



The Phenomenon Of Hanging-Out Culture As Part Of Generation Z Students' Lifestyle In Yogyakarta

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ABSTRACT

This study aims to understand hanging-out culture as part of the lifestyle of Generation Z students in Yogyakarta. Coffee shops have developed into third places that support social interaction, study, and academic productivity. Using a qualitative phenomenological approach, the study draws on in-depth interviews, observations, and documentation involving seven Generation Z student informants who regularly visit coffee shops. The findings show that comfortable study facilities, peer pressure, lifestyle trends, and fear of missing out (FOMO) shape café-going practices. Coffee shops serve not only as consumption venues but also as spaces for identity formation and social recognition. A financial-literacy paradox emerges: students recognize the importance of budgeting yet may continue discretionary spending to maintain group belonging. Consumptive behavior thus reflects the interaction of academic needs, popular culture, social expectations, and uneven financial self-control.

INTRODUCTION

Historically, Yogyakarta has been recognized as a major educational hub in Indonesia—a city that not only attracts those seeking knowledge but also serves as an incubator for various pop-culture phenomena among the youth. One of the most prominent trends in recent times is the functional transformation of coffee shops. For Generation Z (Gen Z)—particularly university students pursuing their education in Yogyakarta—cafes are no longer merely places to eat or drink; they have evolved into a "third place," effectively supplementing or even displacing the roles traditionally served by the home and the university campus (Azzahra et al., 2023). The coffee industry's growth, marked by the emergence of hundreds of new outlets each year (Ubay, 2023), underscores this shift. As both a "student city" and a tourist destination with a large demographic of young consumers, Yogyakarta has seen coffee shops position themselves as essential hubs for student activities—ranging from casual socializing and studying to collaborating on academic assignments (Wijayanti et al., 2024). These coffee shops have

developed into "hangout spots"—social spaces for gathering, discussion, cultural interaction, and technology-supported work (Hanafiah et al., 2025).

This phenomenon is clearly visible across various areas in Yogyakarta with high concentrations of students, such as the Jalan Kaliurang corridor, Babarsari, and Bantul. Preliminary observations suggest that cafes in the city have evolved into ecosystems for independent learning, catering to students from diverse academic institutions. The appeal of these cafes for students is often driven by aesthetic factors—specifically being "Instagrammable"—and the comfort of their facilities. Aesthetic appeal has been shown to increase consumer visit intentions (Chen et al., 2024). For a generation that views lifestyle as a status symbol, visual content and the "Instagrammable" experience serve as key factors influencing Gen Z's decision to visit (Vaghela et al., 2025). Another observation in the field reveals a stark paradox in consumption behavior: students are often willing to incur a daily expense for a single cup of coffee that is equivalent in cost to their entire daily food budget. This reflects the fact that, even though they possess the financial literacy to recognize financial risks, they face strong psychological and social pressures to maintain a lifestyle consistent with that of their peer group (Suyanto & Sada, 2022).

Psychologically, the "nongkrong" (hanging out) culture among Gen Z university students in Yogyakarta serves as a social practice for building networks, engaging in interpersonal interaction, and alleviating the psychological burden caused by high academic pressure. This activity functions as a form of "self-healing" to relieve stress and fatigue (Marbawani & Hendrastomo, 2021). Often framed using popular terminology like "healing"—a term that has shifted from its original clinical connotation to an integral part of a modern lifestyle—this practice is used to cope with stress and burnout. In this context, hanging out at cafés is perceived as an immediate solution for maintaining emotional stability.

The pressure to maintain a visible presence on social media, combined with the "Fear of Missing Out" (FOMO), transforms café visits from a rational choice into a social obligation. For Gen Z, frequenting trendy or "viral" spots is essential for maintaining one's social standing, staying informed, and ensuring acceptance within a peer group (Dinh & Lee, 2024; Neumann et al., 2021). Digital validation—gained through posts on platforms like Instagram or TikTok—has become a sought-after commodity, with an individual's social status often measured by the locations they visit and the frequency of their trips to popular venues (Schoner-Schatz et al., 2021; Wang et al., 2021). This creates an invisible yet tangible financial burden for students who remain economically dependent on their parents. Ultimately, the integration of this "nongkrong" culture into daily life carries significant financial consequences for a demographic that, for the most part, lacks an independent income. Gen Z university students in Yogyakarta often fall into the "Latte Factor" trap—a pattern of frequent, small-scale expenditures that, when accumulated, significantly impact long-term financial health (Calista & Bidhari, 2025). Spending between IDR 30,000 and IDR 50,000 per visit might seem trivial to someone with a steady income; however, for students relying on a limited monthly allowance, such cumulative spending can undermine financial stability and future savings (Suyanto & Sada, 2022). An inability to practice "delayed gratification"—choosing instead to prioritize fleeting lifestyle desires—poses a genuine threat to students' financial well-being, potentially leading to a cycle of debt, such as through reliance on "pay later" services (Suyanto et al., 2025).

