Impact of TikTok and AI on Personal Branding and Monetization Among Gen Z in Economy

Elizabeth Amelia Permata Sari[1]*, Daniel Jefri Kurniawan[2]

Graduated Students of STIE IBMT[1], STIE IBMT[2]

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*Correspondence Address:
Elizame0211@gmail.com

Abstract: The rapid development of digital technology in recent decades has transformed social interaction, economic activity, and identity formation, giving rise to the digital creator economy. This study explores the impact of TikTok and artificial intelligence (AI) technology on personal branding and self-monetization strategies among Generation Z in Indonesia. Using a descriptive qualitative approach, data were collected through online interviews with three purposively selected TikTok content creators who consistently produce content and engage in monetization activities. Thematic analysis revealed that TikTok serves as a primary platform for building authentic digital identities, fostering creativity, and enabling economic opportunities through brand collaborations, live streaming, and community engagement. AI tools such as ChatGPT and Canva were found to enhance content creation efficiency, from generating ideas and captions to producing visual materials, though human creativity and trend awareness remain essential. Respondents perceived the content creator profession as a viable long-term career, reflecting a paradigm shift in work values from stability toward flexibility and self-expression. The findings highlight the synergy between technology and human creativity in shaping new forms of work, identity, and economic participation in the digital era.

INTRODUCTION

In the last two decades, the development of digital technology has triggered significant social changes in various aspects of human life. Global society is now in an era known as a digital society, where social interactions, economic activities, and the formation of personal and collective identities take place intensively in the digital space (Wijaya, 2022). This phenomenon has given birth to new forms of communication and work patterns, including the emergence of the concept of the digital creator economy—an ecosystem where individuals can generate income from the content they produce and distribute online (Putra & Sarjani, 2022).

In a digital society, the boundaries between public and private spaces are becoming increasingly blurred as social, economic activities, and even expressions of self-identity take place on digital platforms (Wijaya, 2022). This gave birth to new social dynamics, including the creation of economic opportunities that

previously did not exist in conventional work structures. One tangible manifestation of this change is the emergence of the digital creator economy, where individuals can monetize their ideas, creativity, and digital persona through various platforms such as YouTube, Instagram, and TikTok (Wijaya, 2022). Not only a place for sharing, these platforms are now becoming a new economic infrastructure, where content can be capitalized through advertising, brand partnerships, paid services, and even e-commerce (Utami et al., 2023).

In recent years, the digital creator economy has seen rapid growth, driven by the presence of platforms like TikTok and advances in artificial intelligence (AI) technology (Rifky & Veri, 2024). Generation Z—those born between 1997 and 2012— (Sekar Arum et al., 2023), are the main actors in this phenomenon, using social media as a space to express themselves authentically, build personal branding, and create monetization opportunities from their work and digital influence. TikTok, with its short video format and interactive features (Fathiyah, 2023a), enables Gen Z to build a consistent, creative and trend-relevant self-image, while expanding their audience network globally.

On the other hand, AI plays a role in accelerating the content production process, from research, writing, to multimedia editing, so that creators can be more efficient and focus on the creative aspects and personalization of content (Kurnia et al., 2024). AI integration also allows for real-time trend analysis and the creation of content that is more relevant to the needs of the audience (Hidayat et al., 2024). This not only increases productivity but also increases monetization opportunities through various models such as sponsorship, paid content, and direct donations from fans.

This change also affects Gen Z's perception of work and career. For them, being a digital creator is no longer just a hobby, but a legitimate profession with the potential to be a primary source of income (Riski et al., 2025). Digital identity and online reputation are now important assets that can open up career opportunities, collaborations, and even entrepreneurship (Lintang & Sari, 2022). Social media plays a major role in shaping digital identities, allowing users to craft their desired self-image and gain recognition (Husna et al., 2024).

This reality is driving a shift in values in the workplace, where stability, previously considered the main indicator of success—such as a permanent job, a monthly salary, and a formal career path—is now being replaced by flexibility (Putri, 2022). This is supported by research (Subiantoro, 2024) that generation Z in Indonesia wants survival, continuous learning, work-life balance, and meaningful work, which has an impact on education policy. For Generation Z, the freedom to determine their working hours, place of work, and type of work is more important than the guarantee of status or long-term security (Utomo & Rachmawati, 2023). Moreover, rather than following a conventional hierarchical career path, they prefer to express themselves freely through digital platforms, build personal reputations, and achieve achievements through creativity and direct interaction with audiences (Maeskina & Hidayat, 2022). Success is measured by how much influence, engagement, and authenticity they create online, not solely from their position in an organizational structure.

