

## **Determinants of Generation Z Working in the Formal and Informal Sectors in West Nusa Tenggara**

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### **Abstract**

This study aims to analyze the factors influencing Generation Z's decision to work in either the formal or informal sectors in West Nusa Tenggara. A descriptive quantitative approach combined with binary logistic regression analysis was employed. The population consists of 968 Generation Z individuals aged 15–26 years who are currently employed and earning income. The study utilizes secondary data from the August 2023 National Labor Force Survey (SAKERNAS), obtained from the Central Statistics Agency (BPS) of West Nusa Tenggara Province, covering respondents across ten districts and cities. The results indicate that income and age have a negative and statistically significant effect on the likelihood of working in the informal sector. Similarly, gender (female) shows a negative and significant influence. In contrast, residence has a positive and significant effect, indicating that individuals residing in rural areas are more likely to engage in informal employment. Meanwhile, the length of education and participation in pre-employment training programs exhibit no significant impact on employment sector choice.

**Keywords:** Generation Z, Income, Education, Gender, Age, Residence, Pre-employment Training

**JEL Classification:** J21, J24, J46

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### **INTRODUCTION**

Generation Z is a newcomer to the workforce, which is a unique challenge in recruitment and retention in the public sector. Their award preferences are influenced by their background, life experience, and gender (Acheampong, 2021). Generation Z, born between 1997 and 2012, is the youngest cohort entering the workforce. Their entry is driven by demographic transition and the culmination of their education period, placing them at the threshold of labor market participation in a rapidly evolving digital economy. They replace older generations and represent the country's next-generation workforce in an era shaped by digitalization and flexibility.

Currently, informal sector employment is still abundant in developing countries, where small companies and unskilled workers are more likely to work informally. (Galiani & Weinschelbaum, 2007). Generation Z is the latest group to enter the workforce, where Generation Z has unique characteristics that require companies to adjust their strategies. This generation is tech-savvy, values flexibility, and seeks meaningful work. (Chillakuri & Mahanandia, 2018). Generation Z individuals are entering the labor market primarily due to their age. As of 2023, most of them have completed their secondary or tertiary education and are now beginning their professional career in which work flexibility is a crucial consideration for them (Stankiewicz-Mróz, 2020). Generation Z is currently transitioning from education to employment, making them the most recent generation to join the workforce. This generational entry is shaped by both demographic shifts and their readiness for work in the post-pandemic economy.

In Indonesia, the transformation from informal to formal employment is taking place, although the level of mobility between sectors may hinder progress. This transformation refers to national efforts to formalize employment structures through policy reforms and social security expansion. However, limited mobility between sectors—due to educational barriers, regulatory gaps, and mismatched skills—slows this transition. Indonesia's labor market exhibits a persistent dualism where the informal sector continues to dominate, especially in rural areas. The informal sector, while flexible and accessible, offers limited job security and benefits. In contrast, the formal sector provides regulated employment but remains difficult to access for many young people. This dual structure is central to understanding Generation Z's employment choices.

Women who are older and have less education typically work in the informal sector (Purnama Sari, 2016). Generation Z was born from 1995 to 2010 (Francis & Hoefel, 2018), a generation that has been surrounded by technology since birth, meaning that technology significantly impacts Generation Z's lives. (Berkup, 2014). Generation Z enters the productive age with great potential to become superior human resources and realize an advanced Indonesia (Sawitri, 2018). Generation Z has entered the labor market, which can be seen from the low unemployment rate in a free market economy whose opportunities were not available in previous generations. Generation Z has more opportunities to combine education and work than Generation Y. The high level of graduates of the younger generation have more professional experience compared to the previous generation. This is what causes the young Generation Z to feel quite confident in the labor market (Chomałowska et al., 2022)

To accelerate economic recovery, Indonesia is currently experiencing a demographic bonus, where the number of productive population (aged 15-64 years) is much larger than the number of unproductive population (under 15 years old and above 64 years old) (Sulistiyastuti, 2018). This demographic change is an important factor in encouraging economic growth and is a major contributor to regional development. The demographic bonus can also be a capital to encourage economic growth with proper human resource management, where increasing the labor productivity of the skilled young population can have a significant impact on the national economy (Fadilah, 2019). Therefore, Indonesia must focus on developing skilled human resources, especially from the young workforce, which can later drive economic growth.

Indonesia's workforce consists of three generation groups, namely Generation X, born between 1965 and 1980; Generation Y or Millennials, born between 1981 and 1996; and Generation Z, born from 1997 to 2012. Of these three generations, Generation Z has a unique characteristic because they grew up in an era dominated by technology, the internet, and social media. This has shaped their behavior and views so that they often lead to dependent on technology and are active in social justice issues (Nurachma et al., 2019). (Turner, 2018) said that Generation Z is more oriented toward efficiency and technology-based solutions in solving challenges. Their need for practical and accessible things to solve problems is the most notable difference compared to previous generations. Although Gen Z has a lot in common with Millennials, they also bring new patterns of behavior (Schroth, 2019).

