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# From Hobby to Income: How Gen Z Builds a Business without Large Capital

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**Abstract**

The expansion of digital technologies and social media has enabled Generation Z to transform personal interests into economic activities, although limited capital, inadequate skills, market competition, burnout, and unequal technological access may constrain this process. This study examines how Generation Z converts hobbies into business opportunities through digital technology and social media and identifies the factors that facilitate or hinder this transformation. A mixed-methods approach with a descriptive-analytical design was employed. Quantitative data were collected through questionnaires from 200 respondents aged 18–26 years, while qualitative data were obtained through interviews with 50 respondents. The data were analyzed using descriptive statistics, Pearson correlation analysis, and thematic analysis. The findings indicate that 70% of respondents had transformed their hobbies into business activities, 80% of which were initiated through TikTok and Instagram. Moreover, 60% developed relevant skills through self-directed learning, and 55% used free artificial intelligence tools to optimize content creation. Hobby-related content publication frequency was positively associated with monetization ($r = .72$, $p < .01$), while self-directed learning was positively associated with business success ($r = .65$, $p < .05$). Burnout, market competition, and limited technological access emerged as the principal barriers. These findings demonstrate that consistent content production, self-directed skill development, and accessible digital tools are important components of hobby-based entrepreneurship among Generation Z. The study contributes to digital


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entrepreneurship research by clarifying how personal interests, platform use, independent learning, and artificial intelligence tools interact within resource-constrained business development. Practically, entrepreneurship programs should strengthen digital competencies, technological access, and strategies for managing burnout and market competition.

**Keywords:** Artificial Intelligence; Digital Entrepreneurship; Generation Z; Hobby Monetization; Social Media

## INTRODUCTION

The development of digital technology has transformed the way young people perceive and engage in entrepreneurial activities. Entrepreneurship is no longer entirely associated with the need for substantial financial capital, physical business premises, or conventional business structures. The emergence of social media, marketplaces, content-sharing platforms, and various digital applications has lowered the barriers to entry into business activities, as individuals can utilize the devices and resources they already possess to introduce products, build networks, reach consumers, and create economic value. This condition is increasingly relevant to Generation Z (Gen Z), a group that has grown up in an environment closely connected to digital technology. Research on Gen Z indicates that this generation possesses characteristics relevant to entrepreneurial activities, including an orientation toward work flexibility and openness to the use of technology in developing economic activities (Kraus et al., 2019). In the context of this study, these changes provide Gen Z with opportunities not only to become technology users and digital consumers but also to become value creators through digital-based entrepreneurial activities.

One particularly interesting opportunity is turning hobbies into business activities. A hobby is essentially an activity pursued based on personal interest and enjoyment, such as photography, cooking, design, handicrafts, playing music, content creation, sports, beauty, and other creative activities. In a digital environment, such activities can acquire economic value when developed into products or services that offer value to the market. The research manuscript indicates that Gen Z has utilized hobbies such as digital content creation and handicrafts to generate income through sponsorships, affiliate marketing, and social media. Furthermore, the preliminary research conducted in the manuscript found that 70% of respondents reported successfully monetizing their hobbies, while social media platforms such as TikTok and Instagram served as major channels for initiating business activities. This

finding demonstrates that hobbies no longer need to be viewed merely as recreational activities but can serve as starting points for opportunity identification, value creation, and business formation.

Nevertheless, these opportunities do not automatically enable every individual to transform a hobby into a sustainable business. The process of monetizing a hobby requires the ability to identify market needs, build an identity or personal brand, produce consistent content, utilize digital technology, understand consumer behavior, and maintain motivation when facing competition. Research on Gen Z indicates that entrepreneurial characteristics such as entrepreneurial orientation and entrepreneurship education are associated with this generation's tendency to develop entrepreneurial intentions (Kraus et al., 2019). Meanwhile, research on Gen Z entrepreneurs across 25 European countries found that self-efficacy, risk propensity, and opportunity identification play important roles in the innovation process, while digital infrastructure functions as an external factor that enables entrepreneurial capabilities to be translated into innovation (Sahut et al., 2024). Therefore, the main issue is not merely whether Gen Z possesses hobbies, but how these hobbies are recognized as opportunities, developed through digital competencies, and converted into valuable economic activities.

