

HUMAN8

READY FOR

# THE ZOOMERS?

Gen Z report: Europe edition

# SHORT ON TIME?

## 5 REPORT TAKE-AWAYS

# 1

### **GEN Z x MENTAL WELL-BEING**

Being the most stressed-out generation, this 'it's OK to not be OK' generation expects brands to take on the role of coach, supporting them in prioritizing and discussing the topic of mental health.

# 2

### **GEN Z x FINANCE**

Redefining how to make money, Zoomers are self-educating in finance and exploring new investment products. They want accessible and actionable advice from brands that support them in building financial resilience.

# 3

### **GEN Z x METAVERSE**

Embracing and shaping the metaverse, this always-on generation wants brands to create exciting experiences by seamlessly integrating the online and offline worlds.

# 4

### **GEN Z x BRANDS**

Having a strong focus on injustice, Gen Z wants brands to pursue social and environmental issues, while at the same time providing a personalised, playful experience.

# 5

### **GEN Z x SUSTAINABLE FUTURE**

Gen Z is determined to create a better future and expects the same from brands. One-off actions are a no-go; this generation wants to see an ongoing social impact.

# REPORT NAVIGATION

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READY FOR  
THE  
ZOOMERS?**

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# ARE YOU READY FOR THE ZOOMERS?

Today, Gen Z is the world's largest generational cohort, accounting for one third of the global population. Also known as post-Millennials, the iGeneration, or Zoomers, they have the fastest-growing disposable income, which is expected to reach \$33 trillion over the next decade. No matter what you call this generation, your business's future is likely to depend on them.

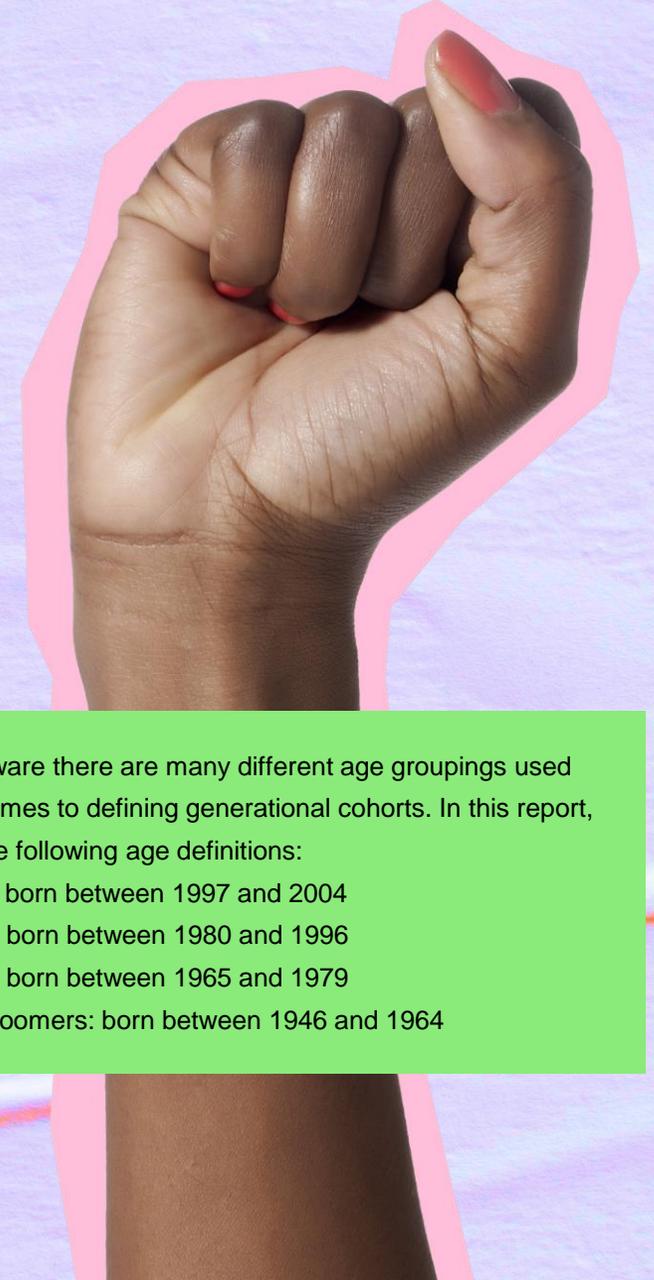
## Who is Gen Z?

