

Optimizing Natural Resource Products through Sustainable Branding, Human Capital Strengthening, and Financial Resilience in the Age of Millennial and Gen Z Consumers

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Abstract

This paper explores sustainable branding, human resource capability, and financial sustainability on anesthetic competitiveness of nursery product in Millennial and Gen Z era consumers. Despite young consumers' strong environmental concern, an attitude-behavior gap is observed between their attitudes and actual purchasing behavior. From interviews with 20 informants including young consumers, producers and fintech developers we conclude that sustainability matters, but only if authenticity and transparency are there to back it up. The challenges for producers are often reduced digital skills, weak financial literacy, and difficult access to capital. These constraints inhibit their ability to market sustainably, generate innovations, and manage financial risks. The research recommends that natural resource enterprises should include sustainable brand credence, robust human resources capability, and better financial resilience in order to thrive and grow in the era of digitalization and environmental awareness in Indonesia.

Keywords:

Sustainable Branding; Natural Resource Products; Human Capital Development; Financial Resilience; Millennial and Gen Z Consumers.

1. INTRODUCTION

Uniquely, in the current digital era, natural resource-based products (such as agricultural commodities, local handicrafts, and forest products) still play a significant role as the source of economic livelihood for many rural communities in Indonesia, although their long-run capability to add value through incorporating data about how and where products are produced systematically in response to changing consumer preferences has been challenged. Released by the all-natural, authenticity-obsessed Gen Z and millennial consumers who are starting to dominate the market (and digitally active), this customer has a higher level of eco-perspective and look for products that are not just 'natural'—they expect them to be sustainable, ethical, and transparent. The study on the behavior of Gen Z in Indonesia reveals that attitude toward the environment, perceive behavioral control, and perceived environmental responsibility affect significantly to intention to buy environmentally friendly products. According to Fadhillah et al., (2025) green attitude, green brand image and eco-friendly packaging are significant positive predictor on the Gen Z in Indonesia's buying behavior. Concurrently, study on Indonesia millennial by Ikhsan, et al., (2023) emphasized that environmental concern, pro-environmental attitudes, and subjective norms significantly influenced intention to purchase green product.

Although the purchase intention is high, there remains a gap between young consumers' attitudes and behaviour which does not necessarily translate their support of green products into actual buying, she said. According to the study of Abdillah & Kuswati (2025) trust and environmental concern also significantly influence Gen Z's buying intention while green self identity sometimes is not significant. This is a case

epitomizing attitude behavior gap that explains why sustainable products are not always successful to make its way into market despite consumers' self-claims.

From a producer perspective, particularly of resource-based MSMEs, it is not only a question of supply or production; rather the human resources available and its capacity (Gupta & Kumar Singh, 2023). However, some local entrepreneurs still do not have skills in such issues as digital marketing, green branding, or literacy about sustainability certification. Given these constraints, it is challenging to gain access to the market of Mill e25 and Gen Z consumer segment who are concerned about sustainable values (Skackauskiene & Vilkaite-Vaitone, 2022). From a financial resilience aspect, such questions are of great significance as natural resource-based industries can be affected by market prices, weather, and the cost to produce (Hu et al., 2024; Zhang et al., 2022). For them it is almost impossible to invest in sustainable branding or human resources capacity building (Tchanturia & Dalakishvili, 2024) without a strong source of income like an income diversification strategy supports and digital access to microfinance markets offers.

These lacunae demonstrate that there is a convergence between research and three key themes of sustainable branding, enhanced human capital, and financial resilience in which qualitative work is required. At the theory level, it seldom links with a theory such as SDG, but does not often connect to the producer capacity building (human capital) theory or financial resilience. However, the human capital or organization resilience literature generally does not incorporate green consumer behavior variables.