The characteristics of Generation Z are greatly influenced by their close relationship with digital technology. Interaction through gadgets and the internet has had a significant impact on their personalities and lifestyles, making them highly tech-savvy and digitally connected (Singh & Dangmei, 2016). Generation Z is a large part of the Indonesian population that has important assets in supporting the country's economic recovery. The role of Generation Z in development dynamics is increasingly important, along with technological developments and social changes that are happening today. The development of technology causes the need for information to accelerate (Putra et al., 2024). Extensive internet access has made it a major source of information for Generation Z, influencing their consumption patterns and social interactions.

In the context of globalization and rapid technological development, Generation Z has become a major player in the world of work, bringing significant changes in their needs for the job sector. In addition to formal work, Generation Z shows an increasing tendency to be involved in the informal sector. They have a different view of workplace expectations compared to previous generations (Bellinder, 2024). Labour is a vital resource and can significantly contribute to an organization because it is related to achieving organizational goals. Every laborer must have high discipline towards the organization where they work and be able to cooperate individually and in groups (Rosba et al., 2017). The informal sector plays a vital role in Indonesia's economy, especially in urban areas where 30-70% of the labour works in the informal sector. This sector is also an economic sustainability that can absorb unemployment and provide opportunities for marginalized groups (Berkup, 2014). However, the informal sector is considered to connote poverty in urban areas with its socio-economic terms such as low income, irregular employment, inadequate education, low level of organization, and other things that can be a source of uncertainty (Kamelia & Nugraha, 2021).

There are 74.93 million members of Generation Z living in Indonesia, according to the Central Statistics Agency's 2020 Population Census data. This figure is the highest at 27.94% of Indonesia's estimated 270.2 million inhabitants in 2020 compared to previous generations. In West Nusa Tenggara Province (NTB), generation Z and millennials comprise most of the population, according to the productive age of the Population Census (SP) 2020 statistics. In NTB, the percentage of people in Generation Z is 28.62%, while the percentage of people in the millennial generation is 27.24%. Furthermore, based on BPS SP2020 data results, there are 739.6 thousand Generation Z males and 709 thousand Generation

Z females. This generation is included in the productive age, an opportunity to accelerate economic growth. Meanwhile, the gender ratio of the population of NTB is 99.71, which means that there are 99 men per 100 women in NTB in 2020. In the meantime, since 1971, the workforce's proportion of people in the 15–64 age group has increased. 52.56 percent of the population was in the productive age group in 1971; by 2020, that number had risen to 69.77 percent. In 2020, there will be an even more pronounced disparity between the percentage of people aged 0–14 and 65 and older who are productive and non-productive (Badan Pusat Statistik (BPS), 2020).

Gender also influences award preferences, where public sector organizations are attractive to Generation Z due to specific extrinsic and intrinsic awards (Acheampong, 2021). In NTB, most Generation Z women work in the formal sector, and this choice is influenced by education and urban housing. (Suhendra et al., 2024a). In addition, most Generation Z women earn below the regional minimum wage even though most work in the formal sector. Gender also influences award preferences, where public sector organizations are attractive to Generation Z due to specific extrinsic and intrinsic awards. (Acheampong, 2021). Through the transformation of work from the informal sector to the formal sector, it is hoped that increasing workers' productivity can also encourage economic growth in a region. On the other hand, the informal sector's low employment relationship attachment makes it easier for workers to get a job in this sector. As a result, although it is considered a low-quality job with a minimal income, informal sector jobs play a vital role in absorbing labor. This has resulted in economic development through the improvement of the formal sector, becoming a serious challenge that the government must face (Purnama Sari, 2016)

This phenomenon creates a deep need to understand the determination or factors that drive Generation Z to choose between working in the formal sector and the informal sector. Indonesia's labor market is dualistic, with the informal sector absorbing a significant share of workers due to its ease of entry and flexibility. In contrast, the formal sector offers better protection, income, and career development but requires higher qualifications and formal contracts.

Seeing the importance of this dynamic, this study aims to dig deeper into Generation Z's preferences and motivations in choosing a career path and identify the factors that play a role in determining their choice. West Nusa Tenggara was selected as the case study due to its demographic composition, where Generation Z comprises 28.62% of the population, making it an ideal case for studying youth labor market behavior during the demographic bonus period.