Based on this background, this study aims to examine the impact of TikTok and AI technology on the personal branding process and self-monetization strategies carried out by Generation Z in the context of the digital creator economy.

RESEARCH METHODS

This study uses a descriptive qualitative approach to gain an in-depth understanding of the impact of TikTok and AI technology on personal branding and self-monetization strategies of Generation Z in the context of the digital creator economy. The focus of this study lies in the subjective experiences of content creators in building their self-image and managing their creative activities on digital platforms.

Data collection was carried out through online interviews using Google Forms as a medium for delivering open-ended questions. This technique was chosen because it is flexible and allows respondents to provide reflective answers based on their personal experiences. The research subjects consisted of three TikTok content creators who are part of Generation Z and have been actively producing content consistently and have experience in monetizing their activities

through the platform. The selection of informants was carried out purposively, namely based on certain criteria that are in accordance with the focus of the study, such as consistency in uploading content, and the use of monetization features or commercial collaborations. The data obtained from the interviews were then analyzed thematically to identify patterns, meanings, and social implications that emerged from the creators' experiences in carrying out their roles in the digital era.

RESULTS AND DISCUSSION

Based on the results of interviews with two Generation Z content creators, it was found that the TikTok platform has become the main space in forming digital identities and expanding economic opportunities through creative content. This phenomenon is in line with the latest data showing that TikTok has reached more than 1.8 billion monthly active users worldwide in 2024, an increase of 20% compared to the previous year (Data.ai, CNBC, Company data).
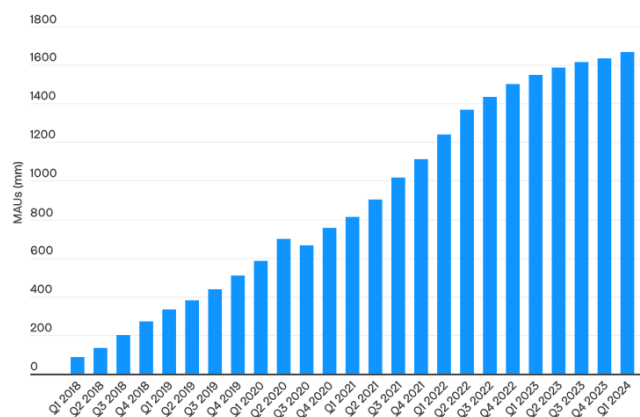
Graphic 1. TikTok quarterly users 2018 to 2024 (mm)

Source: Data.ai, CNBC, Company data

This rapid growth reflects the growing appeal of TikTok as a medium of expression and digital influence among the younger generation. Both LDP and PNI started their activities as creators with diverse backgrounds and motivations, but have in common the use of TikTok as a means of expression and building authentic personal branding.

LDP's informant started creating content because of a college assignment during the pandemic, which indirectly shaped his interest in the digital world:

"It started as a college assignment during the pandemic. I majored in make-up and beauty... eventually my social media got quite a lot of visitors so I also used TikTok to create content." (LDP)

Meanwhile, PNI started its activities with the aim of training self-confidence and developing communication skills in front of the camera, especially in the context of live streaming:

"Initially I wanted to build a personal brand. The motivation was so that I wouldn't be nervous in front of the camera and wanted to increase my content skills." (PNI)

In terms of personal branding, both realize the importance of consistency in choosing a content niche and creating a distinctive character. LDP focuses on the theme of beauty and maintaining authenticity:

"Just be yourself and focus on the pillar content you want to do (for example beauty)." (LDP)

Meanwhile, PNI developed a unique style as a horror game streamer with a comedic feel:

"I am quite well-known for my fun personal branding, with my own characteristics, as a horror game streamer with the comedy gimmick that I display." (PNI)

In terms of monetization, both have earned income from their activities, albeit through different channels. LDP receives income from endorsements and community collaborations, not directly from TikTok:

"From endorsements or from the community... to promote their products by creating content, then the content is paid according to the ratecard." (LDP)

Meanwhile, PNI utilizes the gift feature from live streaming as a source of income:

"I once got something like a gift from a TikTok live stream... from that gift a video and a unique sound for the gift would appear." (PNI)

TikTok's significant growth as a business platform has also strengthened its appeal to Generation Z as a digital career field. With in-app advertising contributing around 70% of TikTok's total revenue, followed by TikTok Shop and e-commerce

activities at 20% (Budiman et al., 2024), and in-app purchases and tipping systems at 10%, the creator economy ecosystem offered is becoming increasingly promising. The fact that more than 5 million advertisers are actively using TikTok for Business, with annual ad spend growth reaching 75% and an average return on investment (ROI) of 2.5 times, shows that content creators have a great opportunity to engage in profitable commercial collaborations (Annisa et al., 2024). This finding is in line with the experiences of respondents in this study, who stated that although direct monetization from TikTok is not yet dominant, opportunities for collaboration with brands and agencies are quite wide open.