Born into a tech-enabled world, this digitally native generation is social-media-literate, always-on, and hyper-informed. Online platforms are their means to be in the know, to stay connected, and above all, they allow them to amplify their voice. With movements like #MeToo and Black Lives Matter, this generation is not afraid to question authority and call out injustice. Growing up against the backdrop of social upheaval, climate change, and a global health crisis, this is a generation that struggles with mental well-being, but they don't hold back when talking about it. With many coming of age during the pandemic, the past two years put a mark on their lives and outlook on the future.

So, what characterizes these Zoomers, and how are they different from the generations before them? In this report, we shed a light on what makes Gen Z tick and what they expects from brands.

We are aware there are many different age groupings used when it comes to defining generational cohorts. In this report, we use the following age definitions:

- Gen Z: born between 1997 and 2004
- Gen Y: born between 1980 and 1996
- Gen X: born between 1965 and 1979
- Baby boomers: born between 1946 and 1964



# REPORT METHODOLOGY

To gain insight into Gen Z's attitude and behaviour, and how this differs from previous generations, we ran a global proprietary quantitative research piece with the four largest generational cohorts - Gen Z, Gen Y, Gen X and baby boomers.

The focus of this report is on Europe, where we surveyed 6,584 consumers from six markets (Belgium, France, Germany, Sweden, the Netherlands, and the UK) in January-February 2022: 2,856 Gen Z, 1,255 Gen Y, 1,198 Gen X and 1,275 baby boomers.

	Gen Z	Gen Y	Gen X	Baby boomers
<b>Born between</b>	1997 – 2004 *	1980 – 1996	1965 – 1979	1946 – 1964
<b>Belgium</b>	477	216	196	215
<b>France</b>	481	197	204	210
<b>Germany</b>	450	210	196	215
<b>Sweden</b>	484	221	193	215
<b>The Netherlands</b>	494	216	209	205
<b>The UK</b>	470	195	200	215
<b>TOTAL SAMPLE</b>	<b>2,856</b>	<b>1,255</b>	<b>1,198</b>	<b>1,275</b>

\* Taking into account ethical research guidelines, the survey focused on 18 years and older



**01  
GEN Z x  
MENTAL  
WELL-BEING**

**STRESS, HAPPINESS & PANDEMIC**

# GEN Z x MENTAL WELL-BEING

## IT'S OK TO NOT BE OK

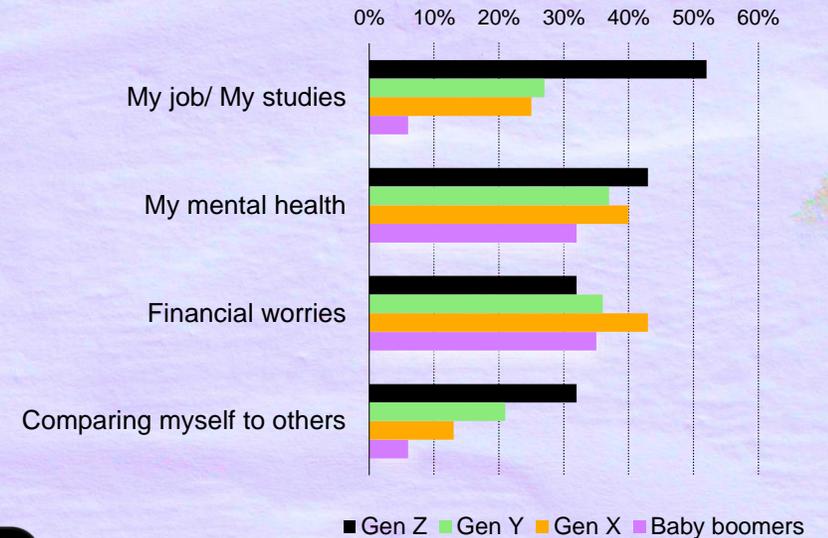
While everyone experiences a certain degree of stress, Gen Z is coming top in the charts for **most stressed-out generation**, with 50% saying they feel stressed (vs 44% Gen Y, 37% Gen X and 21% baby boomers).

