerce platform

When it comes to online shopping, fashion becomes the most sought-after category, followed by personal care and home appliances. It seems that during the pandemic, people are taking care of their personal appearance and their home first – even if there’s nowhere to go, or precisely because of it.

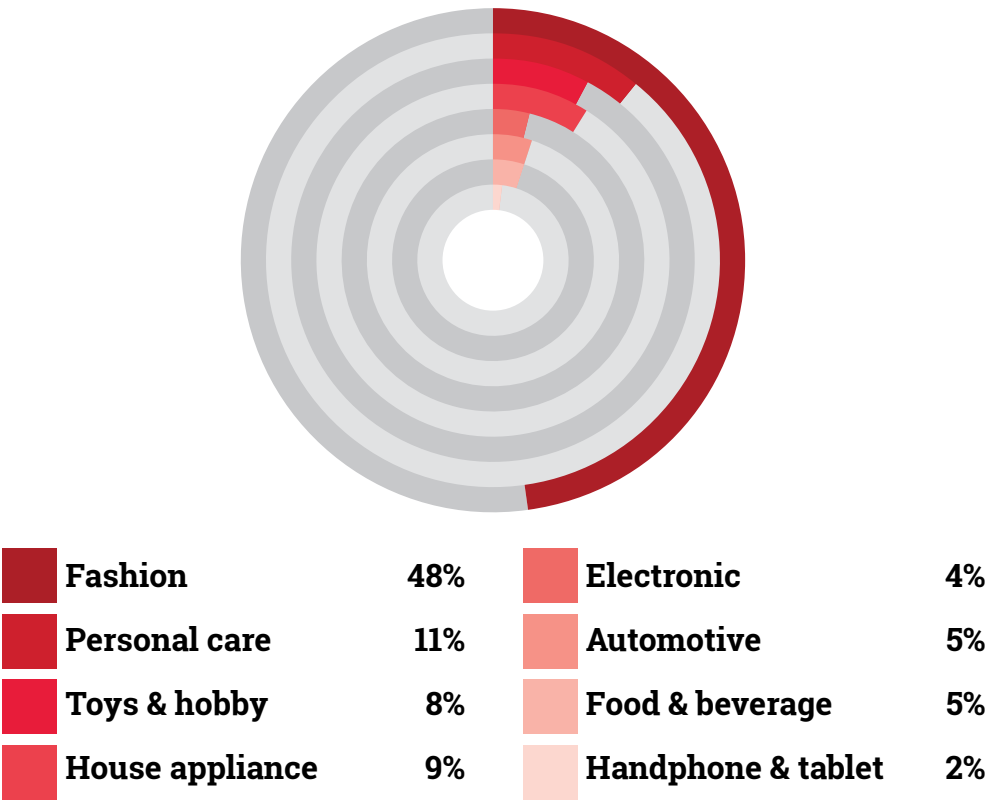


Image 6.18 Popular category when online shopping

Millennials still prefer to pay using cash on delivery (COD) method when they are shopping online. The second and third top payment methods are e-wallet and bank transfer via virtual account. Buy now pay later (BNPL) method is also gaining a number of users among Indonesian Millennials, even more than credit cards.

Method	Upper	Middle	Lower
E-Wallet (GoPay/OVO/etc)	28%	20%	7%
PayLater	6%	7%	0%
Debit or Credit Card	4%	1%	0%
Cash on Delivery (COD)	43%	53%	77%
Transfer via Virtual Account	10%	10%	13%
Transfer Bank (Manual Verification)	5%	3%	0%
Cash Through Retail Stores	5%	4%	0%

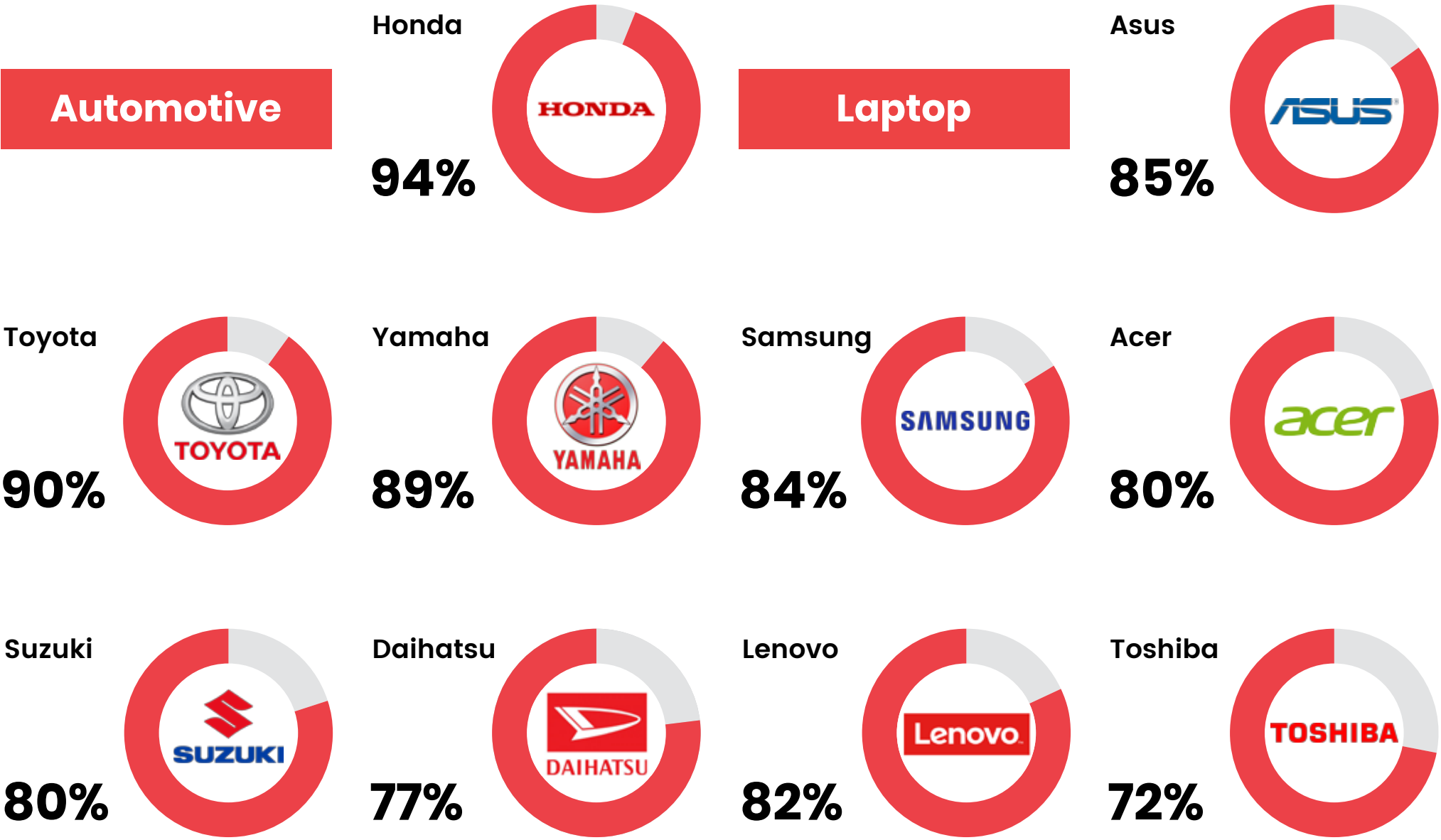
When almost virtually everything is available online, consumers have unprecedented choice in how they spend their money. Brands with strong legacy must compete against newer ones in the fight of people’s attention, and hopefully, their purchase. When we ask Millennials on the brands that they know in various sectors, we find that mostly, the legacy and multinational brands still win.

