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The next growth generation: Winning with Gen Z and Gen Alpha

Six cultural forces fueling brand growth

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The new cultural majority

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65%

of global consumers say youth drive culture today, making them both the engines and the gatekeepers of what's next.[1]

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Today's youth are the most powerful generation in history.

Not just because of their size, but because of the speed and scale at which they influence culture and economies.

Gen Z (born 1997-2009) is the first true generation of "digital natives," having grown up with the internet, social media and smartphones. They are known to value authenticity, social impact and self-expression, while being highly pragmatic and prone to anxiety. Representing roughly 26% of the global population, they will command an estimated $33 trillion in earning potential by 2030.[2]

Gen Alpha (born 2010-2024) already wield considerable economic influence, with millennial parents who often prioritize their children's input on spending decisions, ranging from what's on the dinner table to where to travel. This first generation of AI natives, who are growing up possessed of agency and information at their fingertips, account for approximately 23% of the global population, with projected economic influence reaching $5.5 trillion by 2029, exceeding the purchasing power of Gen Z and millennials combined.[3]

Influence no longer solely flows from institutions to consumers; it is increasingly built from the ground up through creators, communities, and peer networks. Creator-led channels now generate more advertising revenue than legacy broadcasters, and brands increasingly take cultural direction from – and even collaborating with – young creators on platforms like TikTok, Twitch and YouTube.[4]

To help brands understand where influence is forming next, this paper identifies six youth-powered forces that are reshaping culture, commerce and values. These forces include fandoms that reshape identity, creators who outpace institutions, realities remixed daily, and impact reframed through personal agency.

Brands that design the future together with youth will be well poised for growth.

MASTERCARD'S YOUTH BLUEPRINT

To ground these insights in lived reality, we conducted primary research with roughly 3,600 Gen Z and about 1,800 parents of Gen Alpha cross five regions and 18 markets worldwide, supported by a global cultural analysis.

Together, this footprint reflects both established and emerging centers of youth influence across Europe (UK, France and Germany), the Americas (US, Canada, Brazil and Argentina), Africa (South Africa), and the Middle East (United Arab Emirates), with particular depth across Asia (China, India, Hong Kong, Indonesia, Australia, Japan, Philippines, Singapore and Vietnam).

1. GWI, Zeitgeist: Who's Shaping Culture Today, 2024.
2. Nielsen IQ, 2025.
3. Marketing Dive, 'Gen Alpha's Economic Impact', 2025.
4. WPP Media, 2025.

Force 1: Fanfluence

Fandom becomes a driver of identity and commerce.

Fandom, referring to a community of people who are fans of a film, a band, a television show, a game or a sports team, has always been about passion, but for today's youth it's also about connection, active co-creation, collaboration, and monetization of cultural moments.

What was once a personal escape is now a community through which young people discover a sense of belonging. For Gen Z, connecting with other fans is the top reason they remain active in fandoms, with connection to creators close behind.[1] For Gen Alpha, as reported by their parents, connection with other fans is a close second after exclusive access to content.

Often dubbed the loneliest generation, Gen Z is turning to online communities to feel seen. Digital platforms have democratized access to creators and made it possible to engage with communities beyond their local radius. Now, those fandoms are spilling into the streets: From anime expos and K-pop meetups to Netflix fan houses and Walmart's "FYP on Wheels", where online and offline cultures collide.

But fandom is a world of infinite niches: 66% of Gen Z say a single pop culture "mainstream" no longer exists.[2] Rather, it's a generation with a multidimensional sense of self, with over half (54%) believing identity is fluid. Many express this fluidity by experimenting with various aesthetics, subcultures and communities, giving them infinite canvases for self-expression.

#1

Gen Z say connecting with other fans it their top motivation to engage in fandoms

1. Mastercard Youth Blueprint, 2025.
2. Quirks Media, 2024.

> *I have very few friends I know in real life but have many relationships with people online. Partly because friends from the same school or class will not share the same mindset, passion or simply not be compatible."*
>
> **Gen Z,** Vietnam

Amid these plural identities, demographics alone no longer explain behavior. For most young people, choices and direction are shaped by passion, with 75% of Gen Z saying their passions guide their future plans (rising to 83% in the Middle East and Africa) and 80% of Gen Alpha parents say the same is true for their children (rising to 87% in North America).[1]

Why this matters

Youth are reshaping fandoms and resetting expectations for brand participation. These spaces thrive on co-creation, with shared control and influence flowing both ways. To stay relevant, brands must navigate a fragmented fandom landscape with personalization, authenticity and collaboration.