Mental health is becoming a hallmark of this generation, **their biggest stressors** being **studies/ job and mental well-being**. More than any other generation, Gen Z feels stressed about their **mental health** (33%). Yet, this 'it's ok to not be ok' generation does not shy away from talking about their struggles. They are all about **dropping taboos and being open about their mental health**.

With social media being an inherent part of their lives, **comparing themselves to others** (25%) and **external expectations** (17%) only add to the stress equation. This results in a **'confidence crisis'** among Gen Z, with almost 1 in 2 indicating they often lack self-assurance.

**50%**  
OF GEN Z  
**FEELS STRESSED**

## TOP SOURCES OF STRESS



## EXTENT OF GEN Z FEELING STRESSED



## SPOKE x MUSICAL MINDFULNESS

Gen Z's focus on mental well-being can inspire brands to take on the role of life coach: supporting youngsters in prioritizing their mental health, and encouraging discussions around the topic.

*Mental health app **Spoke** was developed in collaboration with artists to provide Gen Z with hyper-personalized mindfulness and self-therapy via music.*



# GEN Z x MENTAL WELL-BEING

## EMBRACING THE GREAT PAUSE TO FAST-FORWARD

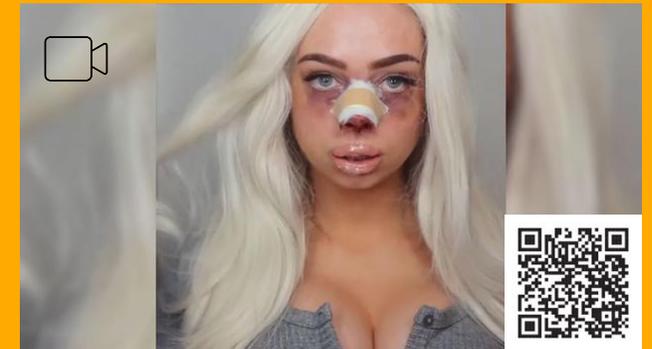
While the pandemic forced this post-Millennial generation to be home-schooled, attend prom virtually, graduate through Zoom or start their first job in a remote working context, Gen Z shows a **greater resilience and optimism in dealing with the pandemic** in comparison to the older generations. 33% feels the pandemic helped them learn a lot about themselves.

More than any other generation, they used this time to **start new hobbies** (27%), focus on **personal growth** (26%), and **learn new skills** (23%).

**60%**  
OF GEN Z  
**FEELS THE  
PRESSURE  
ON LOOKS**

## SOCIAL MEDIA x MENTAL WELL-BEING

While social media is a space for Gen Z to connect, be creative and relax, it is often cited as a contributing factor to their mental-health struggles. The unrealistic depictions and filtered images put a lot of **pressure on looks for this generation (60%) with only 47% feeling comfortable to show their real, unfiltered self online**. As a result, more than any generation, Gen Z tries to **show the best version of themselves online** (44%).



In the thought-provoking video 'Am I pretty now', makeup artist Karolina Maria – a Gen Z herself – raises awareness on the negative impact of social media on people's self image. She says: "Don't you ever compare yourself to someone else and think you are less, because only YOU are you, and you are BEAUTIFUL just the way you are."



## LA ROCHE-POSAY x SKIN IS MORE THAN SKIN

*To raise awareness on how skin issues can impact mental health, La Roche-Posay launched the #skinismorethanskin campaign, showing real people with skin conditions such as acne, eczema, and atopic dermatitis.*