The most extreme contradiction arises when students make trade-offs between their biological needs and their lifestyle requirements. Preliminary fieldwork reveals a concerning phenomenon: students drastically cut back on nutrition—for instance, subsisting solely on eggs and soy sauce while living in rented rooms—to ensure they have enough funds to "hang out" at relatively expensive cafés. This practice sacrifices long-term well-being for the sake of short-term social recognition. Existing research supports the observation that many young people and students live in a state of tension between economic constraints and the demands of a high-status lifestyle (Rey-Ares et al., 2021; Sabri et al., 2023). In an effort to maintain a certain image

and gain social recognition, students curtail their food budgets—an irrational trade-off against their fundamental biological needs. This form of economic rationality becomes a paradox: it demonstrates that students' financial management is often overshadowed by the drive for social existence and the need for identity validation (Cappelli et al., 2024). Such survival strategies reflect a shift in priorities, where the fulfillment of psychosocial needs is perceived as more urgent than the satisfaction of basic physiological requirements.

The gap between financial awareness and actual behavior underscores the urgency of this study. Much of the previous research has focused on the quantitative, macro-level impact of financial literacy, often treating students as passive subjects (Kurniasih et al., 2025). However, there is a significant lack of research that delves into the "voices" of students and the fundamental reasons behind their decisions to practice extreme austerity regarding primary needs in order to sustain a "hang-out" lifestyle—particularly within a unique ecosystem like Yogyakarta. Understanding the perspectives of students on how they navigate limited financial resources within the consumerist ecosystem of a "student city" is crucial; mapping these experiences allows for conclusions to be drawn regarding the financial resilience patterns of the next generation. This research is vital for uncovering how various typologies of students negotiate their economic resources amidst the consumer-driven environment of Yogyakarta.

METHODS

Research Design

This study employs a qualitative approach with a phenomenological design to explore, in depth, the essence of the lived experiences of Generation Z university students in Yogyakarta within the context of the *nongkrong* (social hang-out) culture. A phenomenological design was chosen because examining students' financial behaviors requires an understanding of experiences as they are perceived and interpreted, rather than relying solely on quantitative surveys (Goyal et al., 2021).

The primary focus of this research is not merely on the physical consumption of café products, but rather on how students construct meaning through their use of a "third place"—an integral component of their academic and social ecosystem. Through this approach, the researcher seeks to understand the rationale behind students' decisions to make financial trade-offs to access facilities that support both their productivity and social presence—needs that are often perceived as "pseudo-needs" (non-essential desires) yet are nonetheless treated as mandatory.

Informants for this study were selected using purposive sampling—a technique involving the selection of subjects based on strict inclusion criteria to ensure the depth and relevance of the data (Lakens, 2021). The selection criteria for informants included: (1) being an active university student in the Yogyakarta region; (2) belonging to the Generation Z age cohort; (3) being responsible for managing one's own monthly budget; and (4) having a habit of visiting cafés at least twice a week for either social or academic purposes.

Based on these criteria, key informants were drawn from various public and private educational institutions in Yogyakarta. The final number of informants was determined by the principle of data saturation—the point at which information gathered from subsequent informants no longer yields new insights and begins to mirror the patterns observed in previous responses (Lakens, 2021). This aligns with the economic behavioral characteristics of Generation Z, which tend to be relatively homogeneous regarding lifestyle-related consumption.