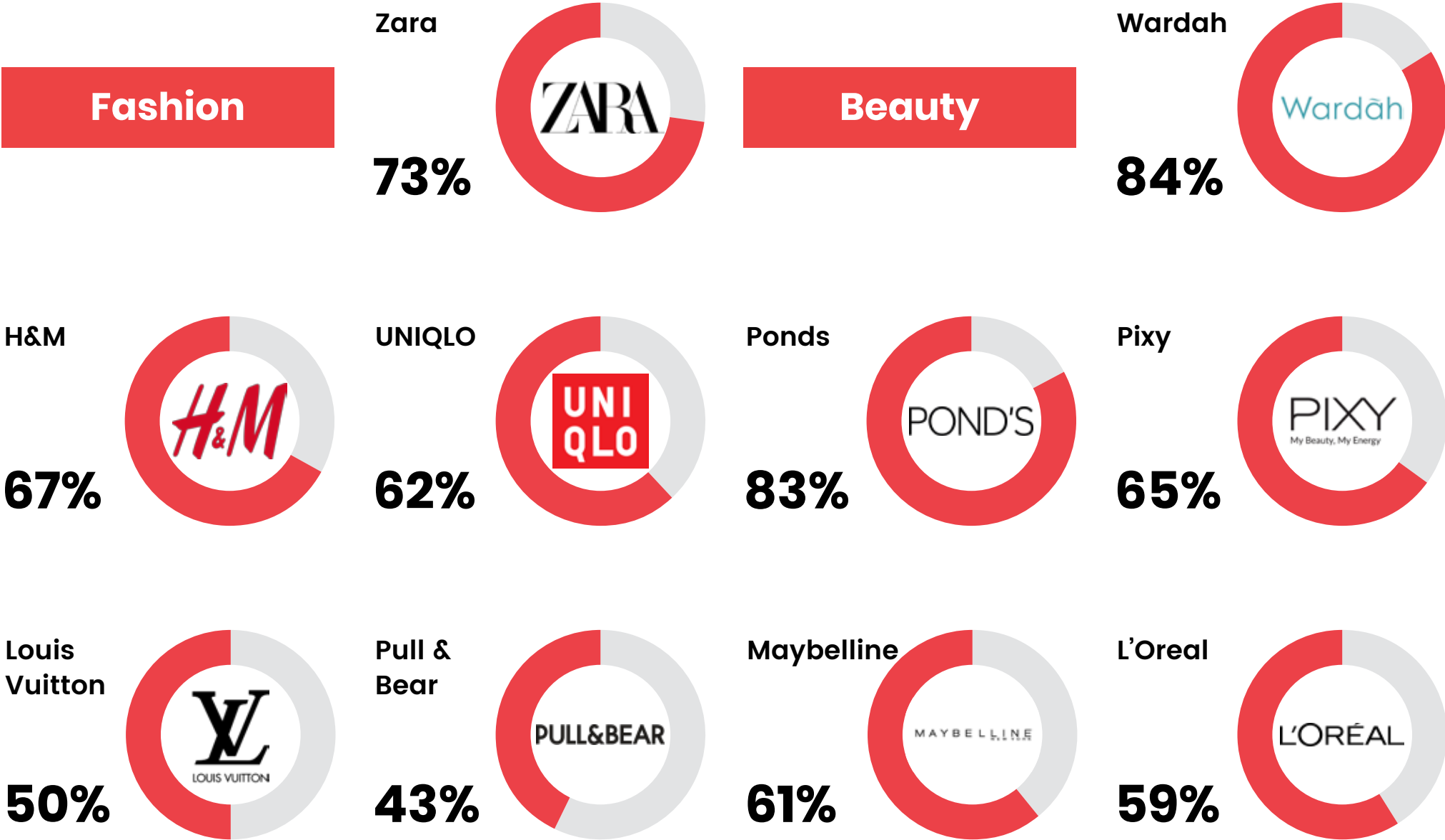
However, in fashion, some local brands are running against international fashion giants. While fast fashion brands such as Zara, H&M, UNIQLO, and Pull & Bear and luxury brand Louis Vuitton still dominate the top 5, Indonesian Millennials are also noticing local brands as Erigo, Green Light, and Screamous make it to the top 10 list. In footwear, Indonesian Millennials are noticing Ventella, while it’s still far behind the likes of Nike and Adidas.

Perhaps, other brands can learn from the success of Wardah, which becomes the top-of-mind in beauty among Indonesian Millennials. The locally-made and owned brand beats Unilever’s Ponds in terms of popularity by 1% after establishing itself as the pioneer of halal cosmetic products in Indonesia. Janji Jiwa also finds itself as the second most well-known brand in coffee category, just behind Starbucks. Janji Jiwa has more than 1,000 outlets in Indonesia, far surpassing that of Starbucks at 478, while offering coffee and other drinks at much more affordable price point.

Of course, when we talk about local brands, we cannot do so without mentioning Indomie – which almost becomes a source of national pride at this point. The brand’s popularity remains unbeatable in the instant noodle category. Indomie has even penetrated foreign market, for instance in Nigeria. Recently, a restaurant in Australia made the news after it started offering Indomie goreng (fried noodle) flavored ice cream.