## 02 GEN Z x FINANCE

FROM FIN-FLUENCERS TO NFT ART

# GEN Z x FINANCE

## REDEFINING WHAT IT MEANS TO MAKE MONEY

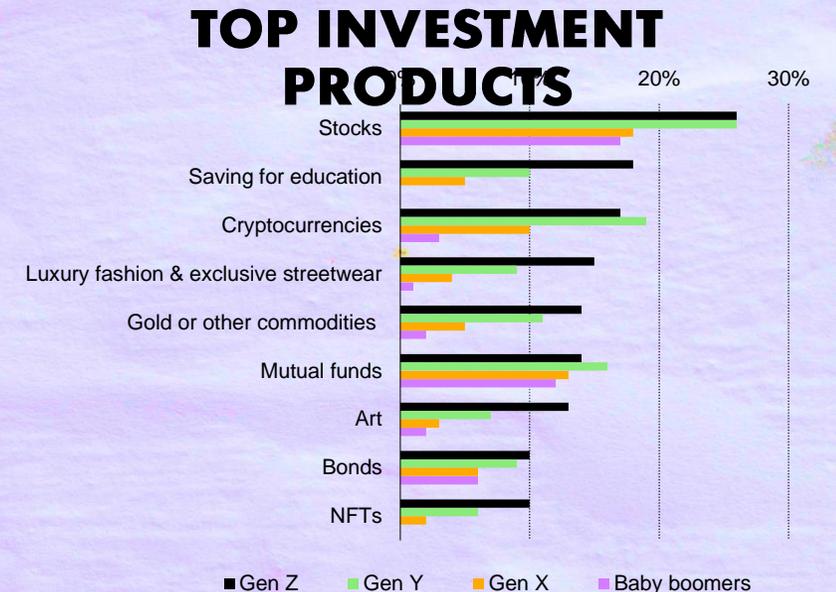
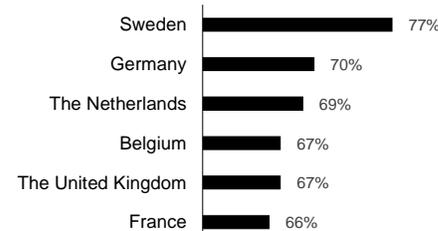
Growing up in the shadow of the 2008 financial crisis and against the backdrop of the COVID-19 recession, Gen Z wants to write their own money rules. **53% has a side hustle** (with more than 1 in 3 Gen Zers working full-time), and this goes beyond traditional babysitting. Flirting with TikTok and YouTube algorithms, this generation turns their social game into a business plan in no time. 49% would like to start their own business, taking their future in their own hands. This eagerness for entrepreneurship is significantly higher compared to other generations.

But Gen Z also lets their money do the work. Even if their disposable income does not (yet) reach the heights of that of Millennials, they are on par with their generational counterparts when it comes to financial investments. **More than 2 in 3 have made investments** in the past year, which even goes up to 77% amongst Swedish Gen Z.

While more traditional products like stocks and education funds take the biggest share in their investment portfolio, Gen Z is taking the lead when it comes to investing in art (13%), gold (14%), and luxury fashion and exclusive streetwear (15%). Moreover, Gen Z sees a lot of potential in **art and new investment products such as cryptocurrencies and NFTs**. In fact, **22% of Gen Z believe NFTs** will increasingly replace physical artwork, and 36% would even like to be paid or get an allowance in cryptocurrencies.

**69%**  
OF GEN Z  
**HAS**  
**INVESTED**  
**IN THE**  
**PAST YEAR**

## INVESTED IN PAST YEAR



## DEBT AVERSENESS

In comparison to previous generations, Gen Z is less debt-averse. Yet, the majority (56%) avoids buying on credit, which could explain the popularity of **buy-now-pay-later (BNPL)** options with this generation.

# GEN Z x FINANCE

## DIGITAL FUELING FINANCIAL LITERACY

Gen Z is the first generation with an incredibly **high level of financial literacy** at a very young age. 48% states their interest in financial planning and/or investing has increased in the last 2 years. Rather than following expensive business courses, they **self-educate online**, for example by following influencers on social media, aka fin-fluencers, for financial advice.

## THE RISE OF THE 'FIN-FLUENCER'

Gen Z increasingly consults social media such as TikTok – or should we say *FinTok*, or *StockTok* – for financial education. While social media **empowers Gen Z** to take financial literacy in their own hands, following so-called 'fin-fluencers' also comes with a huge **risk of misinformation**. Without any financial background or legitimation, anyone can present themselves as an expert and trick Gen Z.

**34%**  
OF GEN Z  
**FOLLOWS  
INFLUENCERS  
FOR  
FINANCIAL  
ADVICE**



## SNEAKERHEADS BOOST RESALE MARKET



One of Gen Z's new favourite asset classes are sneakers. During the pandemic, the sneaker resale market boomed, giving Gen Z a lucrative side hustle. Cowen Equity Research even estimates that the sneaker market could be worth \$30 billion by 2030.