RESULTS AND DISCUSSION

Coffee Shops as a "Third Place" for Generation Z University Students

The phenomenon of coffee consumption among Generation Z university students in Yogyakarta has shifted from the mere fulfillment of physiological needs to a manifestation of identity-seeking and the creation of a crucial "third place." Based on in-depth interviews with seven informants (R1–R7), this study finds that coffee shops and cafés now serve as essential social infrastructure, bridging academic requirements with the need for social existence. These results align with previous research by Bosworth et al. (2023) and Mimoun & Gruen (2021), which suggests that coffee shops and cafés are no longer just places to drink coffee; rather, they function as vital spaces for working, studying, networking, and establishing a social presence. On average, students spend between three and six hours per visit, with costs ranging from IDR 25,000 to IDR 50,000 per transaction. When accumulated on a monthly basis, these expenditures often exceed the bounds of a rational student budget—yet they persist due to a shift in values regarding what constitutes a "primary" necessity in the digital age (Ngo et al., 2025). This is consistent with the argument put forth by Makhathini & Kanosvamhira (2025), who state that for urban university students, cafés are no longer merely stopover points, but rather social hubs that provide work facilities that private living spaces—such as rented rooms—cannot offer.

Lifestyle, FOMO, and Social Pressure in the Consumptive Behavior of University Students

The reliance of university students on these "third spaces" triggers a counterintuitive form of consumptive behavior—a trend particularly notable when considering the educational backgrounds of the informants. It is interesting to observe that informants R1, R2, and R3—all students from the Faculty of Economics—exhibited the least planned spending habits among the group. Although they possess a theoretical understanding of financial management, their actual practices reveal that lifestyle motives exert a far more powerful, deterministic influence.

Extensive research indicates that a mere grasp of financial management concepts does not automatically translate into sound financial behavior. Various psychological, motivational, and lifestyle-related factors often play a more decisive role in shaping actual behavior (Cappelli et al., 2024; Goyal et al., 2021). This phenomenon also corroborates the findings of Syarofina et al. (2024), which suggest that for Generation Z, social motivation and the pursuit of peer validation often take precedence over cognitive financial literacy. For informants like R1, "hanging out" at a café in the city center is not simply about purchasing coffee; it is about acquiring social status and gaining access to circles perceived as prestigious. To maintain this self-image in such public spaces, they adopt a survival strategy that involves minimizing their daily food expenses while living in their rented accommodations.

Academic Rationality as a Justification for Consumption in Coffee Shops

Beyond lifestyle factors, this study reveals that academic motivation is frequently employed as a moral justification for consumptive behavior. Insights from informants R4 and R7 suggest that visits to coffee shops are driven by the inability of students' living quarters—such as boarding rooms—to provide an environment conducive to studying. The availability of amenities like high-speed internet, air conditioning, and power outlets serves as a rational basis that masks what is otherwise extravagant spending. From this perspective, the costs incurred by students are framed as a legitimate "rental fee for a workspace." As described by Barnett and van Driel (2016) in their concept of "media-based social solitude," contemporary students tend to seek environments where they can remain individually productive while feeling collectively connected to others engaged in similar activities. This creates an illusion of productivity; students feel they are working harder in a coffee shop due to the social oversight provided by their surroundings—even though, financially, this practice amounts to an exploitation of their own monthly budgets.

Nevertheless, not all informants exhibit a uniform pattern. Some are aware of the financial risks associated with this habit but continue the behavior because the perceived social pressure is difficult to resist. The consequences of these unhealthy consumption patterns are evident in the informants' long-term inability to manage their financial priorities. Informant R6 describes a strong psychological pressure to always accept social invitations from peers, even when their savings are running low. This aligns with previous research suggesting that spending on socialization is considered "essential" for students to maintain relationships and avoid social exclusion; consequently, they are willing to conform to the "spending norms" of their peer group, even when doing so exceeds their own financial means (Cappelli et al., 2024).

Financial Literacy and Self-Control Mechanisms Among University Students

The fear of losing access to information or being excluded from a social group—commonly known as the "Fear of Missing Out" (FOMO)—often leads university students to disregard their financial limits (Zoonen et al., 2022). This impulsive behavior is exacerbated by the design of café menus, which frequently feature enticing bundles—such as milk-based coffees—that appear affordable individually but carry a significant cumulative financial impact. Kurnianto et al. (2025) highlight that students often fall into marketing traps set by cafés; these establishments offer physical comfort while gradually draining students' financial resources through repeated consumption. Across these findings, it is evident that informants employ varying self-defense or negotiation mechanisms.