It’s a brand’s, brand’s world





Footwear

Adidas

92%



Banks

BCA

94%



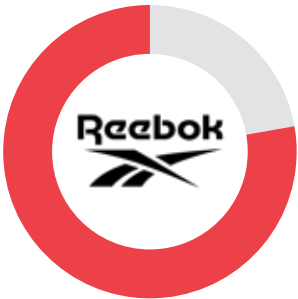
Nike

90%



Reebok

78%



BRI

94%



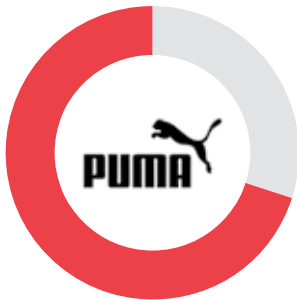
MANDIRI

90%



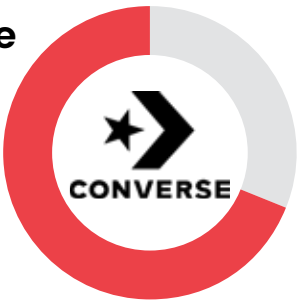
Puma

70%



Converse

69%



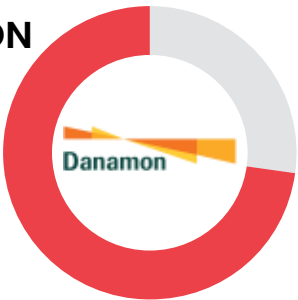
BNI

89%



DANAMON

73%



Airlines

Garuda

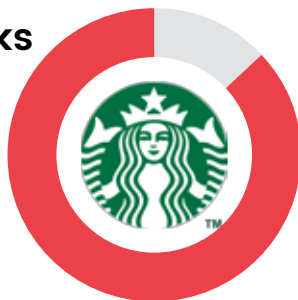
94%



Coffee shops

Starbucks

87%



Lion

87%



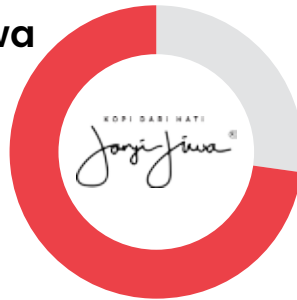
Air Asia

83%



Janji Jiwa

73%



J.Co Donuts & Coffee

68%



Citilink

76%



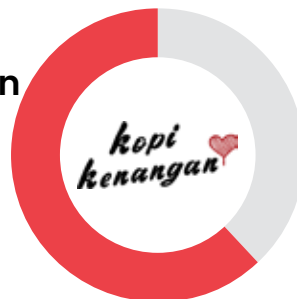
Batik

70%



Kopi Kenangan

62%

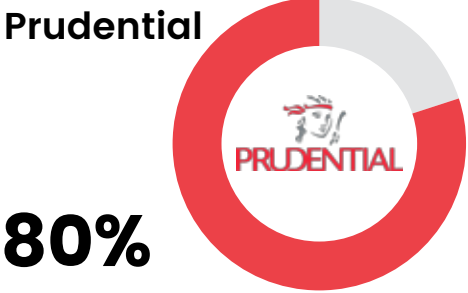


Excelso

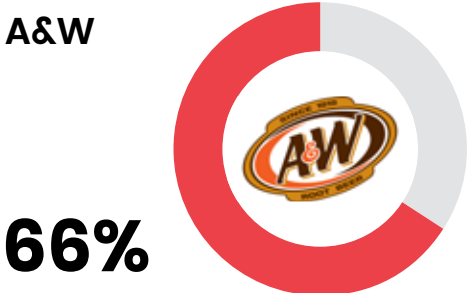
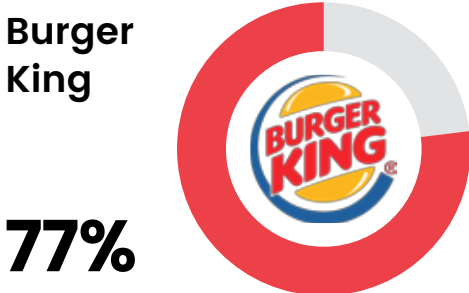
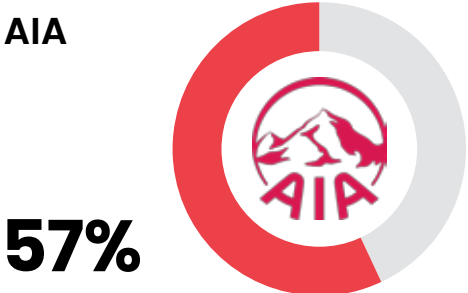
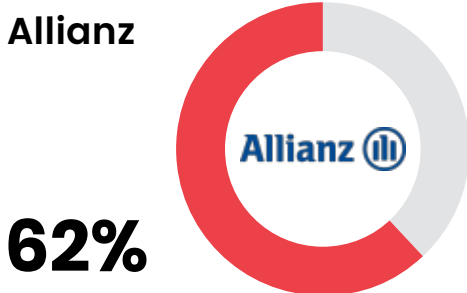
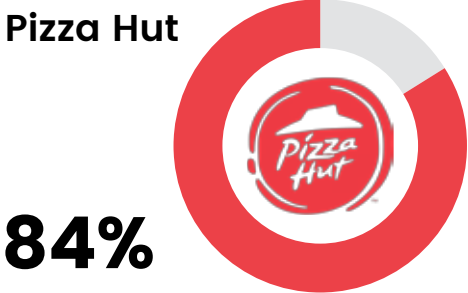
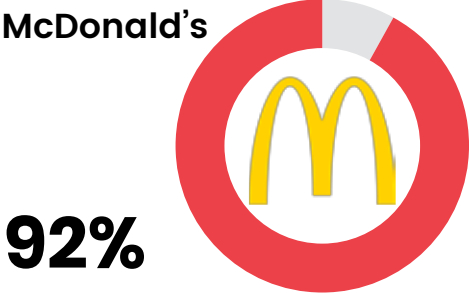
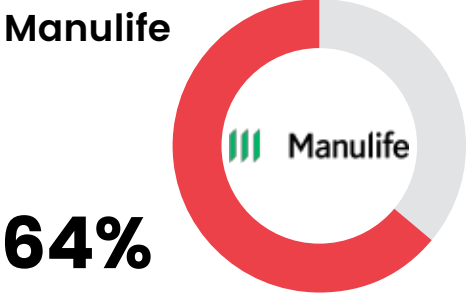
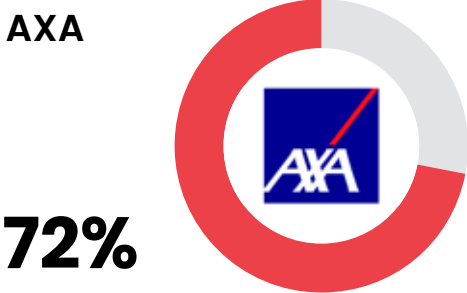
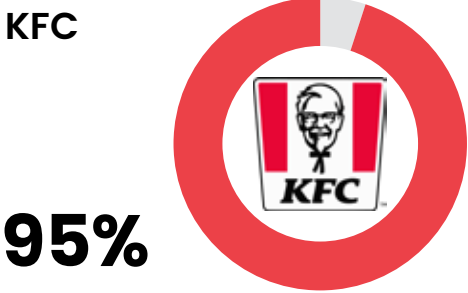
51%



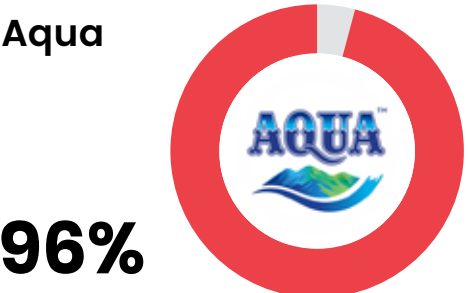
Insurance



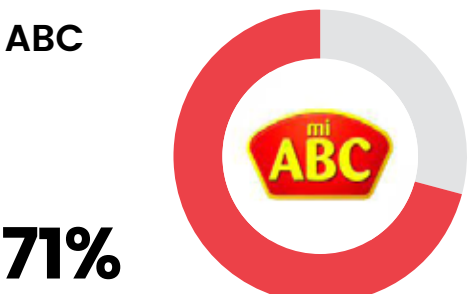
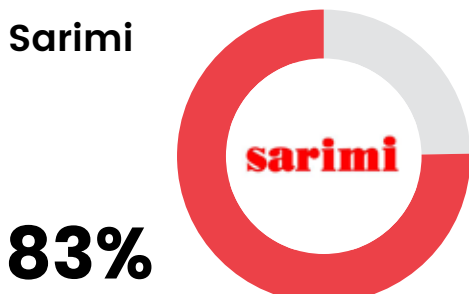
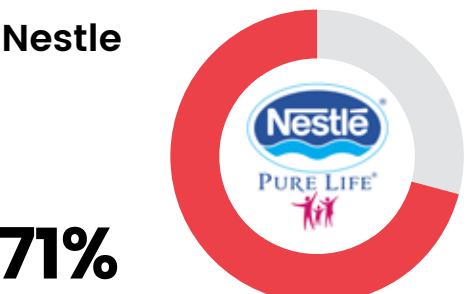
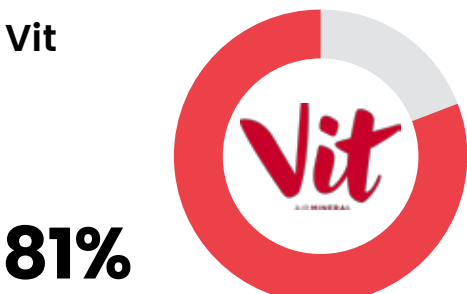
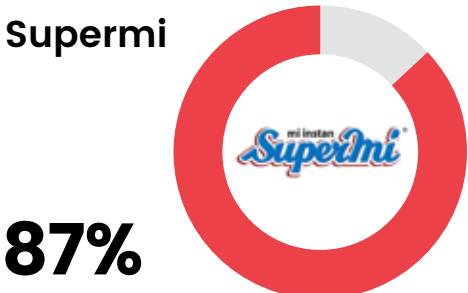
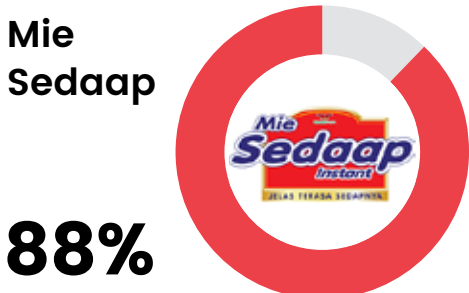
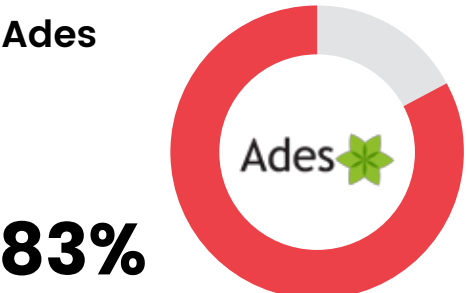
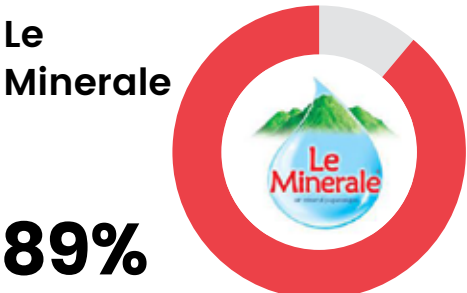
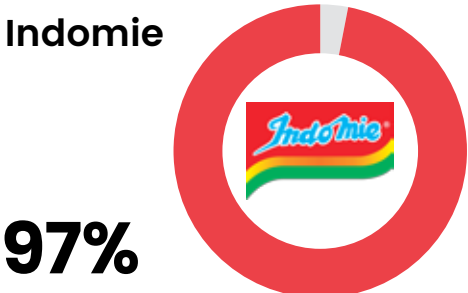
Fast food



Mineral waters



Instant noodles



The background is a light gray gradient with various abstract and geometric patterns. In the top left, there are concentric circles and a hexagon. In the top right, there's a grid of dots. A central graphic consists of two overlapping circles with white dots connected by thin white lines. Various icons are placed around these circles: a clipboard with a checklist, a classical building, a first aid kit, a gavel, a target, a ballot box with a star, a stack of papers, a person at a podium, and a smartphone with a speech bubble. At the bottom left, there's a large starburst pattern. The title "POLITICAL VIEWS" is centered in a large, bold, red sans-serif font.

POLITICAL VIEWS



76% of Millennials think that Indonesia’s political system is getting better and it will move the nation forward

Indonesian Millennials have lived through the 1998 financial crisis, Reformasi, 2008 global financial crisis, a pandemic, as well as various natural disasters and countless personal tragedies, but they still hold an optimistic view on the country. 49% of Millennials in the survey say that they had seen better days for Indonesia, but believe that the country will get better. 27% even say that Indonesia is in a good condition which will get even better.