## **LITERATUR REVIEW**

### **Influence of Income on Generation Z work decisions in the formal and informal sectors**

Generation Z, born between 1995-2010, enters the world of work with a unique perspective on careers and workplace norms (Aggarwal et al., 2022). The decision to work in the formal and informal sectors in Generation Z can be seen from several factors that affect it, one of which is income, which has an important role; where if the income in the formal sector is higher, it tends to be more significant to get a job in the formal sector (Munawaroh, 2021). For Generation Z, decent income, good well-being, positive work relationships, transferable skills,

and self-interest are critical motivators in the decision to work (S. U-Dee et al., 2022). A person's income can be defined as the amount of money or value that an individual earns from various sources, including salary from work, income from one's own business, investments, and social assistance or transfers. Income plays a vital role in determining the standard of living, access to services and consumer goods, and the choices available to individuals regarding work and other life. In its relationship with the decision to work, income can be the main factor influencing a person's job choice. Individuals are likely to look for jobs with adequate income levels to meet their needs, provide financial security, and improve their quality of life. Additionally, income levels can also influence the choice between working in the formal and informal sectors, where higher income levels are often associated with formal jobs that offer higher salaries, worker benefits, and greater job security. In economics, consumer choice theory states that individuals choose how to allocate their time based on the utility or satisfaction they get from various activities, including work. Income from work is one factor that influences this choice, as it can be used to purchase goods and services that increase satisfaction. (Colell et al., 1995). If the level of income offered in the formal sector is higher than in the informal sector, then the workforce prefers to work in the formal sector rather than the informal sector.

H1. Income has a significant relationship with Generation Z's work decisions in the formal and informal sectors

### **Influence of Gender on Generation Z's Work Decisions in the Formal and Informal Sectors**

Gender is the division of two biologically determined sexes attached to a particular sex (Nurhasanah & Zuriatin, 2023). Because men are typically seen as the primary providers for their families, they are generally more selective when selecting jobs that align with their career goals and aspirations regarding income and status than women. This is why the rate of male work participation is consistently higher than the rate of female work participation. Since men typically provide most of the family's income, almost all men who have reached working age are engaged in economic activities. Men and women have different preferences when choosing their type of work. These differences are often due to natural factors that differentiate men and women. In addition, there is often discrimination between women and men. Women are usually restricted in what activities they are allowed or can participate in by tradition, religion, or other social barriers. However, when family welfare is declining, it is not uncommon for women to participate in the labor force.

Research on Generation Z work sector decisions reveals complex gender dynamics. In West Nusa Tenggara, Indonesia, most Generation Z women work in the formal sector, and these choices are influenced by education and urban housing (Suhendra et al., 2024b). Gender influences award preferences, with public sector organizations potentially appealing to Generation Z due to specific extrinsic and intrinsic awards (Acheampong, 2021). Education levels and wages positively affect formal sector employment decisions in East Java (Munawaroh, 2021). However, in Sukabumi, women face disadvantages in both the formal and informal sectors, with lower levels of education, employment, and income than men (Andari et al., 2023). These findings highlight the importance of considering gender, education, and

location when reviewing Generation Z work sector choices. Policies that promote women's education and employment opportunities in both sectors are recommended to address gender inequality and reduce poverty.

Although Generation Z tends to be more open to gender equality than previous generations, gender stereotypes can still influence career choices and job preferences. Traditional roles set by society often affect women's decisions to work in the formal and informal sectors. Women tend to choose more flexible jobs to cope with caring for their families, while formal jobs are often carried out by men who require more time and commitment (Kühn et al., 2017).

H<sub>2</sub>. Gender has a significant relationship with Generation Z's decision to work in the formal and informal sectors

### **Influence of Length of Education on Generation Z's Work Decisions in the Formal and Informal Sectors**

Education is a planned learning activity with organized materials carried out on a scheduled basis in a supervision system and given an evaluation based on predetermined objectives (Suparlan, 2010). In addition, education is the preparation of individuals having different responsibilities, which can be measured through the intellectual or emotional abilities needed in carrying out a job to be better (Simamora, 1999)

Education is one of the main factors determining individual job preferences. These findings highlight the importance of considering gender, education, and location when reviewing Generation Z work sector choices. Policies that promote women's education and employment opportunities in both sectors are recommended to address gender inequality and reduce poverty. Age negatively affects the likelihood of working in the formal sector (Fadliyanti et al., 2023). The desire to obtain a more suited career or job opportunity increases with education. The educated segment of job seekers finds it more challenging to find employment because they are better informed about the changes in the labor market and can reject offers they do not like and select positions in demand (Sholatia et al., 2022).

Everything about human development from physical development, health skills, mind, sentiments, will, and social development to the formation of personal faith- strongly correlates with the duration of education. (Nirwana & Ruspa, 2020). This development refers to making humans more perfect and improving their life and natural life to be cultured and moral. Adequate education will shape a person to understand the work that must be done more efficiently.

H<sub>3</sub>. Length of education has a significant relationship with the decision to work for Generation Z in the formal and informal sectors

### **Influence of Age on Generation Z Work Decisions in the Formal and Informal Sectors**

Generation Z is a generation born between the mid-1990s and early 2010s. They are still relatively young and have just begun to enter the labor market. Age conceptually is the time from birth to the implementation of the research, which is stated by year. Age is one of the dimensions of human capital, and it is essential to understand how age affects individual participation in economic activities (Hurlock, 2010). Several studies on employment determinants for Generation Z and other workers in the formal and informal sectors reveal several vital factors.