Students in their final semesters, such as R7, have developed more mature behavioral control mechanisms compared to those in their earlier semesters. Through a strategy R7 calls "skipping"—limiting café visits to specific occasions—the student demonstrates that financial literacy can emerge from past financial failures: "Back in my early semesters, I once reached the end of the month with only ten thousand rupiah left because I was going to cafés every single day. Now, I'm much more comfortable saying 'skip' when I don't have the budget for it. I'm just learning from a bitter experience." Ultimately, however, the café culture in Yogyakarta has established a new standard of living for students—one that prioritizes spatial comfort and social validation over food security and future savings. The consumptive behavior of these students is not merely a matter of individuals being "wasteful"; rather, it is the result of systemic interactions involving lifestyle pressures, social norms, academic demands that shift priorities, exposure to popular culture and social media, and individual variations in self-control and psychological factors (Mishra & Maity, 2021; Zhou et al., 2025).

Synthesis of a Conceptual Model of Consumptive Behavior Among Generation Z University Students

The identification of variables in this research model is based on the coding of interview data to ensure the accuracy of primary information. This step is essential for confirming findings regarding irrational consumption behavior. Through this coding process, the causal relationships between lifestyle, academic motivation, and financial literacy—as determinants of students' consumptive behavior—were mapped. Based on data extracted from informants R1 through R7, four primary categories were identified and subsequently established as variables.

The first category is lifestyle, identified through informants' statements regarding the need for social validation and the fear of missing out (FOMO). For instance, informants R1 and R2 admitted to cutting back on their basic food budgets to maintain a presence in cafés—a phenomenon described by Kurnianto et al. (2025) as a shift in consumption priorities driven by the pressures of a modern lifestyle. The second category identified is academic motivation, or the need for a "third space." A key indicator for this variable is the search for facilities that support productivity—such as high-speed internet and a quiet environment—which are often not optimally available in students' living quarters. Informants R4 and R7 consistently noted that cafés provide an ideal "work ecosystem," aligning with the concept proposed by Makhathini and

Kanosvamhira (2025) regarding the role of cafés as academic support infrastructure for students in urban areas. The third category is financial literacy, which serves as a moderating variable. The data indicate that not all students succumb to lifestyle pressures; informant R7, for example, demonstrated self-control through financial negotiation strategies. Finally, the fourth category is consumptive behavior—the dependent variable—characterized by impulsive spending patterns and an inability to establish a hierarchy of financial priorities, as clearly experienced by informant R6. An analysis of the conceptual model in this study reveals a highly complex structure of causal relationships, in which the consumptive behavior of Generation Z university students in Yogyakarta cannot be viewed as an isolated act, but rather as the outcome of an interplay between various variables. A detailed examination of these variables begins by identifying the primary issue observed in the field. A lifestyle oriented toward social validation and the "fear of missing out" (FOMO) emerged as the most dominant factors for informants such as R1 and R2. This is evidenced by the study's findings, which show that informant R1 consciously diverted funds from their primary needs budget (specifically for food) in order to maintain a physical presence at aesthetically appealing cafés in Yogyakarta.

Beyond lifestyle factors, variables such as academic motivation or the need for a "third place" provide a rational justification for students to engage in recurring consumption activities. Informants R4 and R7 illustrate this clearly: limitations in their living environments—such as the lack of a stable internet connection or a noisy atmosphere—compel them to "rent" public workspaces by purchasing coffee. According to Makhathini and Kanosvamhira (2025), this phenomenon reflects the failure of private residential spaces to meet the productivity needs of modern students, rendering expenditures at cafés a legitimate academic investment. However, this study also identifies a nuance: the stated reason of "working on assignments" often serves as a cover for unplanned, purely consumptive behavior. This is evidenced by consistently high visit frequencies even when academic workloads are light, suggesting that academic motivation and lifestyle are closely intertwined in shaping students' consumption patterns.

From the perspective of causality, any increase in social demands or the need for a workspace leads to a higher frequency of visits to coffee shops. This is most apparent in the case of informant R6, who faces intense peer pressure. R6 feels trapped in a dilemma between dwindling financial resources and the desire to remain accepted within their social circle. Kurnianto et al. (2025) emphasize that students often lose control over their priorities due to massive exposure to popular culture via social media (Dinh & Lee, 2024). This results in a recurring monthly financial deficit, where students are forced to constantly compromise on their basic living needs to maintain a lifestyle that is, in reality, beyond their financial reach. To address these destructive consequences, this conceptual model introduces financial literacy as a moderating variable, acting as a crucial "brake" or control mechanism for such behavior. A moderating variable is defined as a variable that strengthens or weakens the relationship between an independent variable and a dependent variable.