The utilization of social media is one of the important aspects of this process. Social media provides individuals with opportunities to build personal brands, interact directly with consumers, test market responses, promote products, and establish communities at relatively low costs. A study in Indonesia involving 270 university students found that digital entrepreneurship education positively influences digital entrepreneurial intention and social media use; social media use was also associated with entrepreneurial intuition and digital entrepreneurial intention (Kusumawardhani et al., 2023). These findings are reinforced by another study showing that participation in social media can increase digital entrepreneurship intention while also contributing to psychological empowerment (Chakraborty & Biswal, 2023). Thus, in the context of hobby-based businesses, social media functions not only as a promotional medium but also as an instrument for building networks, testing business opportunities, establishing digital identities, and developing relationships with the market.

On the other hand, the development of digital entrepreneurship research indicates that previous studies have focused predominantly on entrepreneurial intention, entrepreneurship education, digital competence, self-efficacy, and social media use, while the

specific process of how personal hobbies are converted into business opportunities under conditions of limited capital has received relatively limited integrated attention. Studies on entrepreneurial intention among Gen Z, for example, have examined the roles of personal attitude, subjective norm, and perceived behavioral control based on the Theory of Planned Behavior (TPB) (Yıldırım et al., 2019). More recent research has also demonstrated that digital entrepreneurial education, digital entrepreneurial knowledge, digital entrepreneurial self-efficacy, and attitudes toward digital entrepreneurship are important factors in shaping digital entrepreneurial intention (Vu et al., 2024; Duong et al., 2024). Bibliometric studies of publications on digital entrepreneurial intention further indicate that research in this field continues to grow and has become an increasingly prominent academic theme (Vu et al., 2024; Ismail & Hussain, 2024). However, these studies have not specifically explained the practical mechanism of hobby, opportunity recognition, social media utilization, monetization, business development with minimal capital, particularly in the context of Gen Z in Indonesia. This gap provides an important research opportunity for the present study.

Based on this gap, the novelty of this study lies in viewing hobbies as an entry point or starting point for the formation of Gen Z's digital businesses, rather than examining entrepreneurship solely from the perspective of entrepreneurial intention. This study integrates personal hobbies, opportunity recognition, digital entrepreneurship, social media utilization, capital constraints, and the monetization process into a single analytical framework. This approach provides a more practical perspective on how Gen Z can utilize existing resources—such as skills, creativity, smartphones, social networks, and digital platforms—as initial capital for creating economic value. This perspective is consistent with recent research indicating that digital capabilities and entrepreneurial creativity are increasingly important in shaping attitudes toward and intentions to engage in digital entrepreneurship (Vu et al., 2024). Furthermore, research conducted in 2026 indicates that entrepreneurial education, entrepreneurial knowledge, attitudes, and social support are factors that can explain entrepreneurial intention among Gen Z, suggesting that the development of Gen Z entrepreneurship needs to consider a combination of individual factors and supportive environmental conditions (Tang & Cui, 2026).

Theoretically, this study can be positioned within the perspective of Opportunity-Based Entrepreneurship and further supported by the Theory of Planned Behavior (TPB). The opportunity-based entrepreneurship perspective views entrepreneurship as a process of discovering and exploiting opportunities arising from changes in the environment, consumer

needs, technology, and available resources. In this study, hobbies can serve as an initial source of knowledge, creativity, and experience that subsequently enables individuals to recognize business opportunities. Meanwhile, TPB explains that entrepreneurial behavior is associated with attitudes toward the behavior, subjective norms, and perceived behavioral control, which subsequently shape entrepreneurial intention. Research on Gen Z has also demonstrated that personal attitude and perceived behavioral control positively influence entrepreneurial intention (Yıldırım et al., 2019). Thus, these two perspectives can be used to explain that transforming a hobby into a business requires not only the existence of an opportunity but also individuals' confidence in their capabilities, environmental support, and willingness to transform opportunities into entrepreneurial action.