It is very important to put into practice research that adopts holistic approach because in one hand, the result of which might be used to offer practical strategic for those actors of natural resources (farmer, artisans and MSMEs) to produce "storytelling" type product in a sustainable way and more encouraging by the younger generation. Second from a policy standpoint, the results could inform training programs, funding support and certification incentives for sustainable businesses. Third, on the academic side, this study may contribute to enriching the green consumer behavior literature (sustainable branding and local empowerment) simultaneously. This article is highly relevant in order to be able to reveal how three pillars strengthen each other and foster production innovation and intense relationships with young consumers who are environment concerned.

2. RESEARCH METHOD

Intended To address the research questions, it is important to apply qualitative research instruments using in-depth semi-structured interviews or in-depth exploratory studies with the Gen Z & Millennials who have already bought natural resource product(s) over the past 12 months or who are at least following accounts of fourteen locally known product informants. Three informants are producers for over 1 years of production, have products ready to sell and are willing to share information regarding their production and commercialisation. Three informants are fintech developers or managers in charge of MSME/sustainability programs on -site research. This is to investigate the mental models, motives, and subjectively felt relating to natural resource products and impacts sustainable fintech might play, not reject, or fail hypotheses. This approach is applicable in the analysis of things that are constrained and developing (Wicks, 2017).

The interview took approximately 20 minutes and was audio-recorded with the informant's permission. The recording is transcribed verbatim. Also, transcripts are closely examined to identify codes that represent shared views. Then, the code is framed to create a theme.

Coding and theme development is the process to search for pattern connection among interview outcomes such that there was sequence of themes in relationship using a theoretical approach (Wicks, 2017). For the sake of easy analysis, interview results were outsourced in Microsoft Excel and then sorted in terms of theme which had been set on its basis was one main theory appended within planned behavior theory (Ajzen, 1991; Yadav & Pathak, 2017). In order to protect the anonymity of informants and to enable ease of collation, each informant is assigned an identity code ranging from I – 01 up to I – 020. They are 5 interview questions that I give for all types of informants (Gen Z & Millennial consumers, entrepreneur and fintech developers). All questions are meant to be applicable from all sides, but nonetheless allow for multiple viewpoints based on roles.”

Table 1. Interview Question Instruments

No	Questions
1	What is your opinion of the importance of sustainability as an attribute of natural resource-based products and what would make you value or select a product that claims to be sustainable?
2	How effective is green branding at influencing the purchase, production, or advocacy of local natural resources products in your experience (in an era where gen z and millennial consumers dominate)?
3	How does human resource capacity (knowledge, skills, and digital/financial literacy) contribute to enhancing the competitiveness of natural resources products from production process, marketing activities to digital technology application (e-commerce, fintech platforms)?
4	In your view, what are the principal challenges to financial resilience for their clients, producers and supporting ecosystems like fintech when dealing with natural resources products in the current digital

environment?

- 5 What kind of support, breakthrough or innovation do you think will be the most essential to communicate local natural resources products to digital technology and the younger generation -the main consumers currently- in order for natural resources products be able to survive and develop sustainably?

3. RESULTS AND DISCUSSION

The result of this interview is obtained from 20 informants coming from Gen Z & Millennials group who had ever purchased natural resources products in the span of 12 months, or people who actively followed account local product as much as 14 informants. producers have been in the business for at least 1 year and they have a produce that are ready to be sold, per informant by a minimum of three. Fintech developers or leaders handling for programs on the topic of MSMEs/sustainability in the study are informants 3. I01-I20 responses by 5 interviews question indicators applicable to all informant types (Gen Z & Millennial consumers, manufacturers, fintech developers). The presentation and organization of the themes and subthemes are presented in a table 2 below for discussing the interview results.