## KARD x MOBILE BANKING FOR YOUNG PEOPLE

Gen Z expects brands to support them with building financial resilience by providing accessible and actionable advice.

Challenger bank Kard wants to empower teens with their own bank account, their own IBAN and their own Mastercard debit card. Being created for Gen Z, the Kard app allows users to share expenses with their friends. Think about sharing a picture of their brand-new sneakers, as they would on Snapchat.



**03**  
**GEN Z x**  
**METaverse**  
**WHAT IS IT LIKE ON THE OTHER SIDE?**

# GEN Z x METAVERSE

## CONQUERING THE METAVERSE

Seamlessly blending physical and digital worlds, Gen Zers are true digital natives. For this 'always-on' generation, social media plays a central role in their everyday lives. **33% even feels anxious if they (must) disconnect for a day.**

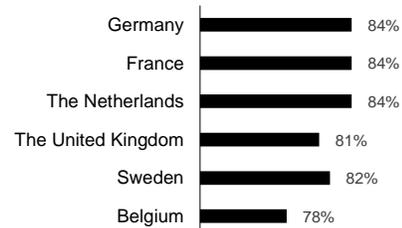
Being a **visual- and video-driven** generation, YouTube, TikTok, Instagram and Snapchat are the most popular platforms. While they turn to YouTube for **entertainment and tutorials**, TikTok provides a creative outlet for **memes and viral content**. Together with Instagram, the latter is also used for **digital activism**.

Next to these more traditional social-media platforms, Gen Z is fully exploring the metaverse, from Fortnite to Animal Crossing to Minecraft and Roblox. Hanging out with friends in virtual worlds, creating an avatar and spending money on virtual outfits is nothing extraordinary to them. While Millennials are catching up, **no generation will embrace and shape the metaverse more than Gen Z.**

# 82%

## OF GEN Z HAS ENGAGED IN METAVERSE ACTIVITIES

### METAVERSE-ACTIVE

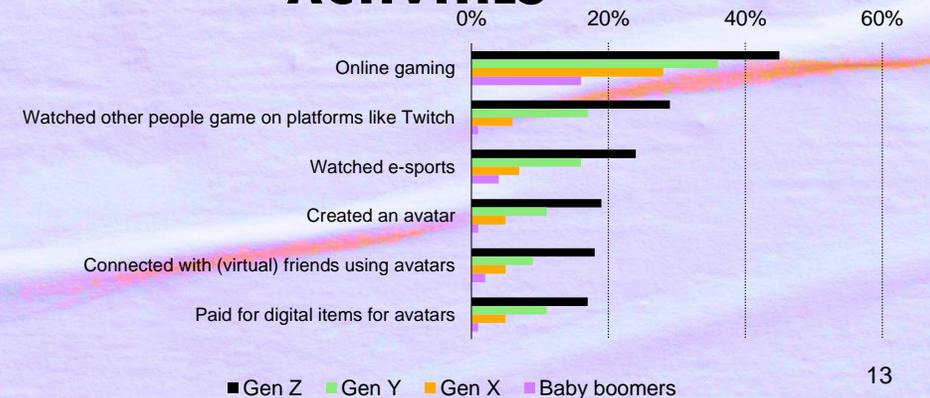


## GEN Z x MEMES

Ever heard of 'That girl', or 'You are not him'? One piece of advice: check TikTok! While memes have become a second language for Millennials, they also speak for Gen Z and have become a large part of the content on their socials. Streaming giant Netflix successfully uses snippets from its own series and movies to create engaging memes.



## PARTICIPATION IN METAVERSE ACTIVITIES



# GEN Z x METAVERSE

## ONLINE EXPERIENCES WITH AN OFFLINE TOUCH

Putting social interactions on hold, the pandemic amplified Gen Z's time online. Gen Z goes online even more to **stay connected with the world and escape their everyday reality**. For example, by watching a movie or series with friends 'apart-together', which is something 30% of this generation does regularly in comparison to previous generations. But they also make new friends in this digital space that they deem more equal. 40% of Gen Z states they have **online friends they never met face-to-face**. Despite the friendships they build and maintain online, 55% of this generation says the pandemic made them realize the **importance of in-person interaction**. So, it's about combining online and offline interactions.