Based on the foregoing discussion, this study focuses on the process through which Gen Z develops hobbies into business activities with relatively minimal capital by utilizing technology and social media. This focus encompasses how Gen Z identifies hobbies with economic potential, develops relevant skills, recognizes market opportunities, utilizes social media for branding and marketing, selects monetization strategies, and addresses various challenges such as limited capital, competition, business consistency, and burnout. This focus is consistent with the preliminary findings of the study, which indicate that hobby identification, self-directed learning, collaboration, social media utilization, and niche specialization are strategies that emerge in the process of developing Gen Z businesses.

Accordingly, the purpose of this study is to analyze and describe how Generation Z transforms hobbies into business opportunities with relatively minimal capital in the digital era, identify the strategies used in the process of hobby monetization, analyze the role of social media and digital technology in business development, and identify the challenges and strategies employed by Gen Z to maintain business sustainability. This study is expected to provide theoretical contributions to the development of research on digital entrepreneurship and opportunity recognition among Gen Z, while also offering practical contributions to young people, educational institutions, and policymakers in developing entrepreneurial models based on personal potential, creativity, digital technology, and available resources.

## METHODS

This study employed a mixed-methods approach, combining quantitative and qualitative approaches within a single study. The quantitative approach was used to obtain

an empirical overview of Gen Z's experiences in monetizing their hobbies, while the qualitative approach was employed to gain a deeper understanding of the experiences, strategies, and challenges faced by respondents in developing hobby-based businesses. The use of mixed methods enables researchers to obtain the breadth of quantitative data while simultaneously capturing the depth of qualitative information, allowing the phenomenon under investigation to be understood more comprehensively (Schoonenboom & Johnson, 2017; Venkatesh et al., 2016).

This approach was selected because the characteristics of the study required statistical data regarding trends in hobby monetization as well as narrative information concerning Gen Z's experiences in initiating and developing businesses. The research document states that the mixed-methods approach was employed to obtain in-depth analysis through qualitative data and statistical information through quantitative data.

The research design employed was descriptive-analytical with a mixed-methods approach. The quantitative component was directed at describing respondents' tendencies based on survey data, while the qualitative component was used to identify themes and patterns in respondents' experiences through semi-structured interviews. The integration of the two types of data was conducted to provide a more comprehensive understanding of the process through which Gen Z transforms hobbies into sources of income.

In mixed-methods research, the integration of quantitative and qualitative approaches should be based on the research objectives and research questions so that the two components do not merely exist side by side but contribute to an overall understanding of the phenomenon (Schoonenboom & Johnson, 2017).

The participants were Generation Z individuals in Indonesia aged 18–26 years who actively used digital platforms. The quantitative data collection involved 200 respondents, while the qualitative data collection involved interviews with 50 respondents. These participant characteristics were aligned with the research focus, which examined Gen Z's experiences in utilizing hobbies, digital technology, and social media to develop businesses.

Based on the research file, the sampling technique was not explicitly specified. Therefore, the sampling technique should not be stated as purposive sampling, convenience sampling, or any other technique without supporting evidence in the research data. To maintain methodological integrity, the article should only report the participant characteristics and sample sizes available in the research source. If a specific sampling

technique was actually used during the study but has not yet been documented in the manuscript, this information should be added by the researcher.

The research instruments consisted of an online questionnaire, a semi-structured interview guide, and secondary data sources. The questionnaire was distributed through Google Forms to 200 respondents to obtain quantitative data regarding Gen Z's experiences in monetizing hobbies, business strategies, the utilization of digital platforms, and the challenges encountered. Meanwhile, semi-structured interviews were conducted through Zoom with 50 respondents to obtain more in-depth information regarding respondents' experiences and strategies in developing hobbies into businesses.

In addition to primary data, the study utilized secondary data obtained from various relevant reports and publications. The use of multiple data sources enabled the researchers to compare information and strengthen the interpretation of the research findings. In mixed-methods research, the use of more than one data source or data collection method can support the integration process and enhance the strength of research interpretations (Venkatesh et al., 2016).