Education levels significantly influence sector choices, with higher education increasing the likelihood of getting a job in the formal sector (Munawaroh, 2021). Age, work experience, and gender are essential in determining employment (Ayyoub & Gillani, 2019).

Concerning the gender gap, it can be seen that women face barriers to labor market access and often work in the informal sector despite having a better education (Wamuthenya, 2010a). In general, as people get older, they tend to have a higher level of maturity and a more comprehensive range of experience in the world of work. This can influence their decision to choose a job. Individual preferences and priorities for careers and jobs can also change as we age. Age can also affect Generation Z's access and job opportunities in the formal and informal sectors. For example, younger Generation Z may have more limited access to formal work due to a lack of experience or skills. In comparison, older Generation Z may have more experience and connections to help them break into the formal sector.

H4. Age has a significant relationship with Generation Z's work decisions in the formal and informal sectors

### **Influence of Residence on Generation Z Work Decisions in the Formal and Informal Sectors**

Where a person lives, whether in a village or a city, significantly impacts their probability of working in the formal and informal sectors. Housing and Access to Employment Opportunities Individuals living in cities have better job opportunities in the formal sector than those living in villages. According to research by Gindling & Newhouse (2014), Urbanization and access to economic centers increase job opportunities in the formal sector as large corporations and government offices are more commonly found in major cities. Access to Training and Education In cities, access to training and education is also better, which is an essential factor for working in the formal sector. According to Betcherman (2015), Better education and training infrastructure in cities supports the development of skills needed by the formal sector, while in villages, this limited access makes individuals more likely to work in the informal sector.

Probability of working in the formal and informal sectors: People who live in cities are more likely to work in the formal sector than those who live in villages. Research by Maloney & Molina (2016) shows that workers in urban areas are more likely to work in the formal sector due to better access to job opportunities, training, and more robust professional networks than workers in rural areas.

H5. Residence has a significant relationship with Generation Z's decision to work in the formal and informal sectors

### **Influence of Pre-employment Training on Generation Z Work Decisions in the Formal and Informal Sectors**

Technical and soft skills training plays a crucial role in determining an individual's probability of working in the formal and informal sectors. Training and Job Skills Training improves individual technical and non-technical skills that are in high demand in the formal sector. According to a study by Mcguinness et al. (2019), Technical skills training significantly increases job opportunities in the formal sector as the industry requires a workforce with specialized and high-quality

skills. Pre-employment training can be considered an investment in human capital. (Becker, 1975) Affirms that when individuals invest time and resources in training, they develop skills that can increase their productivity in the workplace. This increase will provide long-term benefits through increased job opportunities and income.

Job Skills and Opportunities in the Formal Sector Individuals who have taken training have a greater chance of getting a job in the formal sector compared to the informal sector. Research (Betcherman, 2015) Shows that effective job training programs can increase job placement rates in the formal sector, especially for young people and long-term unemployed. Probability of Working in the Formal and Informal Sector With skills enhanced through training, individuals are more likely to be accepted into formal sector jobs. Research by (Almeida et al., 2012) Affirms that investment in workforce training significantly increases job opportunities in the formal sector compared to the informal sector, which often does not require high formal skills.

H6. Pre-employment training has a significant relationship with Generation Z's decision to work in the formal and informal sectors

## METHOD

The research uses a quantitative descriptive and logistic regression approach. Descriptive statistics are presented to describe the respondent characteristics, while the primary analytical method used is binary logistic regression to estimate the probability of working in the formal or informal sector.

The population and sample are Generation Z individuals aged 15-26 in West Nusa Tenggara, with a sample of 968 people. The data comes from the August 2023 National Labor Force Survey (SAKERNAS). The Data Analysis is Logistic Regression (to analyze the relationship between independent variables and employment sector choices).

Binary logistic regression describes the relationship of one or more independent variables to dependent variables. The dependent variables are categorized discretely with two possibilities: success and failure. Successful events are typically notated with  $p = 1$ , while failure events are notated with  $p = 0$  (Hosmer, 2000).

$$\ln \left( \frac{\text{Generation Z (Formal = 0|x)}}{\text{Generation Z (Informal = 1|x)}} \right) \\ = \beta_0 + \beta_1 \text{INCOME} + \beta_2 \text{GENDER} \\ + \beta_3 \text{LENGTH OF EDUCATION} + \beta_4 \text{AGE} + \beta_5 \text{HOUSING} \\ + \beta_6 \text{PRE - EMPLOYMENT TRAINING} + \varepsilon$$

FORMAL = 0	:	Generation Z who work in the formal sector
INFORMAL = 1	:	Generation Z who work in the informal sector
INCOME	:	Generation Z Income (in Rupiah)
GENDER	:	Gender of Generation Z (male or female)
LENGTH OF EDUCATION	:	Length of education that Generation Z has taken (in Years)
AGE	:	Generation Z age (in Years)
HOUSING	:	Residence/domicile of Generation Z (city or village)