Provocations for brands

Co-create with and reward your fans

Move beyond passive engagement by creating platforms for fan-driven storytelling and participation, with solutions such as Mastercard's Access Pass, which unlocks exclusive perks, VIP access and personalized experiences for cardholders.

Serve passions, not profiles

Tools like Mastercard's Dynamic Yield to deliver loyalty and recommendation experiences that mirror fan culture: fluid, passion-based and personalized. From Spotify's superfan tiers and Mastercard Passion Cards that unlock rewards and perks tailored to specific passions, brands are turning dedication into currency — rewarding time, engagement and passion as much as money spent.

Embed commerce into culture

Integrate transactions into moments of play, community and creativity — from gaming to creator platforms — without disrupting the flow, and support agentic and ambient payments, within trusted guardrails.

1. Mastercard Youth Blueprint, 2025.

Force 2: The infinite travel playlist

Travel shifts to passion-led, connection-first journeys.

Over three-quarters of Gen Z are choosing travel based on their passions instead of a pin on a map.[1]

For this generation, travel is less about visiting places and taking in the sights: It's about creating something meaningful from those experiences — refining identity, capturing memories through content, sharing stories and building connections.

They're finding inspiration through fandoms and online. 92% of younger travelers say content they'd seen on social media platforms shaped their last trip — proving inspiration is infinite and memories are crowdsourced.[2]

Why this matters

Gen Z seeks experiences that affirm identity and independence, while Gen Alpha helps guide family decisions and values intergenerational connection. For brands, this means creating journeys that empower Gen Z to express who they are and invite Gen Alpha to grow closer to who they're with.

Provocations for brands

Support the story, not just the stay

With offerings like the Mastercard Collection, which provides cardholders access to exceptional benefits and experiences in dining, entertainment and travel, brands can help families find meaning beyond the material, connecting them to globally curated dining, entertainment and travel experiences that turn every trip into a discovery story worth sharing.

Market to the real decision-makers: The kids

Hong Kong's Shangri-La Hotel has redesigned floors with treehouse and submarine themes tailored to Gen Alpha, while Abu Dhabi's 2025 campaign asked kids to co-create the family holiday, as brands increasingly treat young explorers as partners, not passengers.

THE GEN ALPHA PERSPECTIVE

With Millennial parents at the helm, Gen Alpha has forged a uniquely close bond with family, and it's one they intend on keeping. Among 11 to 16-year-olds, they are 10 percentage points more likely than Gen Z to say family shapes what they believe they can achieve.[3]

This generation sees family as their social anchor and nowhere is that more vivid than in how travel decisions are made. 71% of youth now help drive family itineraries, discovering destinations their parents wouldn't otherwise have considered.[4]

1. Vox Media, Thrillist State of Travel Report, 2024.
2. McKinsey, The Future of Travel, 2024.
3. Mastercard Youth Blueprint, 2025. Gen Alpha aged 11-15 as reported by their parents.
4. Hilton Trends Report, 2024..

Force 3: Creators incorporated

Creativity and passion turn into micro-enterprises.

For youth today, ambition looks different.

Far from the traditional careers their parents enjoy, Gen Z and Gen Alpha are constructing a new economy rooted in creativity and connection, transforming their influence into enterprise and scaling communities into marketplaces.

From TikTok Shop to Patreon and Fanfix, youth are monetizing products and communities — proving creator-led business models can rival traditional retail.

It's not just creators who are atomizing work. Two thirds (62%) of Gen Z respondents plan to have multiple side hustles or income streams, rising to 79% in the Middle East and Africa.[1]

It all comes down to work as self-actualisation: More than four fifths (81%) of Gen Z say that a fulfilling job is essential for their overall happiness, rising to 86% in Latin America and Caribbean and Eastern Europe, the Middle East and Africa.[2]

THE GEN ALPHA PERSPECTIVE

Younger youth are growing up in an environment where "creator" sits alongside "doctor" or "engineer" as a valid career aspiration.