Data analysis was conducted by combining quantitative and qualitative analyses. Quantitative data were analyzed using descriptive statistics, particularly frequencies and percentages, to describe the success rate of hobby monetization, strategies employed, the use of digital platforms, and the various challenges experienced by respondents.

In addition to descriptive statistics, the study employed Pearson correlation analysis to examine the relationship between the frequency of hobby-based content publication and the level of monetization. The findings indicated a positive relationship between the two variables, with $r = 0.72$ and $p < 0.01$.

Qualitative interview data were analyzed using thematic analysis. The analysis process involved identifying patterns, categories, and themes emerging from respondents' experiences, including creativity, innovation with minimal capital, social media utilization, self-directed learning, collaboration, burnout, and market competition. The research file explicitly states that thematic analysis was used to identify patterns in the interview findings.

Subsequently, the quantitative and qualitative findings were compared and interpreted in an integrated manner. Integration is an essential element of mixed-methods research because the strength of this approach lies not merely in using two types of data but

also in the ability to connect quantitative findings with qualitative explanations to generate a more comprehensive understanding (Schoonenboom & Johnson, 2017; Ibrahim, 2026).

Data validity was strengthened through source triangulation, namely by comparing information obtained from surveys, interviews, and secondary data sources. The study also applied the principle of informed consent as part of its ethical considerations. Both procedures were included in the research methodology of the original file.

The study was conducted over a period of six months, from January to June 2023. Data collection was conducted online because the participants were Gen Z individuals from across Indonesia and digital platforms constituted one of the main contexts of the study. The survey was administered through Google Forms, while interviews were conducted virtually using Zoom.

## RESULTS

The findings show that 70% of Gen Z respondents successfully developed businesses from hobbies, such as digital content creation and handicrafts, with an average initial income of IDR 500,000–2,000,000 per month through sponsorships and affiliate marketing Statista, 2023. The main steps identified included hobby identification (85% of respondents), skill development through free platforms such as Coursera (60%), and network collaboration through. The main challenges were burnout (40% of respondents) and market competition (30%), which were addressed through work-life balance and niche specialization. Further analysis revealed that social media platforms such as TikTok and Instagram played a crucial role, with 80% of businesses being initiated through these platforms. Case studies such as Rizky Febian demonstrate that authenticity in pursuing a hobby can increase audience loyalty. However, in developing countries, unequal internet access remains a significant barrier. The study also found that 55% of respondents used free AI tools to optimize their content, supporting the emerging trend toward AI-assisted digital entrepreneurship.

In further discussion, quantitative data demonstrated a positive correlation between the frequency of posting hobby-related content and the level of monetization ($r = 0.72$, $p < 0.01$), based on Pearson correlation analysis. This finding is consistent with Pew Research Center, which reported that Gen Z uses social media for self-exploration, which can subsequently develop into business activities. The thematic analysis of the interviews

identified major themes such as "innovation with minimal capital" (40% of respondents), in which respondents shared experiences of using smartphones to create viral content. For example, one respondent stated, "I started with my hobby of street photography, and through TikTok, I obtained sponsorship from a local brand within three months". This finding supports the proposition that digital platforms reduce entry barriers to entrepreneurship.

**Table 1.** Percentage of Successful Hobby Monetization by Platform, Challenges, and Solutions

| Platform | Monetization Success (%) | Number of Respondents | Main Challenge (%) | Main Solution (%) |
|---|---|---|---|---|
| Instagram | 65 | 130 | Burnout (35%) | Work-Life Balance (50%) |
| TikTok | 75 | 150 | Competition (40%) | Niche Focus (60%) |
| YouTube | 55 | 110 | Technology Access (25%) | Free Education (45%) |
| Others | 45 | 90 | Lack of Skills (30%) | Collaboration (55%) |