**PRE-EMPLOYMENT TRAINING** : Have not or have participated in pre-employment training (have participated in pre-employment training or have never participated in pre-employment training)

The parameter testing in this study consists of a Partial Test. The Wald test partially carries out the parameter test. In the partial test, a decision to reject H0 was obtained because the p-value was smaller than the significance value ( $\alpha$ ) = 0.05, so there was an independent variable that was tested that had a significant effect on Generation Z's decision to choose to work in the formal and informal sectors. As for the Wald test equation:

$$W = \frac{\hat{\beta}_k}{SE(\hat{\beta}_k)}$$

The significance rate is 5% or 0.05, which can be explained as follows: If the p-value > 0.05 (significance level), then the hypothesis (H0) is accepted (the regression coefficient is not significant). This shows that the independent variables individually (partially) do not affect the dependent variables. If the p-value < 0.05 (significance level), then the hypothesis (H0) is rejected (significant regression coefficient). This shows that independent variables individually (partially) affect dependent variables. There are three different logistic regression models were tested to determine the most suitable specification. After comparing model performance and robustness, one model was selected as the most robust and theoretically appropriate in explaining the determinants of employment sector decisions among Generation Z.

## **RESULTS AND DISCUSSION**

### **Regression Test**

Based on the results of three data analyses (output) from the STATA program, the following values were obtained in Table 1. Based on the result of the three Models, Model 3 included the following variables: gender, length of education, monthly income, housing (village), participation in pre-employment training, and age. The results showed that gender female), income, housing (village), and age significantly influenced employment sector choice. Model 3 yielded a pseudo R-squared value of 0.0509. While this value is modest, it is considered acceptable given the complexity of social data and the binary nature of the dependent variable. Model 3 did not encounter multicollinearity issues, and all included variables were retained. Model 3 is considered the most robust model for explaining Generation Z's employment sector decisions, as it integrates relevant and interpretable variables without statistical conflict. This model reflects post-pandemic labour dynamics and provides useful insights for policymakers and labour economists focused on youth employment trends.

**Table 1. Regression Test**

Variable	Model 1		Model 2		Model 3	
	Marginal Effect	Standard Error	Marginal Effect	Standard Error	Marginal Effect	Standard Error
<b>Income</b>	-0.000000041	0.000000012	-0.000000041	0.000000012***	-0,000000038	0.000000537***
<b>Gender</b>	-0.1097887	0.0322432***	-0.1102388	0.1411965***		
<b>Female</b>					- 0,1082975	0,1411561***
<b>Length of Education</b>					- 0,0067756	0,0265065
<b>12</b>	-0.1844856	0.1117679*	-0.1846795	0.5192874*		
<b>15</b>	-0.4361116	0.1371437***	-0.4352528	0.7181879**		
<b>16</b>	-0.177675	0.1141731	0.1141731	0.5290342		
<b>Housing</b>						
<b>Village</b>	0.1873522	0.0317591***	0.1895697	0.0318384***	0,19445238	0,1355382***
<b>Pre-employment</b>						
<b>Training</b>						
<b>Participated</b>						
<b>Pre-employment</b>			0.053049	0.0648298	0,0833212	0,2852499
<b>Training</b>						
<b>Age</b>					-0.0115472	0,0255585**
<b>Log-Likelihood R-Square</b>	-632.30635		-630.72637		-634.51241	
<b>Pseudo R-squared</b>	0.0566		0.0542		0.0509	
<b>Number of Observations</b>	986		986		986	

\*\*\* if sig<0.01, \*\* if sig<0.05, \* if sig<0.1

Source: *Output STATA*

Based on the regression output, the specific model is:

$$\ln \left( \frac{\text{Generation Z (Formal = 0|1)}}{\text{Generation Z (Informal = 1|1)}} \right) \\ = 1.4266 - 0.00000164 \text{ INCOME} - 0.4658 \text{ GENDER} \\ - 0.0292 \text{ LENGTH OF EDUCATION} - 0.0498 \text{ AGE} \\ + 0.8134 \text{ HOUSING} + 0.3590 \text{ PRE} \\ - \text{EMPLOYMENT TRAINING}$$

The regression analysis results in several key findings. First, the coefficient for income is  $-1.640$ , indicating that an increase in income significantly reduces the probability of Generation Z working in the informal sector, thereby increasing the likelihood of participation in the formal labour market. Second, the gender variable, where the female is coded as the reference, has a coefficient of  $-0.465$ , suggesting that women from Generation Z are less likely than their male counterparts to engage in informal employment.