**41%**  
OF GEN Z  
**BELIEVES  
PEOPLE  
ARE  
EQUAL IN  
A VIRTUAL  
WORLD**



## THE FILTER OF SOCIAL MEDIA

Compared to older generations, Gen Z has a more positive image of social-media companies. A small majority (60%) feels these companies have too much power, yet this rises to 64% for Gen Y, 68% for Gen X and even up to 76% for baby boomers. But Gen Z is not naïve when it comes to **protecting their privacy**, with **one third using encrypted messaging apps**.

Likewise, they are critical for the 'picture perfect' mentality on social media and are **actively looking for more 'realness'**. No wonder the hashtag #nofilter has over 4 billion views on TikTok and 286 million posts on Instagram. More than any other generation, Gen Z relates to the social-media influencers they follow (34%).

## BENETTON x MIXED-MEDIA EXPERIENCE

Gen Z embraces brands that are present in the metaverse, but also enjoy offline interactions. The future will be about creating exciting experiences that seamlessly integrate the online and offline world.

*Fashion brand Benetton created a metaverse store where shoppers can accumulate QR codes via games. These can then be used to make purchases in the brand's physical stores. Ahead of Milan Fashion Week, Benetton transformed its Milan flagship store into a mixed-media experience to tease the look & feel of its metaverse store.*



# 04 GEN Z x BRANDS

EXPECTATIONS TOWARDS BRANDS

# GEN Z x BRANDS

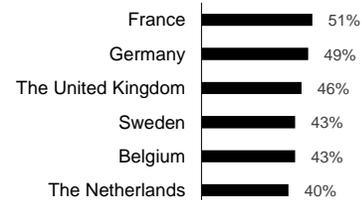
## BRANDS THAT TAKE A STAND

In comparison to older generations, Gen Z has a more positive idea of brands and **sees them less as money-making machines**. Like Millennials, they believe brands should take on an **active role in shaping a more sustainable and inclusive future**, and expect brands to communicate about their efforts and impact. 36% even refuses to buy from non-sustainable brands. Another 40% believes that brands that don't communicate about sustainability are not sustainable, showing this generation's **call for radical transparency**. With the internet at their fingertips, Gen Z knows how fact-checking works, and they do not shy away from rejecting brands that don't align with their views.

45% of Gen Z wants brands to challenge societal issues. Yet, while Gen Z expects a lot from brands, only 45% looks at brands to build a better new normal post-pandemic, which is significantly lower than the older generations. This points to how this generation embraces personal responsibility and believes in the power of individuals to create change.

**45%**  
**OF GEN Z**  
**WANTS**  
**BRANDS TO**  
**CHALLENGE**  
**SOCIAL**  
**ISSUES**

## GEN Z WANTS BRANDS THAT TAKE A STAND



## GEN Z's WILLINGNESS TO PAY MORE FOR BRANDS THAT



## POWER TO THE FEMALE AND BLACK COMMUNITIES

Together with Millennials, Zoomers are all about empowering the female and black community. In fact, Gen Z is willing to pay more for brands that are female-owned (36%) or black-owned (32%). For Millennials, this is 33% and 30%.

Google makes it easier than ever for these generations to find such businesses by adding badges that represent black-owned and women-led businesses.

### HIGHLIGHTS



Black  
-owned



Women  
-Led

# GEN Z x BRANDS

## DATA IN EXCHANGE FOR PERSONALIZATION

Gen Z's expectations towards brands go beyond sustainability efforts. Like Gen Y, when considering a purchase, they pay attention to **personalization & co-creation** (39%). They look for brands that **understand them** (48%) and allow to **create products that reflect their identity** (44%). Gen Z does realize this comes at a cost, and they are willing to **pay for personalized experiences with their data**. Their desire to be the sole owner of their personal data is significantly lower than that of any other generation.

## ON A QUEST FOR HUMOUR AND PLAYFULNESS

In light of the pandemic, Gen Z also turned to brands for a spark of humour and playfulness helping them cope with their gloomy reality. 45% is even **willing to pay more for brands that have a sense of humour and playfulness**. Other aspects that this generation deems important when considering brands – this in common with Gen Y – are **innovativeness** (44%), **trendiness** (40%), and **exclusivity** (35%).