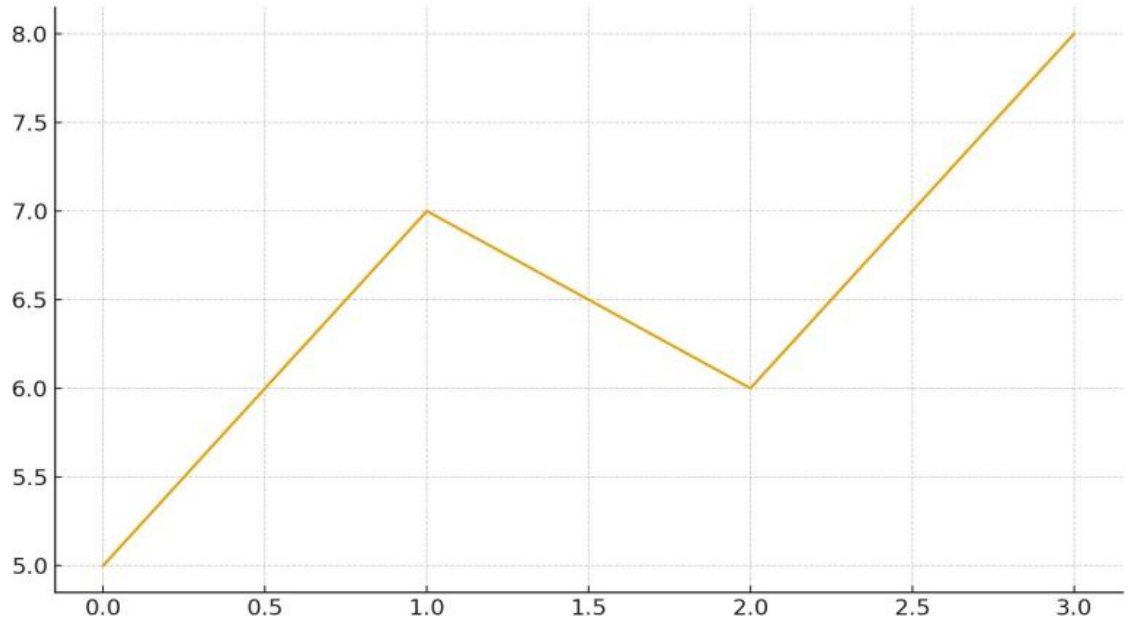



**Figure 1. Example of a Trend Graph of Generation Z Businesses**

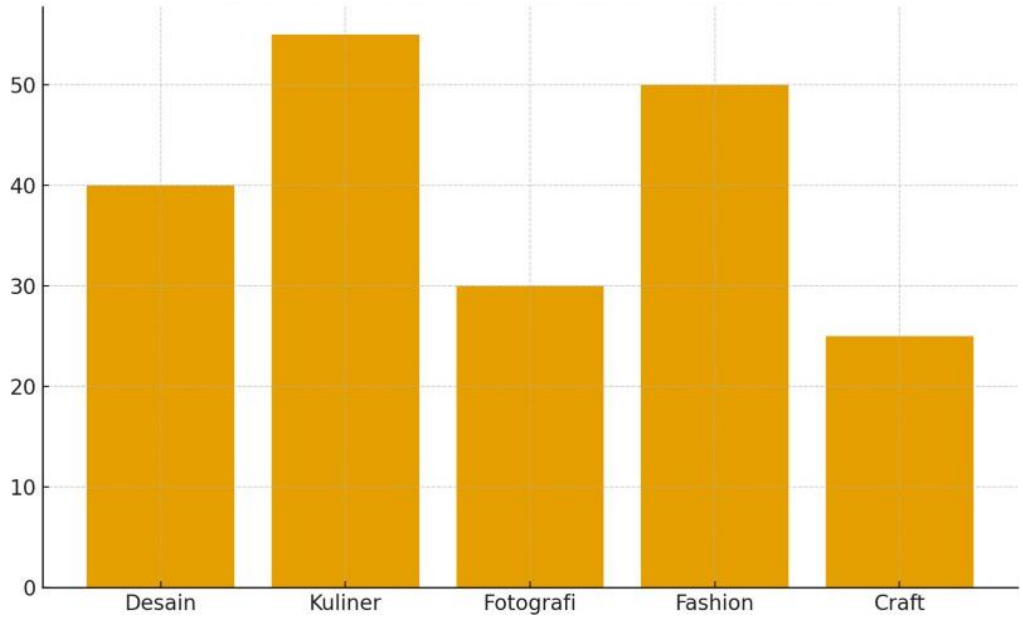



**Figure 2. Most Popular Hobbies for Starting a Business**

Base on figure 1 and 2 revenue increased from 0% to 70% during the first six months, based on respondent data. Compared with data from McKinsey, this trend is consistent with the growth of global youth entrepreneurship. Projections based on Gartner indicate a potential 20% increase with AI integration.