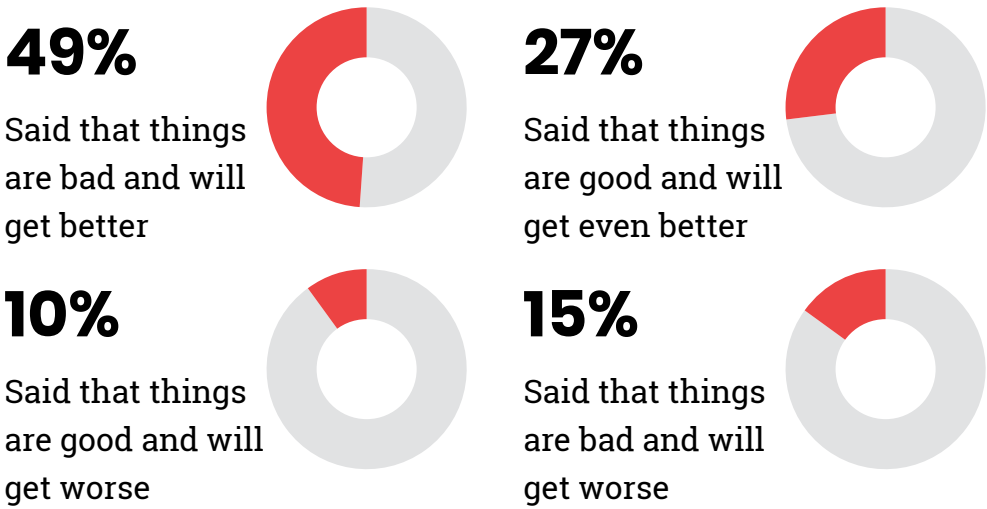


Image 7.1
Millennials’ view of the country condition.

25% of the respondents do not share the same optimism. One in 10 Millennials believe that Indonesia is in a good condition, but things will take a wrong turn. 15% of the Millennials in our survey say that things are bad and will continue to get worse in the future.

Indonesian Millennials put their hopes in the inherent characteristics of the country itself. Diversity becomes top reason for optimism according to Millennials, which is encouraging after countless issues of intolerance and interethnic conflicts that occurred in the country after Reformasi. The Millennials also believe in the unity of Indonesia and security of the country, which shows separation or armed conflicts are not something that Millennials worry about.

However, in terms of the economy, 10% of Millennials disagree that economic conditions will be better. This is probably related to the view belonging to 15% of Millennials who disagree that corruption eradication is possible. This pessimism is rather understandable, as when many Indonesians experienced economic hardships amid the pandemic, former social minister Juliari Batubara embezzled assistance that was supposed to help the poor.

The government needs to strengthen the institutions that are required for a clean government in order to provide a safety net and better economic conditions for many Indonesians.



7 reasons for optimism, according to Indonesian Millennials:

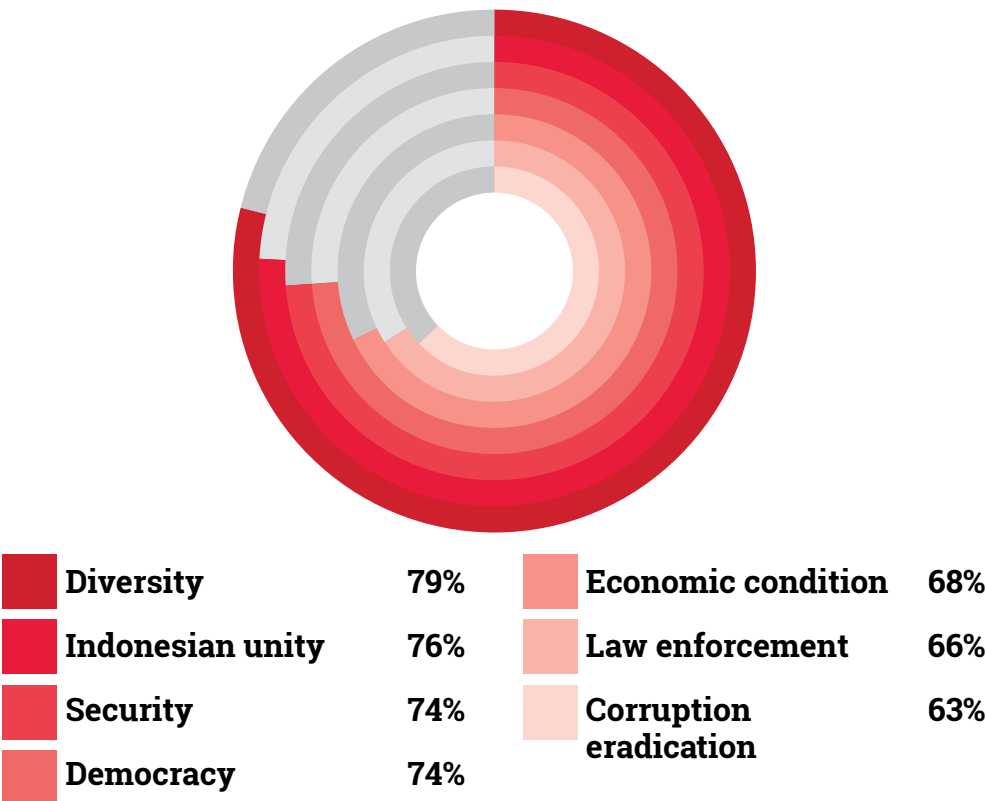


Image 7.2
7 reasons for optimism

The politically-attuned generation

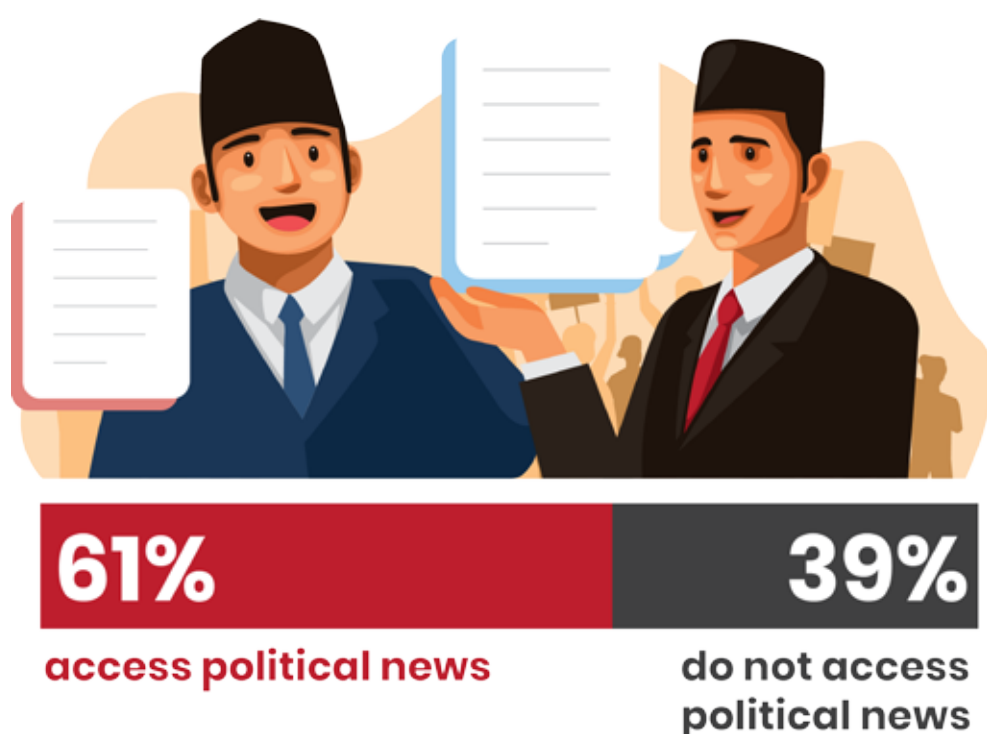


Our finding shows that news consumption becomes more prevalent as the news becomes freely accessible on digital media and TV, unlike the previous generation where only a selected few read the daily papers and owned TV.