According to Gen Alpha parents, 70% of their children aged 11-15 are optimistic about achieving a balance between passion and practicality, suggesting continued belief that creative ambition can thrive alongside stability.[3] And with nearly 80% of Gen Alpha already active on social media, they're gaining early exposure to creator tools and audience building, laying the groundwork for future entrepreneurial endeavors.[4]

62%

Gen Z respondents plan to have multiple side hustles or income streams[1]
EUR: 44% | EEMEA: 79%

81%

of Gen Z say that a fulfilling job is essential for their overall happiness[2]
NAM: 76% | LAC: 86% | EEMEA: 86%

68%

of youth are optimistic about achieving a balance between passion and practicality[3]
EUR: 59% | EEMEA: 76% | 70% Gen Alpha

1. Mastercard Youth Blueprint, 2025.
2. Mastercard Youth Blueprint, 2025.
3. Mastercard Youth Blueprint, 2025.
4. Mastercard Youth Blueprint, 2025.

Why this matters

As the creator economy grows, creators want partners who understand the volatility and complexity of creative work. They also seek support that helps sustain long-term financial stability and well-being. Treating creators as small business partners is how brands earn long-term loyalty.

Provocations for brands

Treat youth as enterprises, not influencers

Move beyond short-term sponsorships to equity-style partnerships that incubate ventures, build communities and give youth a stake in the value they create.

Equip creators with financial tools to support their ambitions

Mastercard Business Builder Card is a product built specifically for creators and small business owners, offering tools and benefits tailored to help them establish credit, manage irregular income and scale their ventures.

> *Creators are no longer just making content — they're making influence, culture and businesses. And they know it.*
>
> **Matt Klein**
> Webby award-winning creator of Zine
> Community foresights leader

Invest in creator infrastructure

Build an operating system for passion work — from analytics and marketplaces to financial tools that stabilize income and fuel sustainable growth. Nike By You, Roblox Creator Hub, and AI tools like Runway and ElevenLabs let youth design, sell and produce professional-grade work inside their platforms.

Force 4: Connected, not consumed

Youth trade endless feeds for intentional connection.

After years of infinite feeds, youth are seeking depth over digital noise.

Over half of Gen Z (54%) are overwhelmed by endless information, rising to 61% in Asia Pacific, and seek tools that help them feel in control of their feeds, not consumed by them.[1]

In response, Gen Z is recalibrating: muting, curating, unfollowing and gravitating to smaller spaces that prioritize belonging: 73% say they prioritize relationships where both individuals contribute to each other's growth and success.[2]

This shift reflects a clear duality in how young people relate to technology today. Sixty-six percent of Gen Z and 59% of Gen Alpha, as reported by their parents, worry about technology's impact on mental health. At the same time, optimism remains strong, with 66% of Gen Z and 74% of Gen Alpha expressing excitement about its potential.[3] Together, these tensions are shaping a more mindful, boundary-conscious relationship with being online.

Why this matters

Brands need to help youth connect with others intentionally by offering technology that serves their goals and gives them control. That technology should be designed to foster belonging, community, and shared purpose.

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I am using social media less for passive scrolling and more for engaging with communities that align with my interests and values.

Gen Z, Philippines

Provocations for brands

Champion digital wellness

Build tools and metrics that let youth filter, mute and recalibrate — valuing wellbeing, belonging, and peace over clicks and consumption. Platforms like Discord and TikTok have built mental health check-ins into group spaces, operationalizing peace.

Turn digital into IRL connection

Build pathways from online passions into offline gatherings and high-trust spaces, from chat rooms to hyperlocal meetups, where belonging can thrive. Examples include "digital living rooms" like Geneva, and the Timeleft app, which both encourage people to meet up offline.

1. Mastercard Youth Blueprint, 2025.
2. Mastercard Youth Blueprint, 2025.
3. Mastercard Youth Blueprint, 2025. Gen Alpha aged 11-15 reported by their parents.

Force 5: Reframed impact

Impact moves from big causes to personal agency.

Millennials demanded brand purpose. Gen Z and Gen Alpha are pushing further — not just asking for measurable impact but seeking help amplifying their individual impact.

They're not only looking to adopt a brand's mission; they want brands to support their own.

Instead of chasing sweeping declarations, youth are redefining change as something lived in everyday choices — protecting peace, prioritizing fulfillment and designing lives that feel both responsible and rewarding.

This shift shows up in how many young people think about legacy. 63% of younger generations globally say they want their legacy to be defined by their character and how they spend their time, which is 23 points higher than defining it by "creating positive change in the world."[1] The message is clear: Legacy is becoming personal, grounded in lived values and daily actions.