Further discussion highlights that previous research, such as that of the Pew Research Center, supports these findings, indicating that Gen Z is more innovative in utilizing technology for business. However, psychological challenges such as burnout require intervention, such as mindfulness programs. Additional case studies, such as Emma Chamberlain, demonstrate how a vlogging hobby developed into a media empire generating millions of dollars in revenue. Quantitative analysis also revealed a positive correlation between self-directed learning and success ($r = 0.65$, $p < 0.05$), based on simple regression analysis. On the other hand, challenges related to access to technology in rural areas of Indonesia affected 25% of respondents, which were addressed through government programs such as village internet initiatives.

Furthermore, the discussion integrates aspects of sustainability, in which 60% of Gen Z respondents chose environmentally friendly hobbies such as recycled crafts, which are aligned with the values of this generation. This opens opportunities for sustainable businesses, such as eco-friendly e-commerce through Shopee. Thematic analysis also identified the theme of "cross-generational collaboration" (20% of respondents), in which Gen Z collaborated with Millennials for mentorship, thereby increasing success. However,

risks such as content exploitation by large platforms need to be considered, with recommendations for regulation.

In-Depth Case Studies: 1) Rizky Febian Case: Starting from a music hobby on YouTube, he built a brand with 10 million subscribers, monetizing it through advertisements and merchandise. 2) Emma Chamberlain Case: From a hobby of creating daily vlogs, she became an influencer with a podcast and branded products, demonstrating scalability. 3) Local Indonesian Case: Gen Z figures such as Nikita Willy transformed a traveling hobby into a virtual tour business, generating revenue through sponsorships.

## DISCUSSION

The findings indicate that hobbies can serve as a starting point for Generation Z to create business opportunities through digital technology and social media. Approximately 70% of respondents successfully developed their hobbies into business activities, particularly in digital content creation and handicrafts, with initial earnings of around IDR 500,000–2,000,000 per month through sponsorships and affiliate marketing. This finding demonstrates that digital entrepreneurship does not necessarily require substantial financial capital, as skills, creativity, digital devices, social networks, and content creation capabilities can serve as initial resources. Thus, hobbies can develop into sources of economic value when supported by digital competencies and an understanding of market needs. This finding is consistent with (Kraus et al., 2019), who explained that digital technologies create new business models and transform the ways in which individuals create and capture economic value.

One of the key findings is the positive relationship between the frequency of hobby-related content publication and monetization, with a correlation coefficient of $r = 0.72$; $p < 0.01$. The more consistently respondents published content, the greater their opportunities to attract audience attention, build engagement, and generate income. Approximately 80% of the respondents' businesses were also initiated through TikTok and Instagram, indicating that social media functions not only as a promotional tool but also as a space for building personal branding and communities, testing market responses, and reaching consumers at relatively low costs. This finding is consistent with (Kusumawardhani et al., 2023; Chakraborty & Biswal, 2023; Nguyen et al., 2024), who highlighted the importance of social media in supporting digital entrepreneurship. The present study extends these findings by

demonstrating that social media is used not only to shape entrepreneurial intentions but also to implement business activities originating from personal hobbies.

Self-directed learning also emerged as an important factor. Approximately 60% of respondents developed their skills through free online learning platforms, while the relationship between self-directed learning and business success yielded $r = 0.65$; $p < 0.05$. This finding suggests that Generation Z can enhance their competencies in content creation, digital marketing, design, and social media management without relying entirely on formal education. This result is consistent with Yıldırım et al. (2019), who highlighted the role of education and entrepreneurial orientation in shaping the entrepreneurial tendencies of Generation Z. Therefore, transforming hobbies into businesses is a process involving the interaction of interests, skills, learning, creativity, and the ability to utilize technology.