Third, the coefficient for the length of education is  $-0.029$ , implying a negative relationship between years of education and informal sector employment. Although the relationship is not statistically significant, the trend suggests that higher educational attainment tends to reduce the likelihood of working informally. Fourth, the age variable has a coefficient of  $-0.0498$ , indicating that older individuals within Generation Z are less likely to be employed in the informal sector. This aligns with expectations related to increased experience and employability with age.

Fifth, the place of residence variable shows a coefficient of  $0.813$ , suggesting that individuals residing in rural areas are more likely to be employed in the informal sector than those living in urban areas. Finally, the coefficient for participation in pre-employment training is  $0.359$ , indicating a positive, albeit statistically insignificant, association with informal employment. This result may reflect a potential misalignment between the training content and the demands of the formal labour market.

### **Research Hypothesis Test**

The study hypothesis is that determinants of income, gender, length of education, age, place of residence, and pre-employment training affect Generation Z's decision to work in the formal and informal sectors.

### ***The Influence of Income on Generation Z's Decision to Work in the Formal and Informal Sectors.***

Based on the data analysis results, the income coefficient value is  $-1,640$  with a probability of  $0.0000038$  percent. At the same time, the significance value is  $0.002$  ( $0.002 < 0.05$ ). This shows that income negatively and significantly affects Generation Z's decision to work in the informal sector. If the income value of Generation Z increases, then the probability of working in the informal sector is smaller than that of working in the formal sector.

***The Influence of Gender on Generation Z's Decision to Work in the Formal and Informal Sectors.***

Based on the results of the data analysis, the value of the sex coefficient (female) is -0.465, with a probability of 0.108 or 10.8 percent. Meanwhile, the significance value is 0.001 ( $0.001 < 0.05$ ). This shows that gender has a negative and significant effect on Generation Z's decision to choose to work in the informal sector. This means that Generation Z women, compared to Generation Z men, have a more negligible probability of working in the informal sector than the formal sector.

***The Influence of the Length of Education on Generation Z's Decision to Choose to Work in the Formal and Informal Sectors.***

Based on the results of data analysis, the value of the old coefficient of education is -0.029, with a probability of 0.006 or 0.6 percent. At the same time, the significance value is 0.269 ( $0.269 > 0.05$ ). This shows that the length of education has a negative and insignificant effect on Generation Z's decision to work in the informal sector. This means that although the length of education negatively influences Generation Z's decision to choose to work in the informal sector rather than the formal sector, the influence is not significant.

***The Influence of Age on Generation Z's Decision to Work in the Formal and Informal Sectors.***

Based on the results of data analysis, the coefficient value is -0.0498 with a probability of 0.011 or 1.1 percent. Meanwhile, the significance value is 0.049 ( $0.049 < 0.05$ ). This shows that age has a negative and significant effect on Generation Z's decision to work in the informal sector. This means that the higher the age of Generation Z, the smaller the probability of Generation Z working in the informal sector.

***The Influence of Residence on Generation Z's Decision to Work in the Formal and Informal Sectors.***

Based on the results of data analysis, the coefficient value for housing (village and city) is 0.813, with a probability of 0.194 or 19.4 percent. At the same time, the significance value is ( $0.000 < 0.05$ ). This shows that housing positively and significantly affects Generation Z's decision to work in the informal sector. This means that Generation Z, who live in villages, and those who live in cities have a higher probability of working in the informal sector.

***The Influence of Pre-employment Training on Generation Z's Decision to Work in the Formal and Informal Sectors.***

Based on the data analysis results, the training coefficient value is 0.359, with a probability of 0.083 or 8.33 percent. At the same time, the significance value is 0.205 ( $0.205 > 0.05$ ). This shows that pre-employment training has a positive and insignificant effect on Generation Z's decision to work in the informal sector. Even though Generation Z has participated in the pre-employment training program and is likelier to work in the informal sector, the influence is insignificant.

## Discussion

### ***The Influence of Income on Generation Z's Decision to Work in the Formal and Informal Sectors.***

The hypothesis test results indicate that Generation Z's decision to labor in the formal or informal sector is significantly and negatively influenced by income. Generation Z employees are less likely to work in the informal sector than in the official industry because of their income. In its relationship with the decision to work, income can be the main factor influencing a person's job choice. Individuals are likely to look for jobs with adequate income levels to meet their needs, provide financial security, and improve their quality of life. Additionally, income levels can also influence the choice between working in the formal and informal sectors, where higher income levels are often associated with formal jobs that offer higher salaries, worker benefits, and greater job security.

In economics, consumer choice theory states that individuals choose how to allocate their time based on the utility or satisfaction they get from various activities, including work. Income from work is one factor that influences this choice, as it can be used to purchase goods and services that increase satisfaction (Colell et al., 1995). If the level of income offered in the formal sector is higher than in the informal sector, then the workforce prefers to work in the formal sector rather than the informal sector.