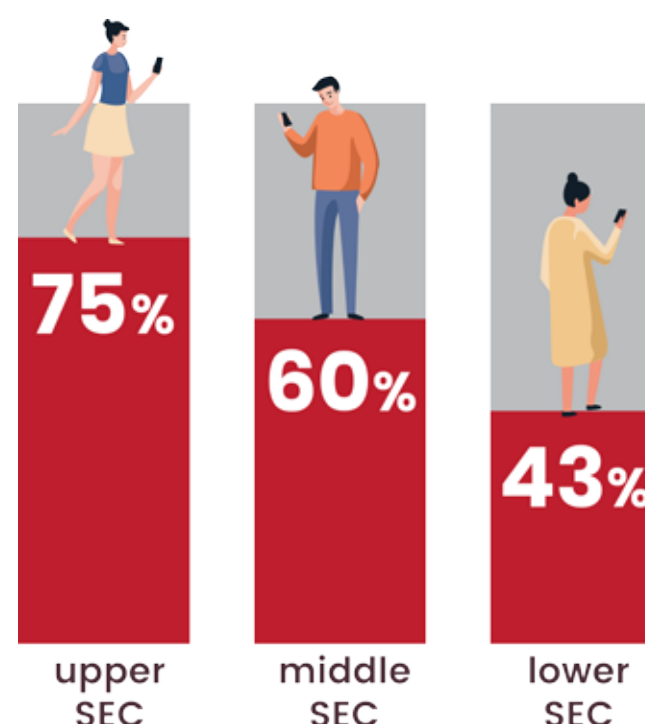


Emil Elestianto Dardak,
Deputy Governor of East Java

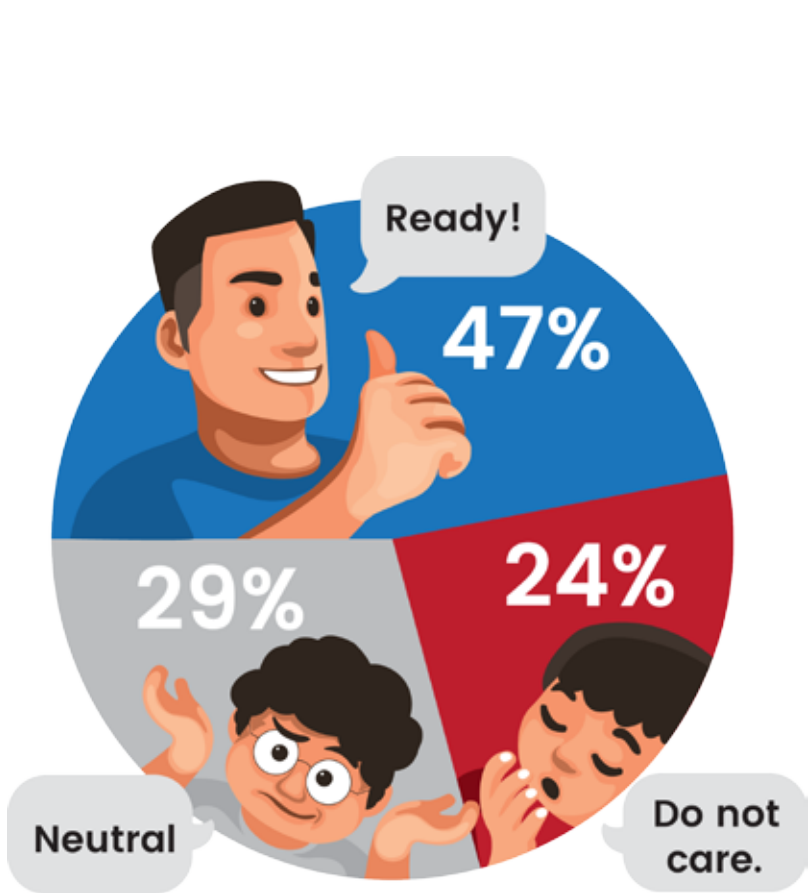
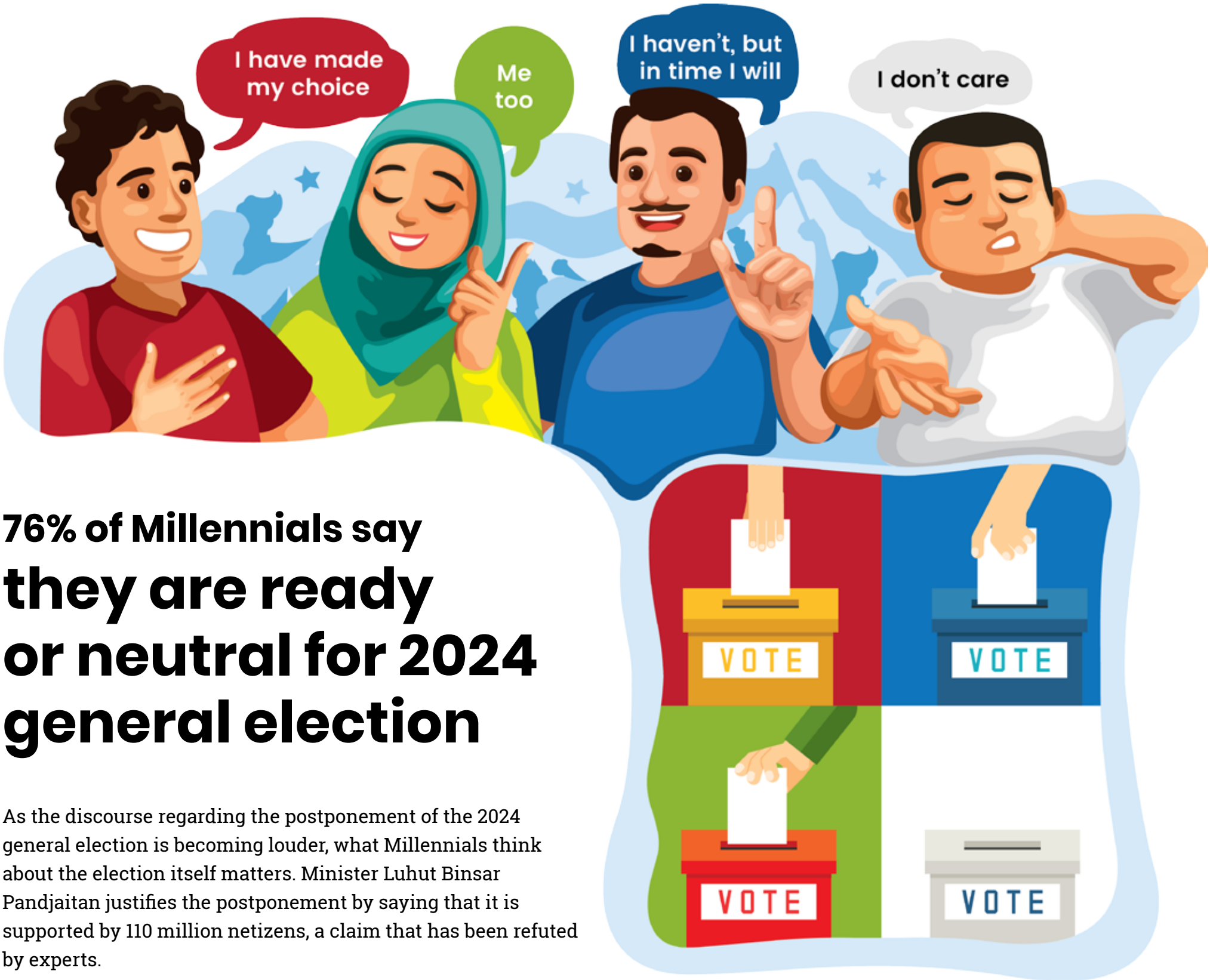
“It’s really harmful when politics becomes performance or even entertainment, which leads to political figures seeking out instant results [for popularity] and structural and fundamental issues are marginalized. It’s encouraging that today’s youth puts more attention to politics as a social control mechanism to the government. We need more advocacy and civic space. However, I hope that citizens do not see themselves as an opposition but rather as an ally against those who profiteer from and pursue their personal interests above the public’s.”



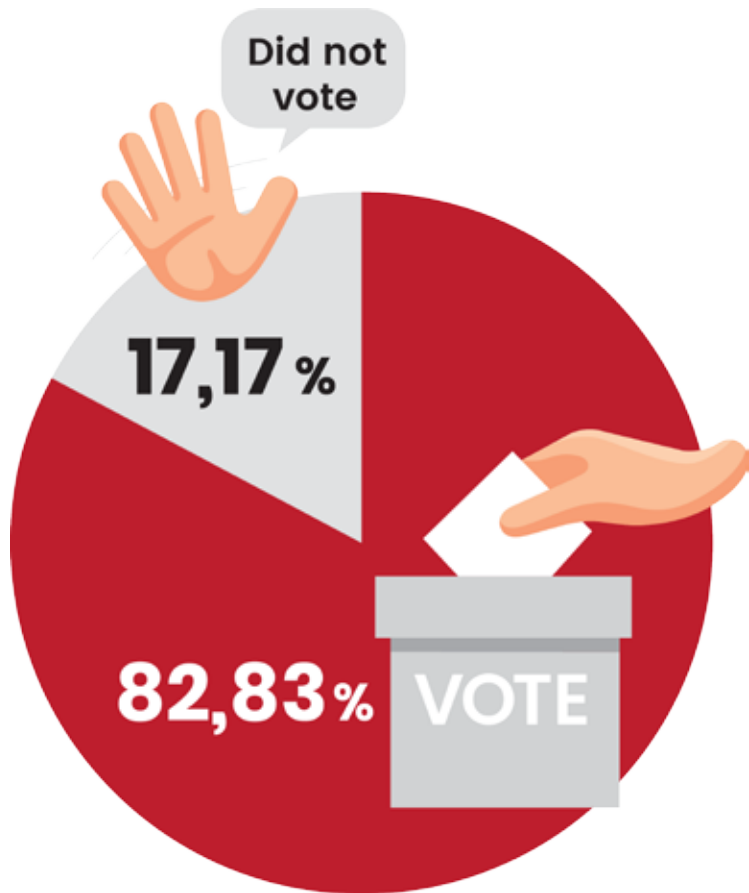
61% of Millennials say that they accessed political news with varying frequency. 39% say that they have never accessed political news at all. As with digital media consumption, we find that junior Millennials access political news more often (once to three times a week) compared to the senior Millennials (once to three times a month).