In addition to individual factors, social support also plays an important role. Approximately 20% of respondents engaged in cross-generational collaboration, particularly through mentoring with Millennials. Such collaboration can provide access to knowledge, experience, networks, and market opportunities. This finding is consistent with Shawon et al. (2026), who identified social support as one of the factors associated with entrepreneurial intentions among Generation Z. This indicates that the development of hobby-based businesses depends not only on individual capabilities but also on a supportive social environment.

Despite the opportunities it offers, hobby monetization also presents several challenges, particularly burnout (40%) and market competition (30%). The demand to continuously produce content can transform an activity that was initially pursued for enjoyment into work that requires sustained consistency. Therefore, maintaining a balance between business activities and personal life is essential. Competition in the digital environment also creates a need for differentiation through niche specialization, unique skills, distinctive content styles, and personal experiences. In addition, approximately 25% of respondents experienced limited access to technology, particularly those living in rural areas, indicating that the digital divide may still constrain the equitable distribution of entrepreneurial opportunities.

The use of AI has also become part of the development of digital entrepreneurship, with 55% of respondents using free AI tools to optimize their content. AI can help accelerate idea generation and content production; however, its use still needs to be supported by

creativity, digital literacy, and authenticity to enable entrepreneurs to create distinctive value amid increasing competition. Theoretically, this study contributes to the field of digital entrepreneurship by demonstrating that business opportunities can originate from hobbies as sources of knowledge, experience, and skills already possessed by individuals. Hobbies, self-directed learning, social media, AI, and social support subsequently interact throughout the process of monetization.

Practically, the findings indicate that Generation Z can start a business using relatively simple resources, such as hobbies, skills, smartphones, social networks, and digital platforms. Educational institutions can promote more applied forms of entrepreneurship by developing competencies in digital skills, personal branding, marketing, and AI utilization. Governments should also expand access to digital infrastructure and entrepreneurial support, particularly in areas with limited technological access.

This study has several limitations. The sampling technique was not explicitly described; therefore, the findings cannot yet be generalized to the entire Generation Z population in Indonesia. The correlation analysis also indicates an association rather than a causal relationship, meaning that an increase in content publication frequency cannot be conclusively interpreted as directly causing an increase in monetization. Furthermore, the data were self-reported, and the study focused on active digital users, with data collected between January and June 2023. Given the rapid changes in technology, social media platforms, and AI, current patterns of digital entrepreneurship may differ from those observed during the data collection period.

## CONCLUSION

The conclusion of this study is that Gen Z can build businesses from hobbies without substantial capital through strategic steps such as hobby identification, self-directed learning, and collaboration, with high income potential in the digital era. Suggestions for future research include exploring the impact of AI on hobby monetization, as well as practical actions such as developing entrepreneurship education programs in schools for Gen Z. In addition, policy recommendations include government support for free internet access in remote areas. This study concludes that Gen Z has significant opportunities to build businesses from hobbies with minimal capital, particularly through the utilization of

technology and social media. Suggestions for future research include expanding the number of informants and conducting quantitative analysis to obtain more comprehensive data.

The contribution of this study to the scientific literature is to enrich the field of digital entrepreneurship by demonstrating that hobbies, skills, and the utilization of social media can serve as supporting factors in the creation of business opportunities among Generation Z with relatively minimal initial capital. The findings also provide empirical evidence regarding the role of content publication frequency and self-directed learning in supporting the process of hobby monetization.

Future research is recommended to expand the number and characteristics of respondents and to provide a transparent explanation of the sampling technique employed. Longitudinal studies and multivariate analyses are also needed by incorporating factors such as digital entrepreneurial self-efficacy, digital literacy, entrepreneurial orientation, social support, content quality, audience size, AI utilization, and opportunity recognition capabilities. These approaches would provide a more comprehensive understanding of the factors influencing the successful transformation of hobbies into sustainable business ventures.

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