## NOURISHED x PERSONALIZED SUSTAINABLE VITAMINS

Brands can win Gen Z's hearts by showing they understand what this generation cares about, providing a personalized playful experience, while pursuing social and environmental impact.

*UK brand 'Nourished' 3D-prints customized vitamin gummies. Next to its ambition to revolutionize the food industry, Nourished is committed to its sustainability objectives. The ingredients used to create the colourful, sugar-free gummies are vegan and come from high-grade food sources. Each order is also delivered in a plastic-free, home-compostable packaging. And finally, the brand has partnered with Vitamin Angels UK, helping them to reach the communities most at risk for malnutrition and food insecurity.*





**05  
GEN Z x  
SUSTAINABLE  
FUTURE**

**UNCERTAINTY & INCLUSIVITY**

# GEN Z x SUSTAINABLE FUTURE

## FIGHTING INJUSTICE THROUGH THE POWER OF CLICKS

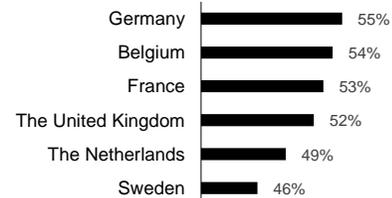
Gen Z shows the highest levels of uncertainty about the future, more than 1 in 2 is struggling with this feeling of uncertainty. This is not surprising, considering how the pandemic has caused a lot of turbulence in their journey towards adulthood.

The global issues that keep them up at night are focused on **social inequalities**, yet **environmental concerns** also remain high on their agenda. Since this generation is known to be the most diverse one in history, **diversity and inclusion** are present in everything they do. And this goes beyond ethnicity. **Gender (stereotypes)**, for example, is a topic that is significantly more present in the daily lives of Gen Z, unlike with older generations. 53% agrees there are still too many gender stereotypes, 50% states that gender identity is something that can change over time, and 36% personally knows someone who prefers to be addressed with gender-neutral pronouns.

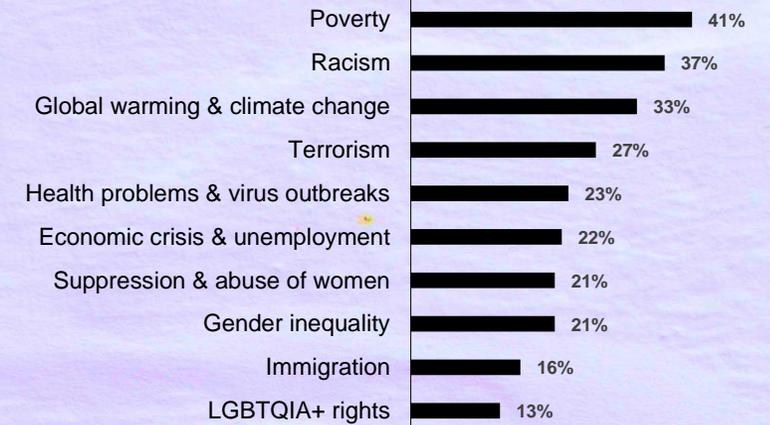
Nonetheless, it is a generation dedicated to creating a better future for the next generations. More than any other generation, they use **online channels to fight injustice**. 23% has already voiced their opinion on social media, compared to 20% in Gen Y, 15% among Gen X, and 13% of the baby boomers.

**51%**  
**OF GEN Z FEELS UNCERTAIN ABOUT THE FUTURE**

## UNCERTAIN ABOUT FUTURE



## TOP GLOBAL ISSUES GEN Z WOULD TACKLE



## INSTAGRAM x PRONOUNS

Gen Z is striving for gender liberation and values brands that acknowledge gender diversity and tear down gender stereotypes.

*In May 2021, Instagram launched a feature allowing users to add up to four pronouns to their profile from a list of dozens of options including he, she, they, ze, ve, etc. Users can even submit a request for pronouns that are not available in the existing list.*

