

# THE DEVELOPMENT OF THE DIGITAL ECONOMY IN THE MILLENNIAL GENERATION

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**Abstract:** The purpose of this research is to find out how the development of the digital economy in the millennial generation. The research uses the Systematic Literature Review method in several research websites, journals, databases used to find articles about relevant research. Millennials, who are often in the spotlight, have a significant affinity with the digital world, using digital space as their personal platform to access, acquire and share information found on the internet. The readiness of the millennial generation, compared to previous generations, has proven to be more capable in facing the changing times, especially in the context of technological developments that dominate the digital economy today. Indonesia itself has entered the ASEAN Economic Community (AEC), leading to greater transparency in the movement of resources, products and services. This encourages us to continuously improve our skills and expertise to survive in the ever-evolving digital economy. In the Digital Economy Era, information is no longer just a medium for transactions and communication, but the main source of profit in the economy. The Digital Economy encourages changes in the mindset of individuals and organizations in making economic decisions, especially as a result of the development of the internet and mobile device technology. A wise attitude towards all kinds of promotions of goods and services on the internet, especially from social media influencers, is needed to be owned by every consumer.

**Keywords:** Digital Economy, Millennial Generation, Development Of Digitalization

## Introduction

Digitalization of the economy has become a dominant trend in global transformation in the 21st century. It encompasses the application of digital technologies in all aspects of economic activity, including the production, distribution, and consumption of goods and services. This phenomenon has brought about major changes in the way business is conducted and how individuals interact with the market.

The digitization of the economy has presented many new opportunities for businesses. Through online platforms, companies can now reach a much wider market than ever before. This allows businesses to grow their business without geographical restrictions, opening the door for easier global expansion. In addition, technologies such as big data and artificial intelligence allow companies to better analyze customer information, generating valuable insights for marketing strategies and product development.

The digitization of the economy has changed the way consumers shop and interact with brands. Consumers now have easier access to various products and services through e-commerce platforms and mobile apps. This allows them to compare prices, search for reviews, and make purchases quickly and easily, without the need to leave home. In addition, the

adoption of digital payments and digital wallets has made transactions faster, more efficient and more secure.

The digitization of the economy is a phenomenon that is thoroughly changing the landscape of business and everyday life. While bringing many new benefits and opportunities, there needs to be a proper balance between technological innovation and the protection of security and privacy, as well as ensuring that the benefits can be enjoyed by everyone equally.

The digital economy refers to an economy based on digital computing technology. Where more and more people consider doing business through internet-based markets. The internet market is currently favored by the millennial generation and the Old Generation. It can be seen that more and more people are more found of buying goods online through social media, web etc (Perdana, 2019).

Along with technological advances, the economy also contributes to the welfare of society (Serang et.al., 2021). With matters related to the economy, it has now begun where the era of the world economy can develop rapidly and economic flows between countries that can be accessed easily (Apriliani et al., 2021). All family members will often use digital media in various forms, including computers or laptops, online games and the internet. The use of digital media in the family does not all improve the quality of family life. There are families who experience broken homes because they spend more time with digital media. Along with these advances, the community as the main target in providing information, of course, greatly benefits from the development of today's communication technology (Yemmardotillah, 2022).

The development of information technology and telecommunications is happening so rapidly that it has a significant impact on consumer behavior both in making choices and deciding to conduct market transactions. In addition, information technology is growing and has penetrated various circles ranging from children, adolescents, to adults and even the elderly, all motivated to learn and understand the development of this information technology, especially on social media. The development and also the growth that occurs in information and communication technology brings changes in marketing for business people (Hasan et al., 2022).

This is reinforced by the presence of influencers. The significant increase in the number of purchases and public attention in e-commerce in Indonesia due to the influence of influencers shows that consumptive behavior occurs in society due to their persuasive promotional techniques in social media. This certainly has an impact on social conditions that are favorable for sellers and e-commerce service providers where their profits will increase from increased purchases but have a negative impact on consumers who will act consumptively (Maulana et.al., 2020).

In recent years, the millennial generation has often been echoed, especially on social media. This generation is a generation that is very close to the digital world because they make digital their personal space in accessing, obtaining, sharing all forms of information they encounter on the internet. Whatever they encounter while surfing is immediately used as a source of information to be shared with the public (Sari, 2019).

Currently, the development of a digital economy based on the times in Indonesia needs to be improved. The development of the digital economy also cannot be separated from the younger generation as a millennial generation who understands technological developments. The younger generation is a productive resource who with their creative ideas can open a business (entrepreneurship) which also helps the government in reducing the unemployment rate in the productive workforce. The more young people who are involved in the world of entrepreneurship, the more productivity is generated so that it also has an impact on the development of the national economy (Kartika et al., 2022).