The lower the socio-economic class a millennial belongs to, the more likely that they do not check political news. We find that political news readers are highest among the upper SEC (75%), followed by middle (60%) and lower (43%) SEC. In short, political awareness is concentrated at the top of the society, making the rest to be uninformed voters that can be easily swayed with political personas instead of actual policies that affect people’s lives.



Among our sample population, 47% of Millennials say they are ready for the 2024 general election. Only 24% say that they do not care while 29% say they remain neutral.



During the latest general election in 2019, the voter turnout was 82.83% – reflecting an active democracy. If the stakes are high enough, even those who say they are not interested can feel the urgency to go to the poll and cast their ballots.

Vision, integrity, and experience are what Millennials look for in a leader

An ideal political candidate according to Indonesian Millennials is the one who has a clear vision for the country, integrity so that they won't be corrupt, and political experience.

Even though 61% of Millennials say that they choose a political leader who has the same religion as they do, when religion is set against other factors, its importance becomes relatively weak. This shows that at the end of the day, a candidate's personal capability is more significant in securing votes compared to background, religion, popularity, ethnicity, and even political parties they belong to.

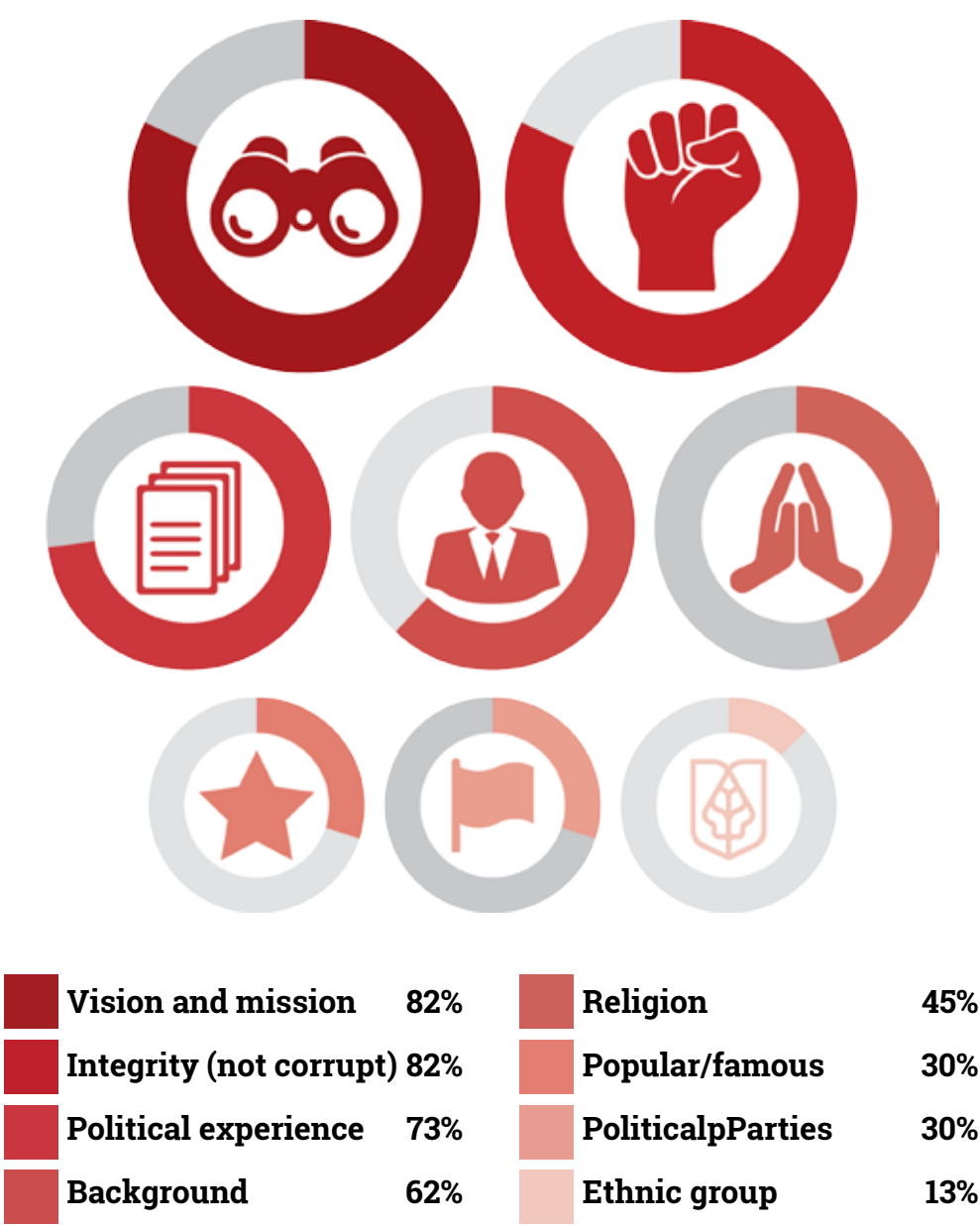


Image 7.3
What Millennials look for in a leader

Jokowi, Prabowo, and Ganjar remain the most popular political figures for Millennials

President Joko “Jokowi” Widodo, Defense Minister Prabowo Subianto, and Central Java Governor Ganjar Pranowo enjoy the highest popularity among all politicians in our list.