The role of technology, especially AI, has also had a significant impact in accelerating and simplifying the content production process (Kurnia et al., 2024). LDP uses AI to help create captions and find initial ideas, but still emphasizes the importance of being sensitive to emerging trends:

> *"AI is quite helpful in creating captions... Sometimes trend recommendations from AI are still old school."* (LDP)

PNI revealed that AI has been very helpful in the creative process, from creating thumbnails, extracting ideas, to understanding more engaging content strategies:

> *"AI really helps me to know more deeply and can be used as a reference for editing... also use Google Trend to find current trends."* (PNI)

These findings show that technology, especially artificial intelligence (AI), has become an important tool in supporting the efficiency and creativity of Generation Z content creators. Although AI has not completely replaced human intuition in reading trends, its presence is very helpful in the early stages of content production such as creating captions, planning ideas, and editing visuals such as thumbnails. AI tools like Canva and ChatGPT are being used to streamline graphic design processes, generate creative ideas, and produce high-quality visual content efficiently (Alkhalifi et al., 2024; Gunadi et al., 2023). While AI enhances productivity and creativity in content production, human input remains crucial for original ideas and critical evaluation (Kurnia et al., 2024). The integration of AI in

creative spaces is transforming design approaches, enabling more innovative and complex creative content (Melita Kristianto & Yuono, 2023).

Interestingly, both informants agreed that the profession of content creator is now seen as viable for the long term. They considered that this activity is not just a momentary trend, but rather part of the transformation of how humans work and interact in the digital era.

> *"I think social media itself is quite attached to people's daily activities, or can even be called a necessity."* (LDP)
>
> *"Becoming a content creator can be considered a long-term profession... it can be a plus to include in a portfolio."* (PNI)

The statements of both informants reflect a significant paradigm shift in how the younger generation interprets professions in the digital era. Being a content creator is no longer seen as a temporary activity or just entertainment, but as a legitimate and strategic long-term job (Suyono et al., 2023). This is in line with the shift in social values where social media is not just a communication tool, but has become an integral part of daily life and an existential need (Harahap et al., 2021). Content creator activities are also considered to have professional value that can be integrated into a portfolio, strengthening personal identity while opening up wider collaboration and career opportunities.

The rapid growth of social media platforms such as TikTok has shifted the way the younger generation, especially Generation Z, views the concepts of work, identity, and personal achievement (Kamaruddin et al., 2024). This phenomenon reflects a significant transformation of social values, from stable and hierarchical work to flexible and self-expression-based work (Handitya, 2023). TikTok, with its fast-paced and visual format, is a highly effective space for Gen Z to create and share their personal narratives widely (Fathiyah, 2023b).

In this case, personal branding is not just a self-marketing strategy, but also a form of digital identity that is consciously formed through consistent content that is in accordance with the individual's personality and interests. This shows that Gen Z is not only a consumer of digital technology, but also an active actor in shaping digital culture itself (Maharani et al., 2024). They are able to navigate algorithms,

understand audience engagement patterns, and use various creative features to create relevant and interesting content.

Artificial intelligence (AI) technology is accelerating this process. AI is not only a technical tool, but also a creative partner that helps in trend research, caption production, and visual editing. However, even though AI accelerates technical work, the human touch and sensitivity to the dynamics of social trends remain irreplaceable elements (Ramadhina et al., 2023). This shows that the collaboration between humans and technology is not about replacing, but strengthening creative capabilities.

On the other hand, content monetization is real evidence that the creator economy is not just a discourse, but has become a legitimate alternative economic path (Kaimuddin, 2020). Although not entirely dependent on income from TikTok directly, creators are able to build an income ecosystem from brand collaborations, live streaming, and digital communities. This reflects the emergence of new types of jobs based on reputation and social value in the digital space.

CONCLUSIONS AND RECOMMENDATIONS

Based on the findings of this study, it can be concluded that TikTok and artificial intelligence (AI) technology play a significant role in shaping personal branding and opening up monetization opportunities for Generation Z in the digital creator economy ecosystem. Digital platforms have become a new space for Gen Z to express themselves authentically while building flexible and passion-based careers. AI is present as a tool that accelerates the content production process, although sensitivity to social trends remains the main key to maintaining relevance. For further research, it is recommended to involve more participants from diverse content backgrounds, as well as explore more deeply how platform algorithms and the ethics of AI use affect digital creators' production patterns and self-perceptions.

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