The entrepreneurship program in the midst of the COVID-19 Pandemic is something that needs attention and assistance (Rina Suthia Hayu, 2022). The entrepreneurship program itself has received strong signals in President Jokowi's various speeches at various activities, including during the digital capability program which was launched in May 2021, stating that independent businesses need to be encouraged by providing assistance in the form of independent businesses that can be carried out by communities and community groups by utilizing technological advances digitally, where this activity is an opportunity in the digital economy business and is in line with predictions by BI and Google (2020) that in 2025 Indonesia will become the country with the largest digital economy in ASEAN with the value of the digital economy reaching USD 150 or more than 2.040 Trillion, thus adding 10% to GDP (Imformatika et al, 2022). This is supported by the existence of Unicorn Startups that have used digital technology bases in driving a variety of community businesses of various business scales and are mostly controlled by millennials (Halisa, 2022). Through this research, we will discuss how millennials in the development of the digital economy.

### Literature Review

Millennials or often called generation Y is a group of people born after generation X. Millennials are the generation born in the 1980s to 2000s. Millennials are always related to technology and are the main highlight at this time, both in the media and society (Yudhistira, 2022). This generation has open communication characteristics where their lives are greatly influenced by current technological developments that continue to innovate. As active digital media users, of course this brings changes in their behavior and thinking where they are more responsive to something new (Wasila et al., 2021). A good understanding and use of digital media will make this millennial generation grow in the midst of rapid technological developments with the characteristics of a good digital media user (Wasila et al., 2021).

Millennials are known for their advanced technological skills. They grew up alongside the development of the internet and social media, so their skills in technology and digital media are much more advanced than previous generations. This shapes the way they communicate, seek information and interact with the world. In addition, millennials are also often characterized as a generation that is open to social and environmental change. They tend to have a greater awareness of global issues such as climate change, gender equality and environmental sustainability. Many of them are active in social and political movements to drive positive change in society.

However, there are also challenges faced by the millennial generation. One of them is the considerable financial burden, including high college debt, expensive housing prices, and fierce job competition. This has caused many of them to feel financially stressed and it is difficult to achieve economic stability like previous generations. On the other hand, millennials are also known for prioritizing values such as work-life balance. They tend to look for jobs that provide flexibility, autonomy and meaning in their work, rather than focusing solely on high salaries or social status. The concept of "work isn't everything" is increasingly embraced by many of them.

These millennials have high expectations and seek meaning in the work they do. This generation will change jobs up to twenty times in their lifetime on average, compared to traditionalists who work for the same employer until they retire. Millennials are not loyal to companies, instead they are loyal to their friends. Millennials will stay with a company when they feel their boss or coworkers are like their friends. coworkers as their own friends.

According to Kapoor & Solomon (2018) the millennial generation always want to contact their superiors including through emails and messages. This generation also tends to be spontaneous, interactive and also wants to be heard, therefore an effective leadership style

is collaborative, non-hierarchical, and transparent. Transparency is essential for building and fostering relationship between management and employees today.

The definition above shows that the millennial generation is a group of individuals born between 1980 and the early 2000s. individuals who were born in the range of 1980 to the early 2000s, where the millennial generation grew up in the era of technology and online communication. This generation more flexible to new things and all the possibilities that will happen, in terms of work the millennial generation has high expectations. In terms of work, millennials have high expectations and seek the meaning of their work.

## Method

Research using the Systematic Literature Review method in several web research journal databases used to find articles on relevant research. The Systematic Literature Review method is a term used to refer to a particular research methodology or research on the development carried out to collect and evaluate related research and focus on a particular topic. Systematic Literature Review principles that research methods that summarize the results of primary research to present more comprehensive and balanced facts. The steps of conducting a Systematic Literature Review are as follows, (Perry & Hammond, 2002): 1) Identifying research questions, 2) Developing research protocols, 3) Determining the location of the research data base as a search area, 4) Selecting relevant research results, 5) Selecting quality research results, 6) Extracting data from individual studies, 7) Synthesizing research results (funnel plot and forest plot), 8) Presenting research results in a research report.

Search Procedure. When conducting research using the Systematic Literature Review method, the steps taken are the first to identify research questions. The search is related to finding relevant sources related to the digital economy, millennials and the relationship between millennials and digital economic development. The search for data sources or literature was carried out by electronic search using the following data bases: Google Scholar, Ebsco-host, Cambridge Journal, Oxford Journal, Sage Journal, Scientific Electronic Library, Taylor & Francis, and PubMed. Furthermore, the keywords used are as follows: digital economy, millennials and digital economic development.

Selection Procedure. The literature to be analyzed has criteria to meet, which are as follows millennials, digital economic development, illennials and the digital economy. Abstracts on the literature obtained from electronic searches and in accordance with keywords, then read to determine whether they match and match the predetermined criteria.