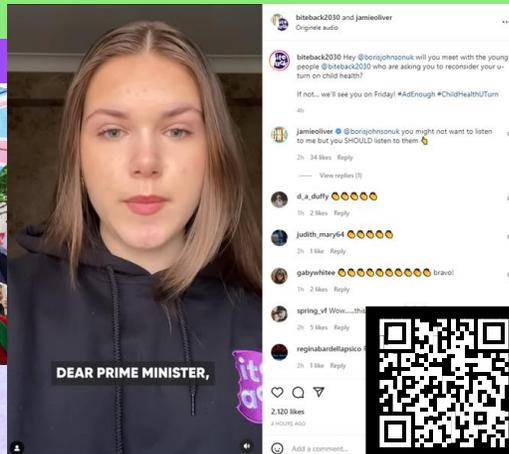


# GEN Z x SUSTAINABLE FUTURE

## FIGHTING INJUSTICE THROUGH 'CLICK-TIVISM'

Social media makes it easy for Gen Z to use the collective power of their clicks to make their voices heard. While boomers protested with sit-ins and picket signs, Gen Z is clicking for change. In fact, 26% follows accounts on social justice on social media, 23% voices their opinion on social issues on social media, and 15% participates in (online) protests. And with impact.

In the UK, Jamie Oliver relied on the power of social media in his call for the 'Eton Mess' protest outside Downing Street in London, UK. The celebrity chef wanted to protest against prime minister Boris Johnson's decision to take a U-turn on key elements of the country's obesity strategy for young people. He called on parents, teachers and campaigners to bring their own Eton Mess desserts to No.10 – a dessert developed at Eton, where the prime minister went to school – and to 'hold them up in solidarity.' The youngsters from non-profit organisation Bite Back 2030 – a movement that believes every young person deserves access to healthy, nutritious food – joined his call and recorded a movie asking the Prime Minister to meet with them and explain to them why their health does not matter.



## BALENCIAGA x PRIDE AS IT SHOULD BE

Gen Z challenges brands to demonstrate their ongoing social impact. Brands that try to jump the bandwagon with one-off actions risk being called out for green-washing or rainbow-washing.

*In 2021, luxury fashion brand Balenciaga showed its engagement for the LGBTQIA+ community by launching a pride-themed capsule collection. To create true impact, 15% of the sales from this collection were donated to The Trevor Project, an organization that works at preventing suicides in young gay, lesbian, bisexual, transgender and queer people.*

*But the brand goes beyond rainbow prints and sweats with the word 'gay' on it. During its spring 2022 runway show, Balenciaga honoured the queer culture with a scarlet mermaid dress.*



# IN-COMPANY PRESENTATIONS & WORKSHOPS

Looking for a fresh dose of inspiration on Gen Z for your company's marketing or innovation teams?

Starting from the insights from our 2022 global proprietary quantitative research, Joeri Van den Bergh's new keynote 'Are you OK, Zoomers?' highlights how Gen Z shapes future consumer behaviour and what this means for brands.

Available in different workshop and presentation formats, this new thought-provoking keynote spotlights five future-proof platforms for innovation, branding and marketing to the world's largest generational cohort.

So, are you ready for the Zoomers?

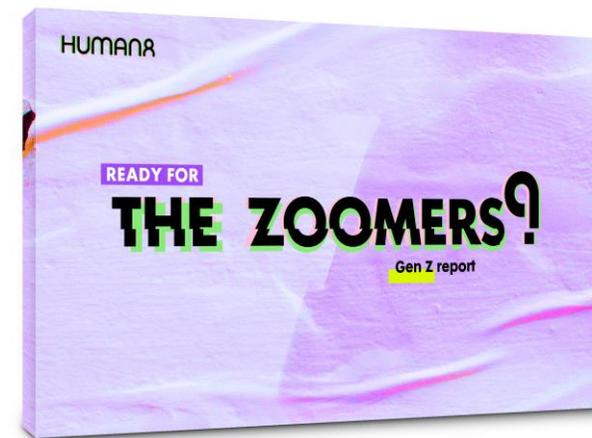
Email [joeri.vandenbergh@wearehuman8.com](mailto:joeri.vandenbergh@wearehuman8.com) for more information and bookings.



Joeri Van den Bergh is **Future Consumer Expert** at InSites Consulting and has extensive experience of all aspects of **marketing to teens and young adults**. His clients include global customers such as eBay, Coca-Cola, Spotify, Danone, IKEA, Heineken, Converse, Nestlé, AXA and Unilever for whom he has provided advice on how to target the youth market. He is an **AMA-awarded global thought leader and marketing** author on the impact of NextGen on marketing, on business and on consumer trends.

# HUMAN8

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