Why this matters

For youth, peer influence and proximity matter more than scale, and to design lives that feel both fulfilling and responsible, they reward brands that deliver tangible, personal progress. Brands need to shift from purpose statements to actionable, everyday impact to connect with youth.

Provocations for brands

Create agency, not just alignment

Reallocate budgets from campaigns to programs that equip youth with tools, templates and opportunities to scale their impact. From BackMarket's playful anti-elitism to Canva and BlueSky's open tools, brands elevate contribution and action over status signaling.

Boost proximity to impact

Refill culture, resale markets, and sustainable swaps reflect youth turning climate anxiety into small, trackable choices that add up to systemic pressure.

Meanwhile, peer-to-peer lending platforms, like Kiva and lendwithcare.org allow young people to directly fund small entrepreneurs -- shifting impact from abstract donations to personal power.

Protect peace and attainability

Build micro-learning loops and peer recognition into products so progress is visible and shareable. Brands win when they make change feel achievable, not exhausting. Progress markers like Duolingo streaks, coding badges, and Strava logs are becoming the new prestige, valuing consistency over clout.

63%

of younger generations globally say they want their legacy to be defined by their character and how they spend their time.[2]

1. Mastercard Youth Blueprint, 2025.
2. Mastercard Youth Blueprint, 2025.

Force 6: Remixed realities

Digital and physical blend into co-created worlds.

Gen Z and Gen Alpha treat avatars, filters, fandom spaces and physical environments as part of a unified canvas for connection.

In fact, 60% of Gen Z say immersive experiences are more memorable than traditional ones.[1]

Now, as AI expands from generative to agentic, youth are beginning to expect experiences that feel co-authored — anticipating needs, orchestrating interactions, and blending digital and physical touchpoints in real time.

Blended reality is no longer just a digital overlay; it's an adaptive system where every interaction can be remixed, personalized and optimized to support meaningful outcomes.

> ***Fluid reality is the new normal. People are remixing reality, not just consuming it.***
>
> **Matt Klein**
> Webby award-winning creator of Zine
> Community foresights leader

Why this matters

Youth expect brands to move fluidly across physical, digital, and hybrid spaces, mirroring how their lives and identities move across them. Success now depends on adaptive and collaborative systems, sometimes through AI and sometimes through new forms, while reinforcing agency and trust.

Provocations for brands

Design for co-authored storytelling not performance

Build layered worlds where youth can experiment, personalize and leave their mark — rewarding exploration over fixed labels. Examples include Netflix (Bandersnatch) and Hidden Door, which turn fanfiction and narrative play into participatory world-building.

Build agentic AI collaborators

Position AI as a true collaborator that expands creativity and connection, giving youth more control over how they build and express identity. Generative AI tools like Sora bring cinematic production to laptops, making high-quality creation accessible and collaborative.

THE GEN ALPHA PERSPECTIVE

Gen Alpha are AI natives, treating avatars, filters and AI companions as everyday expressions of self.

According to reports, 72% of U.S. teens use AI for companion bots, and 64% of children are using AI chatbots for a range of purposes in the U.K.[2] Gen Z grew up with AI as a new tool; Gen Alpha is growing up with it as an assistant, which influences how they expect to navigate the world.

1. PatentPC, Teen & Gen Z Use of AR/VR, 2025.
2. Common Sense Media, 2025; Internet Matters, 2025.

How brands can activate on youth-powered forces

Across all six forces, one theme stands out:
a redefinition of agency.

Gen Z and Gen Alpha are not waiting for culture to be handed to them — they're building it, shaping it and distributing it on their own terms. From creator economies to community-led travel, their influence is immediate and expansive.

As the next generation takes the lead, the brands, institutions and industries that will thrive are those that build infrastructures where passion, creativity and connection can flourish.

CONTRIBUTORS

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IPSOS conducted this research

Ogilvy conducted the cultural analysis

METHODOLOGY

The consumer survey was conducted by Ipsos in partnership with Mastercard between February and March 2025. The study included 3,660 Gen Z respondents aged 16–27 and 1.831 parents of children aged 11–15, across 18 markets: Argentina, Australia, Brazil, Canada, China, France, Germany, Hong Kong, India, Indonesia, Japan, the Philippines, Singapore, South Africa, the United Arab Emirates, the United Kingdom, the United States, and Vietnam. Data weighted to give equal representation across surveyed markets, ensuring balanced cross-regional insights. Findings represent the views of survey respondents only.