Analysis procedure. At the analysis procedure stage, the author reviews the literature review in detail and in depth to get the important findings/core. So that the important points of several research results, the results of the sources are extracted and packaged into a topic that is denser and does not contain bias, which is an important key to the research results. The information written includes about the author, research location and year of publication of the article, characteristics of the subject, object and findings (research conclusions). Then the data obtained were compared, while the intervention design and results of each literature were analyzed. Descriptive analysis was conducted to obtain information from each literature.

## Result and Discussion

### Result

Research by Almar Nor Ikhwan that Indonesia is facing the era of the 4th Industrial Revolution or Industrial Revolution 4.0 at this time. Therefore, changes in the business economy sector are a good thing towards smart business. Along with the development of information and digital technology, competition in business and development that originally focused on the utilization of natural resources will shift to the mastery of information

technology and digital technology. This is where the importance of innovation in doing business. The era of the industrial revolution 4.0 opens up opportunities for young millennial entrepreneurs in the business economy sector to become experts in accordance with the latest knowledge and technological developments. For this reason, it is necessary to implement a skills improvement program, updating skills so that the workforce is ready to compete based on the needs of the current industrial world (Almar Nor Ikhwan, 2021).

Research by Rina Suthia Hayu that the millennial generation in Indonesia currently has the largest market share, but there are not many studies that discuss marketing to Indonesian millennials, especially marketing to business units that market their products to end consumers (B2C-business to consumer). Looking at the current phenomenon, namely 1) The rapid growth and competition of foreign and local online retailers competing in Indonesia. 2) The development of software and hardware technology in digital marketing that gives birth to marketing innovations. 3) The large role of millennials in digital marketing, because today they are a generation that is more tech-savvy, grows up in the world of social media, is raised in a culture of expression, is aware of the attachment to technological change and is able to learn through online interactions, has encouraged researchers to conduct conceptual research by creating novelty in the variable attributes of Digital Content Marketing (Rina Suthia Hayu, 2022).

Research by Cisilia Sundari that Indonesia is currently facing the era of the Industrial Revolution 4.0, where the business supply chain is digitally connected which results in simplifying the supply chain. The research uses qualitative methods and focuses on literature study. The results of this study show the rapid development of businesses, especially MSMEs (Micro, Small and Medium Enterprises) and Creative Enterprises that use digital technology in Indonesia. The era of the Industrial Revolution 4.0 for creative and innovative millennials is an opportunity and challenge in running a business in Indonesia. The role of the government is very crucial to build a supportive ecosystem and provide adequate facilities in the form of regulations and technological facilities for the growth of MSMEs and Creative Enterprises in Indonesia (Cisilia Sundari, 2019).

Research by Rida kartika et al that currently the development of a creative economy based on the times in Indonesia needs to be improved. Indonesia's creative economy as a new force towards 2025 is not only limited to enthusiasm but also a mission statement to create on behalf of Indonesia's cultural identity in every creative work created by the nation's children. The development of the creative economy also cannot be separated from the younger generation as a storehouse of creativity. The younger generation is a productive resource that with its creative ideas can open a business (entrepreneurship) which also helps the government in reducing the unemployment rate in the productive workforce. The more young people who are involved in the world of entrepreneurship, the more productivity is generated so that it also has an impact on the increase in national economic development (Kartika et al., 2022).

Research by Muhammad Hasan et al that there is an openness of millennial business actors to the digital economy as a support in marketing. This is due to because the millennial generation is a generation that is very familiar with technology so it is not difficult to adapt when the digital economy emerges and develops. This research has implications for awareness about the importance of using technology to support business activities (Hasan et al, 2022).

Research by Ariawan K Perdana that especially in the management of its Human Resources (HR) The creativity and fast learning ability of the millennial generation is actually an advantage for companies if they are able to accommodate their characters and abilities. But on the other hand, millennial generation workers also have the potential to follow their calling and idealism at work. Millennials are also classified as idealists with humanist work relations patterns. As a generation that grew up with the freedom of information, they are characterized



as open-minded, upholding freedom, and courageous. So they tend to be responsive and critical if the system in their workplace does not support aspects such as information openness or even curb their creativity (Ariawan K Perdana, 2019).

## Discussion

The development of science and technology at this time has made the world seem borderless, various kinds of virtual communication activities to all corners of the world in a short time and the advancement of technology and communication triggered various changes in human life. These advances have led to new innovations that affect several sectors, such as economic, cultural, and social (Yemmardotillah, 2021).

The development of digitalization has created new breakthroughs in the economic field, namely in business-to-business, business-to-customer interactions. The increasingly fierce competition for MSMEs in terms of the Digital Economy has become real with the development of technology, therefore MSMEs must really pay attention to this phenomenon and know and master digital marketing related to the Digital Economy. Digitalization makes it easier for entrepreneurs to introduce their brands and market their products. If it used to be difficult to find suppliers, now almost all goods are easily found on electronic commerce platforms (Sikin et al, 2020).