In the context of this study, financial literacy serves to weaken the negative influence of lifestyle on consumptive behavior. A particularly compelling finding emerged from informant R7, who—despite having strong academic motivations for spending time in cafés—was able to mitigate the risk of running out of funds before the end of the month through a mature mechanism of self-regulation. R7 employs a "skip" strategy, declining social invitations once their monthly budget reaches a critical threshold. This supports the argument by Syarofina et al. (2024) that effective financial literacy among Generation Z is not defined by the volume of financial information they possess, but rather by their capacity to exercise self-regulation in high-pressure social situations. Conversely, when financial literacy is weak, the influence of lifestyle and academic motivation translates directly into wasteful spending, devoid of any behavioral control.

This scenario was observed in informants R1 and R2, who maintained high levels of consumption despite having an educational background that included an understanding of economics. A lack of financial literacy—manifested as poor behavioral control—leaves students unable to resist their own impulsive desires (Azmi et al., 2025; Darmawati et al., 2023). Empirical findings further indicate that strengthening financial literacy and self-regulation—acting as moderating variables—is far more effective at curbing consumptive behavior than simply increasing one's allowance (Ariria & Ulfatun, 2025). Financial literacy must evolve from mere cognitive knowledge into a practical skill for navigating the tension between lifestyle demands and economic reality. Without strengthening these moderating variables—specifically financial literacy—students remain trapped in a consumption paradox: they may "feel productive" while in a café, yet they are, in fact, experiencing systematic impoverishment due to uncontrolled spending patterns.

Overall, these findings confirm that the consumptive behavior of university students in Yogyakarta is not a singular phenomenon, but rather the result of a tension between the need for social existence and academic demands (Chrissendy et al., 2025; Rahmayanti & Abdullah, 2025). The implications suggest that financial literacy education in higher education remains largely theoretical and fails to address the psychological dimensions of student consumption in any meaningful depth. A more holistic approach is required to educate students on the importance of financial management based on a hierarchy of priorities, rather than on the pursuit of fleeting validation from peer groups. In practical terms, the conceptual model—tested through the narratives of informants R1–R7—offers stakeholders insight into the financial well-being of students in this "city of education." The trend of "doing coursework in cafés"—now a burgeoning cultural norm—should be addressed by universities through the provision of more inclusive and affordable public facilities, preventing students from being consistently driven toward consumptive behaviors that are detrimental to both their economic stability and their health. Ultimately, this research underscores that academic intelligence does not guarantee financial intelligence. Without robust financial literacy, students remain vulnerable within an ecosystem of popular culture that prioritizes consumption as a form of self-expression.

CONCLUSION

This study concludes that the consumptive behavior of Generation Z university students in Yogyakarta is a sociopsychological phenomenon rooted in a shift in the function of public spaces and a need for identity validation. For these students, coffee shops have transformed from mere venues for satisfying physiological needs into "social infrastructure"—providing work and study facilities that are often unavailable in their private living quarters (rented rooms). These findings reinforce the theory regarding the role of cafés as a "third place," which is crucial for student productivity in urban areas. However, this academic utility often clashes with the students' financial realities, as the operational costs of "working on assignments" frequently exceed the rational limits of their monthly budgets.

Furthermore, this research reveals a paradox in financial literacy: cognitive knowledge regarding financial management proves insufficient to curb lifestyle-driven impulses, which are heavily influenced by the "Fear of Missing Out" (FOMO). Consumption in cafés functions as an investment in social capital, aimed at maintaining one's self-image and avoiding exclusion from peer groups. This confirms that, for Generation Z, the pursuit of status often overrides rational economic logic. Conversely, financial literacy acts as a moderating variable—a "brake"—demonstrating that greater financial experience can mitigate the negative influence of lifestyle choices on consumptive behavior through disciplined self-control. The long-term consequence is that students become ensnared in the marketing strategies of cafés, which offer physical comfort while gradually eroding their financial resilience. The phenomenon of "eating only eggs to afford coffee" serves as clear evidence of a distortion in the prioritization of needs, where

spatial comfort and social validation are placed above primary necessities such as proper nutrition and future savings. Ultimately, this research model demonstrates that the consumptive behavior of students in Yogyakarta is the result of a dynamic interaction between external pressures—manifested as lifestyle demands—and an internal failure to apply financial literacy in their daily lives.

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