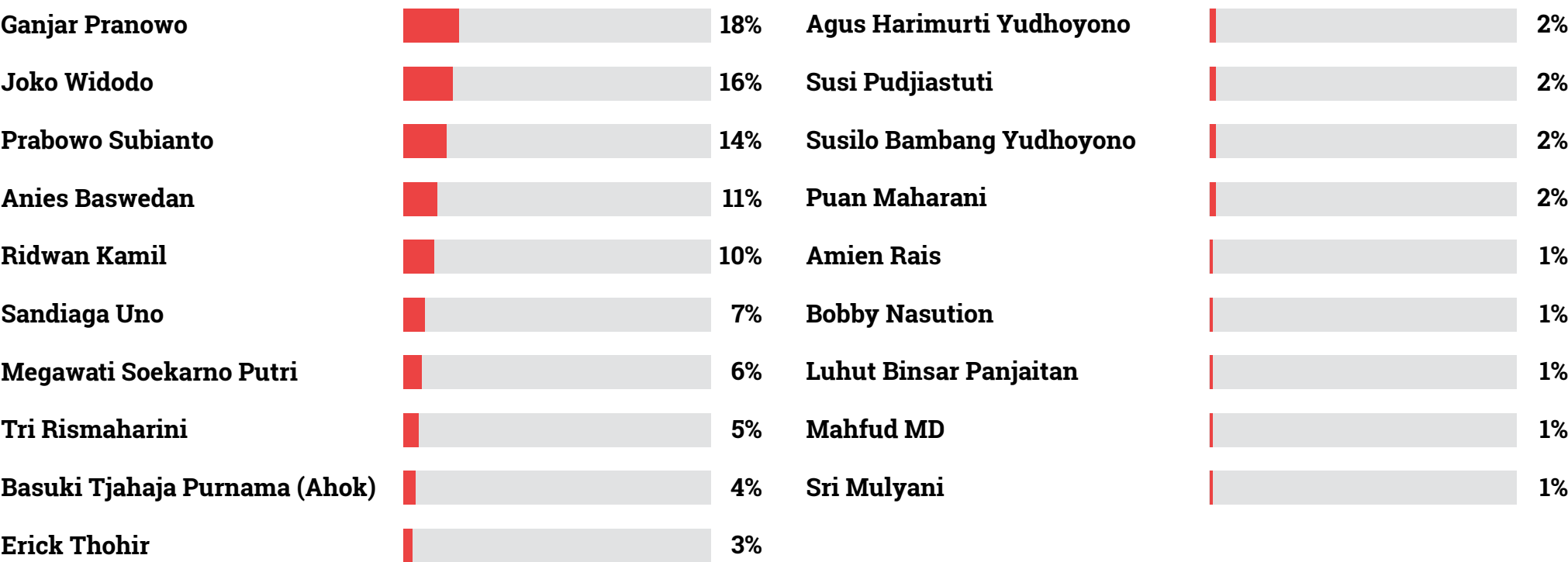


Image 7.3
Political figures popularity by Millennials

Ganjar Pranowo is the most popular presidential candidate for 2024

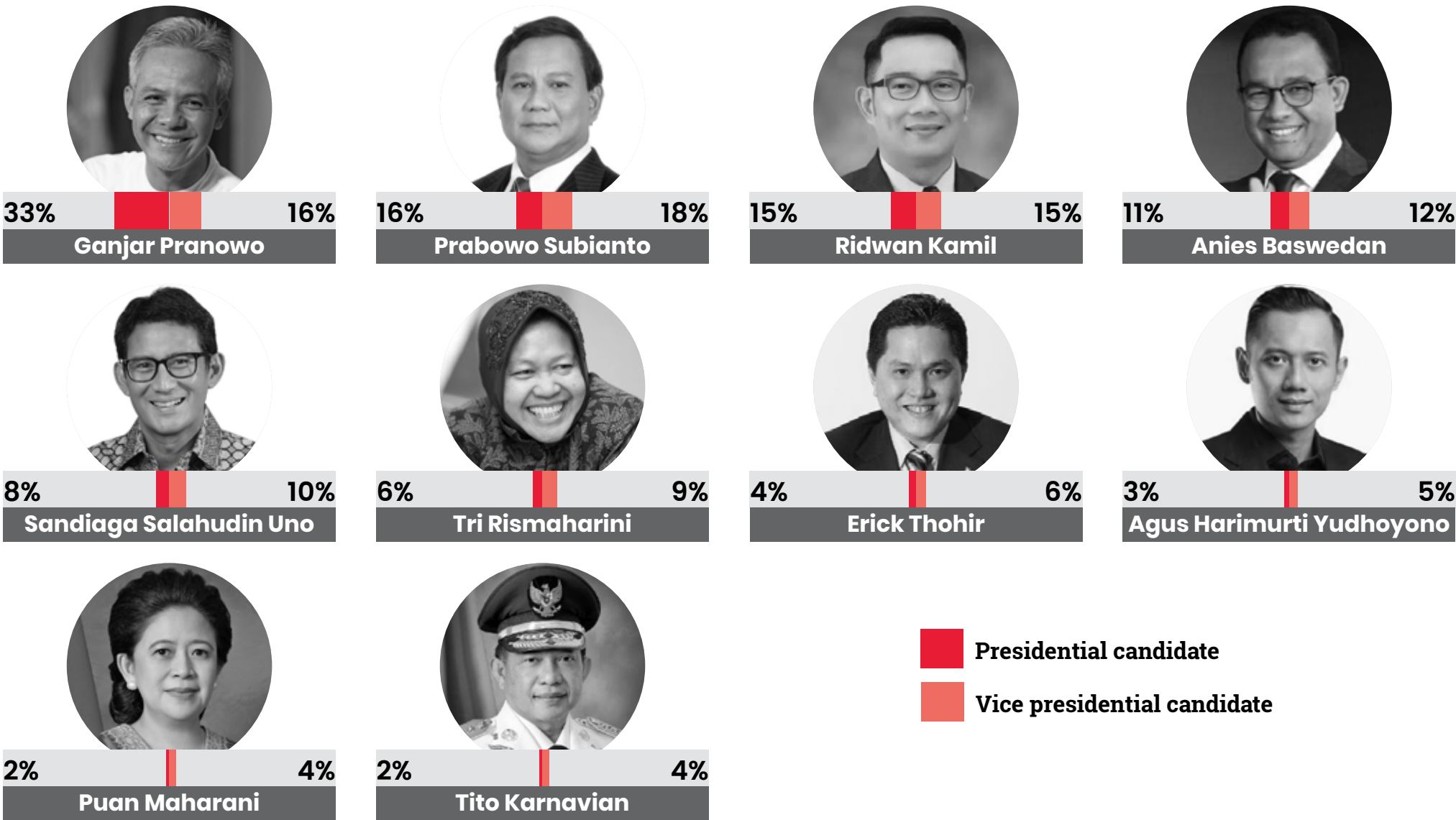
The rise of Jokowi from a Surakarta mayor to Jakarta governor to presidency has shown that a regional figure can have a nationwide influence. Our finding shows that Indonesian Millennials are familiar with such regional figures, like Central Java Governor Ganjar Pranowo, former Bandung mayor and West Java Governor Ridwan Kamil, Jakarta Governor Anies Baswedan, and former Surabaya mayor and Social Affairs Minister Tri Rismaharini.

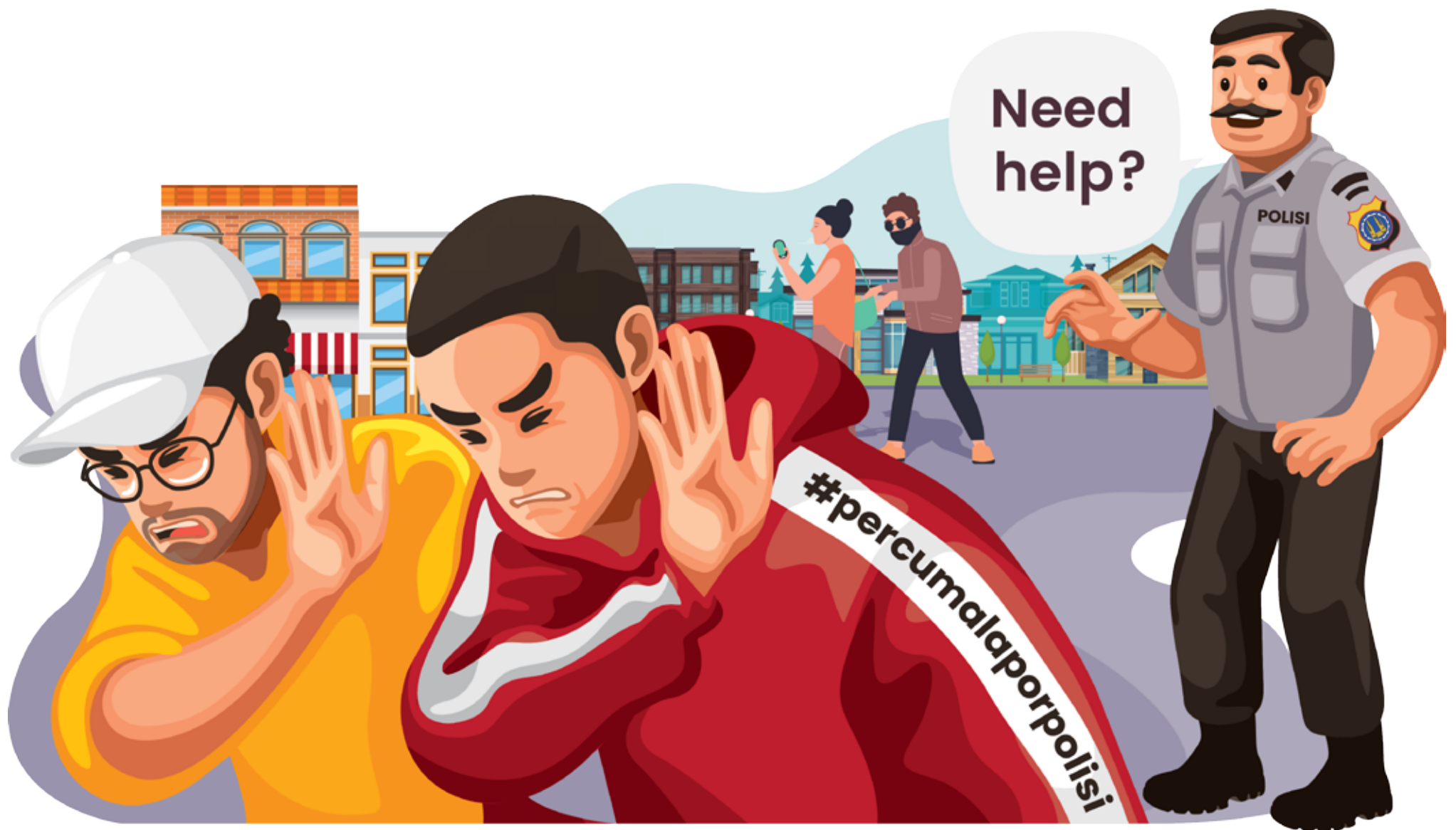
Of these regional figures, Ganjar Pranowo arguably has the best chance of winning the presidency in the 2024 presidential election. His popularity among Millennials is almost twice that of the second most popular figure, Prabowo Subianto, who has contested in the presidential election three times: twice as presidential candidate in 2012 and 2016 and once as vice presidential candidate with Megawati Soekarno Putri in 2009.

Other notable figures that Millennials think have a chance in 2024 presidential election are former Jakarta deputy governor who is now Tourism and Creative Economy Minister Sandiaga Salahudin Uno, State-Owned Enterprises Minister Erick Thohir, former military officer and leader of Democratic Party of Indonesia Agus Harimurti Yudhoyono, House Speaker Puan Maharani, and former national police chief and Home Affairs Minister Tito Karnavian.