The results of this study are in line with the research conducted (Bardey et al., 2013), which states that when income increases, there is a tendency for workers to move from the informal sector to the formal sector because workers obtain better long-term benefits such as insurance and pension security. Research conducted by (International Labour Organization, 2015) also stated that the increase in individual income in the formal sector reduces the probability that the individual will remain in the informal sector because the formal sector offers higher wages and more stable working conditions than the informal sector. Other studies also support previous research (International Labour Organization, 2015). Regarding youth employment, it is stated that increasing income and employment opportunities in the formal sector can reduce dependence on the informal sector, especially among young workers looking for better stability and job security.

### ***The Influence of Gender on Generation Z's Decision to Work in the Formal and Informal Sectors.***

Based on the results of the hypothesis test, gender has a negative and significant effect on Generation Z's decision to choose to work in the formal sector and the informal sector. Generation Z Women are more likely to work in the informal sector than in the formal sector. The modern economy has moved from heavy industry to the service and information technology industries, often offering more flexible jobs requiring less physical strength. Jobs in the service sector, such as education, health, and administration, tend to be more attractive to women and offer more opportunities than traditional industrial sectors.

Women's increased access to education has increased their participation in the workforce. In many countries, women now have the same or higher education level than men, strengthening their position in the job market. Many countries have implemented policies that promote gender equality in the workplace, such as maternity leave, flexible working hours, and career development programs

specifically for women. These policies help women enter and stay employed more quickly in the labor market. Social Role Theory states that social expectations and cultural norms cause workplace gender differences. Along with changes in social expectations, women are more likely to take on traditionally considered masculine roles, including working in specific sectors that men previously dominated.

This study's results align with the 2020 Pew Research Center Survey, which states that Generation Z women tend to have higher education than the previous generation. This is because Generation Z women have parents who are also highly educated. In the context of their relationship with work decisions, Generation Z women usually prefer good opportunities with larger salaries. Generation Z women also prioritize job security, stability, and career paths. As a generation born in the digital era, Generation Z women are also proficient in technology. These values can usually be found and become a characteristic of work in the formal sector. Currently, companies in the formal sector also support mental well-being and work-life balance. These trends show that Generation Z women are more likely to pursue or stay employed in the formal sector because of the alignment of workplace values offered by the formal sector.

#### ***The Influence of the Length of Education on Generation Z's Decision to Choose to Work in the Formal and Informal Sectors.***

The results of the hypothesis test state that the length of education has a negative but insignificant effect on Generation Z's decision to choose to work in the formal and informal sectors. This shows that the higher the education, the smaller the probability of working in the informal sector, although insignificant. Education is a planned learning activity with organized materials carried out on a scheduled basis in a supervision system and given an evaluation based on predetermined objectives (Suparlan, 2010). Education is one of the main factors determining individual job preferences. The desire to obtain a more suited career or job opportunity increases with education. The educated segment of job seekers finds it more challenging to find employment because they are better informed about the changes in the labor market and can reject offers they do not like and select positions in demand. (Sholatia et al., 2022).

The duration of education directly affects all aspects of development, including social, mental, emotional, and physical growth, as well as health and wellness abilities. This development is concerned with improving human nature to become more moral and cultured and making it more perfect. Adequate education will shape a person to understand the work that must be done more efficiently. This research is in line with the study conducted (Herwanti et al., 2021; Yuniati, 2019; Sheikh & Gaurav, 2020; Abraham, 2017; Wamuthenya, 2010b) Stated that higher education will make it easier for workers to work in the formal sector.

#### ***The Influence of Age on Generation Z's Decision to Work in the Formal and Informal Sectors.***

Based on the hypothesis test results, age has a negative and significant effect on Generation Z's decision to work in the formal and informal sectors. Meanwhile, in terms of probability, the higher the age of Generation Z, the smaller the likelihood of Generation Z working in the informal sector. Generation Z, individuals born

between the mid-1990s and early 2010s, is a relatively young generation that has recently entered the labor market.

Age conceptually is the time from birth to the implementation of the research, which is stated by year. Age is one of the dimensions of human capital, and it is essential to understand how age affects individual participation in economic activities (Hurlock, 2010). In general, as people get older, they tend to have a higher level of maturity and broader experience in the world of work. This can influence their decision to choose a job. As we age, individual preferences and priorities for careers and jobs can also change. For example, a person may be more likely to seek a job that offers stability, time flexibility, or the opportunity to grow professionally as they age.

Age can also affect Gen Z's access and job opportunities in the formal and informal sectors. For example, younger Generation Z may have more limited access to formal work due to a lack of experience or skills. In comparison, older Generation Z may have more experience and connections to help them break into the formal sector. This is in line with research conducted by (Yuniati, 2019), Which states that young people (20-29 years old) have a more significant opportunity to work in the formal sector.

### ***The Influence of Residence on Generation Z's Decision to Work in the Formal and Informal Sectors.***

The hypothesis test results indicate that Generation Z's decision to work in the official and informal sectors is positively and significantly influenced by their place of living (cities and villages). Based on the probability test results, Generation Z, who live in villages, have a greater probability of working in the informal sector compared to the formal sector. Generation Z, who live in cities, has more comprehensive access to work in the formal sector.