The Industry 4.0 era will foster digital-based business models with the aim of increasing efficiency and better product quality. There are 4 things that need to be optimized by business actors related to industry 4.0, namely: 1) Old machine + fast connection = new machine, 2) Open standards = open economy, 3) Automation = new job opportunities, and 4) Connected technology = convenience and efficiency for consumers (Sikin et al, 2020). Changes in the behavior of today's society that are following technological developments are called society 4.0. Changes in the behavior of society today that are following technological developments are called society 5.0 every order in society 5.0 is centered on humans and based on technology. In society 5.0 human behavior will be translated with artificial intelligence, a new opportunity that makes humans open up opportunities for humanity. The behavior of today's society prefers online systems for the convenience of all activities (Hatami, 2020).

In the Digital Economy Era, information is no longer just a medium for transactions and communication, but is the main source of profit in the economy. The Digital Economy encourages changes in the mindset of individuals and organizations in making economic decisions, especially as a result of the development of the internet and mobile device technology. The digital economy is able to provide access to the procurement and supply of goods and services that support business operations in the industrial and trade sectors.

One of the biggest drivers of the economy is the millennial generation. Millennials are the generation born in the late 70s to early 90s. The population is very large and is in their productive age (20-30 years old). Millennials are a generation exposed to information technology and telecommunications (Vanomy, 2021). Social media is a platform that allows humans to interact online without being limited by space and time. Social media has a significant influence on social change in society, especially in the millennial generation. Internet users in Indonesia in the age range of 15-19 years reached 91%, then in the age range of 20-24 years 88.5%, 25-29 years 82.7%, 30-34 years 76.5%, and 35-39 years 68.5%, 35-39 years old by 68.5% (Atmajaya, 2022).

The readiness of the millennial generation compared to other generations is far more qualified in facing changing times with technological developments in the context of implementing a digital economy like today. Indonesia has also entered the ASEAN Economic Community (AEC), the movement of resources and products and services will be much more

transparent, thus encouraging us to continue to improve our abilities, skills to survive in the digital economy era (Vanomy, 2021).

The current phenomenon of social media influencers has a great influence on people's consumption patterns. A lifestyle that pays more attention to prestige makes people carried away by the current style popularized by social media influencers. The amount of public consumption of products promoted by social media influencers greatly affects the growth of the digital economy. This is supported by the level of trust in social media of 51% in 2018 (Edelman, 2018). The trust built by social media influencers with their followers causes consumption of a brand to increase.

This millennial group can become an economy key player that can play a role in accelerating the growth of the digital economy. This potential is supported by the growth of digitalization as a new lifestyle in transactions for millennials. Indonesian millennials are connected to the internet in almost all their daily activities. There were 171.17 million Indonesian internet users in 2018. From the age segment, it turns out that those aged 15-19 years have the highest penetration reaching 91%. Another millennial age that occupies the top position regarding internet users in Indonesia is the age of 20-24 years with 88.5% penetration (Indonesian Internet Service Providers Association, 2018). In general, millennials have sufficient financial capacity.

From the branding carried out by Social Media Influencers based on previous research, there is a strong correlation between the promotions they do to consumer buying interest, where influencers increase purchase interest by 89.7% (Astuti, 2016). Due to this high influence, many companies use influencers to increase engagement of the products sold. The attractiveness of influencers based on their credibility, communication skills, and high public attention to the influencers observed from the large number of followers on their social media can increase product recognition to the general public as well as the level of marketing.

## Conclusion

For millennial business owners adapting to the use of technology is not difficult, this is because they were born when technology was increasingly rampant. Therefore, for technological problems, millennial business actors are very understanding. With the emergence or development of the digital economy, these millennial business actors have been able to use and adapt, moreover, the digital economy is a support in conducting buying and selling transactions without being limited by space and time or in the sense that it can support marketing. With the development of the digital economy, there will be a possibility to overcome these marketing-related problems. Based on this, this study aims to explore and analyze the form of openness of millennial business actors to the digital economy, especially as a support in marketing activities.

In the Digital Economy Era, information is no longer just a medium for transactions and communication, but is the main source of profit in the economy. The Digital Economy encourages changes in the mindset of individuals and organizations in making economic decisions, especially as a result of the development of the internet and mobile device technology.

A wise attitude towards all kinds of promotions of goods and services on the internet, especially from social media influencers, is needed to be owned by every consumer. It is necessary to have an attitude of curiosity about the goods and services to be purchased in the form of seeking information or in the form of product reviews so that more trust in the good and bad of the product. In addition, consumers must also know better whether the item to be purchased is a necessity or just a desire without knowing the benefits. With these efforts, the consumptive attitude can be minimized.

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