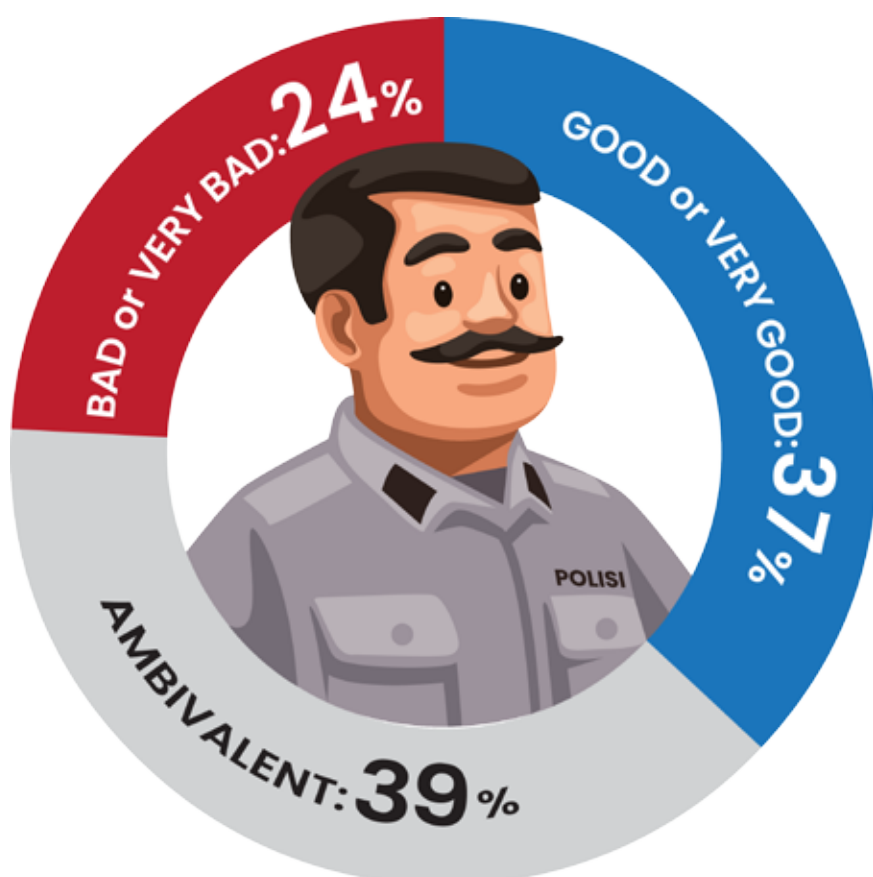


Political figures as presidential and vice presidential candidate





#PercumaLaporPolisi: Growing disillusionment in the law enforcement system



In October 2021, the *#PercumaLaporPolisi* (there's no use going to the police) hashtag became trending after public journalism initiative Project Multatuli published a story about how East Luwu regional police allegedly mishandled sexual abuse case of three children by their own father. After the story went viral, people started sharing their own experience and disappointment in dealing with the law enforcement with the *#PercumaLaporPolisi* hashtag.

National Police Chief General Pol. Listyo Sigit Prabowo said that the *#PercumaLaporPolisi* was a reminder for the police to evaluate their performance and handling of cases reported by the public.

Only 37% of Millennials think that the law enforcement have been performing good or very good. Most (39%) are ambivalent, saying it's between good and bad. 24% say that it's bad or very bad.

SUMMER



MARY





What do we talk about when we talk about Millennials? This report has shown the many sides of the generation, beyond the stereotypes that are often carelessly thrown around and labels that are untrue but still sticky nonetheless. Rather than immature and compulsive, Millennials are rarely given the opportunity to establish a stable, mature life – at least according to the standard of the previous generations. Instead of being a frivolous spender, we find that Millennials find it hard to juggle all their roles and responsibilities, and therefore the costs, which might not leave room for more restraints or wiser financial decisions. Millennials are certainly not entitled, they are just more aware of their rights: as a worker, as a citizen, or as human beings in general.

We certainly think that Millennials deserve better in life. Here are our suggestions:

Go beyond financial literacy, provide actual nudges to help Millennials. Instead of berating Millennials for not saving and failing to own a home or start an investment, help them from falling deeper into the temporal discounting bias. The government and financial service providers must provide more nudges for Millennials to help them secure their future. The

Indonesian government has created at least two programs related to retirement, the *Jaminan Hari Tua (JHT)* and *Jaminan Pensiun*, under *BPJS Ketenagakerjaan*. However, not everyone has been registered in the program, particularly informal and precariat workers. The government should reach out to those who are currently being left out from the program, or establish channels that will make it easier for them to access these social programs.

What metaverse? Digital literacy must come first. The Indonesian government might have big dreams: with talks about Industry 4.0 and everything metaverse. However, there are still lots of people left behind by the current rate of digitalization, whose access and ability to utilize the internet is still very minimal. Without help, in forms of trainings or education, they will certainly fail to compete or adapt with the situation. Digital literacy should involve more advanced skills such as technical understanding and critical thinking, and not just mindlessly consuming content on the internet and falling to scams.

Workplace should accommodate the reality of being a Millennial worker, which means that they do have a life outside of their job. Work life balance is not only about clocking out after office hours and being able to take care of one's well-being or family, it's also about how the life component of the worker is, if not fully



facilitated, then tolerated at work. Women workers, in particular, have long face difficulties at work due to their double burden. It's time for companies to understand that workers are people, who sometimes can't split their work and life so completely along the office hours.

Convenience and sustainability are important for Millennials.

Life is hard enough for Millennials, so brands must offer solutions to their problems or at least make life easier or more worthwhile and meaningful. Seeing that Millennials have worries about climate change and how it will affect their offsprings' future, brands should also be more sustainable and provide ways for Millennials to do their part. Some companies, for instance, have allowed consumers to return plastic wastes for recycling or to count the carbon emissions from daily activities and then plant trees that can help absorb equivalent amount of carbon.

Media should be more inclusive in portraying who the Millennials are, not just the privileged ones.

Instead of glamorizing the lives of the few, the media should do their responsibility to the public and tell stories that truly matter and will make a positive impact in the Millennials' lives. As the fourth pillar of democracy, the media also has a duty to educate the public so they become informed voters, and this

has become ever more significant amid the barrage of hoaxes in social media. Instead of amplifying fake news and hate news, the media should be more aware of the angle of their stories and how it will affect vulnerable communities.

Politicians should start considering Millennials as a nuanced group with particular concerns,

not only as a voter base that is only sought after nearing every election. Millennials are worried about a lot of things, from affordable housing in urban areas and job security to climate change and religious tolerance.

Rebuilding confidence in the future, or at least, in each other.

It's not okay when 1 in 4 Millennials are not confident with the path Indonesia is going. This will certainly affect their well-being and decision making process. It's our shared responsibilities in the never-ending nation-building process, but those who are more privileged should do more. The first step? Lend a hand, help whoever might need your help, in any capacity that you have. Everyone can do something to help, and the act of helping itself is empowering for us and hopeful for others.

Methodology

Quantitative Method

Source of Data: Populix
Interview Method: Offline face-to-face interview, with structured questionnaire on smartphones
Sampling Method: Multistage random sampling method
Total Sample: 1,000
Margin of error: <5%
Research Area: 12 cities and agglomerations in Indonesia covering +- 44,800,000 Indonesians in Greater Jakarta, Greater Bandung, Greater Semarang, Greater Yogyakarta, Greater Surabaya, Greater Denpasar, Medan, Palembang, Solo, Banjarmasin, Balikpapan, and Makassar
Fieldwork Period: 27 January – 7 March 2022

Qualitative Method

In-Depth Interview: Interviews by IDN Times, FORTUNE Indonesia, ICE, Popbela.com, Popmama.com, Yummy
In-Depth Survey: 8 in-depth surveys and interviews

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IDN Research Institute

IDN Research Institute is an independent think-tank that informs the public about issues, attitudes and trends shaping Indonesian Millennials and Gen Z through our research reports and advocacy events. We conduct public opinion polling, demographic research, content analysis and other data-driven social science research. We generate a foundation of facts that enriches public dialogue and supports sound decision-making. We are committed to meeting the highest methodological standards and exploring the newest frontiers of research. We are led by a team that combines the observational and storytelling skills of journalists with the analytical rigor of social scientists.

p::pulix

Populix is a mobile-based consumer insights platform that supports comprehensive research and data collection via its app, providing an intimate window into the preferences of Indonesian consumers. Populix is able to provide valuable insights that help businesses and researchers better understand Indonesian consumers and improve business decisions, leveraging technology to accurately understand consumer feedback in real-time. For large clients, Populix offers a wide range of subscription-based and customized services, including brand health tracking, product launch perception auditing, customer satisfaction indexing, Gen-Z quarterly datasets, and custom research campaign management. The company also offers automated self-service research products catering to SMEs, independent researchers, students, academics, and the general population, providing budget-friendly access to high-quality research and data. For more information, please visit <https://info.populix.co/en/home-en/>