Where a person lives, whether in a village or a city, significantly impacts their probability of working in the formal and informal sectors. Housing and Access to Employment Opportunities Individuals living in cities have better job opportunities in the formal sector than those living in villages.

According to research by Gindling & Newhouse (2014), Urbanization and access to economic centers increase job opportunities in the formal sector as large corporations and government offices are more commonly found in major cities. Access to Training and Education In cities, access to training and education is also better, which is an essential factor for working in the formal sector. According to (Dutta & Mishra, 2013), Better education and training infrastructure in cities supports the development of skills needed by the formal sector, while in villages, this limited access makes individuals more likely to work in the informal sector.

Probability of Working in the Formal and Informal Sectors People who live in cities are more likely to work in the formal sector than those who live in villages. Research by Maloney & Molina (2016) shows that workers in urban areas are more likely to work in the formal sector due to better access to job opportunities, training, and more robust professional networks than workers in rural areas.

### ***The Influence of Pre-employment Training on Generation Z's Decision to Work in the Formal and Informal Sectors.***

The results of the hypothesis test indicate that pre-employment training has a positive but not significant effect on Generation Z's decision to work in the formal or informal sector. A probability value of 8.33 percent means that Generation Z, who have participated in the pre-employment program, are more likely to work in the informal sector.

Pre-employment program training is sometimes different from what is needed in the world of work. The pre-employment program also only offers soft skills that may be learned from videos; instead, participants can learn hard or soft skills that can be applied in the workplace through fieldwork, internships, and other experiences.

Training- both technical and soft skills is essential when assessing a person's likelihood of employment in the official and informal sectors. Training and employability skills to improve individual technical and non-technical skills are in high demand in the formal sector. According to a study by (Mcguinness et al., 2019), Technical skills training significantly increases job opportunities in the formal sector as the industry requires a workforce with specialized and high-quality skills.

Job skills and opportunities in the formal sector Individuals who have attended the training have a greater chance of getting a job in the formal sector compared to the informal sector. Research (Betcherman, 2015) shows that effective job training programs can increase job placement rates in the formal sector, especially for young people and long-term unemployed.

Probability of Working in the Formal and Informal Sector With skills enhanced through training, individuals are more likely to be accepted into formal sector jobs. Research by Almeida et al. (2012) confirms that investment in workforce training significantly increases job opportunities in the formal sector compared to the informal sector, which often does not require high formal skills.

## **CONCLUSIONS, LIMITATION, AND SUGGESTIONS**

### **Conclusion**

Based on the results of the analysis, it can be concluded that income, gender (female), and age have a negative and significant influence on Generation Z's decision to work in the formal or informal sector. This means that higher income, being female, and older age are associated with a greater likelihood of working in the formal sector. Meanwhile, the length of education has a negative but statistically insignificant effect, suggesting that although higher education may slightly increase the probability of formal employment, the influence is not strong. In contrast, participation in pre-employment training shows a positive but also statistically insignificant effect, indicating that such training does not substantially alter the likelihood of choosing formal or informal employment.

These findings highlight several areas for policy intervention. The Government of West Nusa Tenggara is advised to enhance youth training programs aligned with formal sector demands, expand formal employment in rural areas, and promote gender equality policies in the workplace.

### Limitations

This study has several limitations. First, the use of secondary data may not fully capture the entire population or all variables that are essential for a comprehensive analysis. Second, the scope of the research is geographically limited to Generation Z in West Nusa Tenggara (NTB), which may not be representative of the broader population in other regions of Indonesia or different national contexts. Therefore, caution should be exercised in generalizing the findings beyond the NTB setting.

### Suggestion

Based on the discussion, several things can be suggested for policymakers, organizations, and related parties. Improve programs that can increase Generation Z's income, such as skills training programs, entrepreneurial support, and access to financial resources. This policy can help increase Generation Z's income and reduce dependence on the informal sector. Organizations are expected to implement gender equality policies in the workplace, such as maternity leave, flexibility in working hours, and career development programs specifically for women. This policy will increase women's participation in the formal labor force.

The government is expected to improve access to and quality of formal education and vocational training. Scholarship programs and financial support for higher education can also help Generation Z increase their education level so they are more likely to work in the formal sector. Introduce career development and training programs for the younger generation to prepare them for the formal job market. Mentoring and career guidance programs can also help increase their awareness and readiness to work in the formal sector.

Expand access to formal employment opportunities in rural areas through infrastructure development, improved transport access, and investment in local industries. Rural economic development programs and skills training will also help reduce dependence on the informal sector. Evaluate and adjust pre-employment training programs to be more relevant to the needs of the formal job market. Upgrade this training program's hands-on and internship components to ensure participants gain the skills needed in the formal sector.

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