Table 2. Theme dan Sub theme

Theme	Sub Theme	Indicator
Sustainable Branding (<i>Green Branding</i>)	Perception of Sustainability	<ol style="list-style-type: none"> 1. Understanding of the concept of sustainability in natural resources products 2. Awareness of the environmental impact of consumption or production 3. Attitude towards brands that display eco-friendly values
	Belief in Green Branding	<ol style="list-style-type: none"> 1. The "green" level of a product is correct 2. The influence of eco labels – friendly, organic, or environmental certification 3. Perception of the transparency of supply chains, production processes, or raw materials
	The Influence of Green Branding on Behavior	<ol style="list-style-type: none"> 1. The influence of green branding on purchasing decisions (consumers) 2. The influence of green branding on production and marketing strategies (manufacturers) 3. The influence of green branding on services or features developed (fintech)
	Perceptions of Millennials and Generation Z	<ol style="list-style-type: none"> 1. Value driven consumption 2. Interest in local brands with an environmental identity 3. The power of social media in influencing choices
	Expectations for Sustainable Branding	<ol style="list-style-type: none"> 1. Desired branding innovations 2. Trusted forms of communication (transparency, storytelling, environmental data) 3. Assessment of collaboration between manufacturers, consumers and fintechs
Human Capital Strengthening	Digital Capabilities	<ol style="list-style-type: none"> 1. Ability to use the digital/ e-commerce platform 2. Utilization of social media for marketing 3. Understanding technology related to tracing natural resources products, digital packaging, and others)
	Financial Literacy and Digital Literacy	<ol style="list-style-type: none"> 1. Personal (consumer) financial management 2. Business Financial Management (Manufacturer) 3. Knowledge of digital financial products (e-wallet, Paylater, P2P, micro-financing)
	Production Skills and Innovation	<ol style="list-style-type: none"> 1. Product development (quality improvement, packaging, branding)

Financial Resilience	HR Training Needs	2. Ability to diversify natural resources products
		3. Ability to innovate in the supply chain
		1. The need to increase the capacity of human resources (soft and hard skills)
	The Role of Human Resources in the Natural Resources Ecosystem	2. Access to training (government, community, fintech, NGO)
		3. Barriers to skills development
		1. The contribution of human resources to sustainability
	Access to Financing	2. Participation in developing natural resources business
		3. Assessment of HR-technology – financial collaboration
		1. Ease or difficulty in obtaining capital
	Financial Management	2. Utilization of productive and consumptive fintech swings
3. Obstacles to administrative requirements, credit risk, or literacy		
1. Ability to manage expenses and income		
Resilience in the Face of Crisis	2. Ability to save or make emergency fund allocations	
	3. Financial risk control (debt, fluctuations, demand, production costs)	
	1. The impact of inflation, rising raw materials, or market changes	
The Role of Financial Technology	2. Survival strategy in an unstable economic situation	
	3. Changes in consumption (consumer) or production (producer) behavior	
	1. Utilization of fintech for transactions, marketing, business capital	
Financial Support Needs	2. Perceptions of fintech security, convenience, and benefits	
	3. Fintech innovations that support MSMEs and natural resources	
	1. Mentoring or financing programs that are considered effective	
Financial Support Needs	2. Expectations related to sustainable natural resource funding policies	
	3. Hope for collaboration between fintech, government and manufacturers	

3.1. Sustainable Branding (Green Branding)

The findings from the interviews reveal that on environmental sustainability, for Millennial and Gen Z consumers, natural resources products matter a great deal as they are not only more in tune with environmentally friendly image as an army good thing added to their purchase power but also it is integral to how they see themselves consuming. One of the informants stated, “young consumers pay more attention to whether the clothing is environmentally friendly or not. If the customers believe they are helping the environment, they will buy. These results have implications for emerging research that suggests green perceived value is the key determinant of purchase intention among the younger cohort. For instance, the study of Hudayah et al., (2023) showed that perceptions on functional value and social values on environment have a positive effect to purchase intention over green products to Gen Z consumer, especially when higher product awareness is. Social media also plays a significant role in influencing Millennials and Gen Zs attitudes and behaviour regarding environment friendly consumer choices (Sethuraman et al., 2023).

Meanwhile, for trust issues, the 'credence quality' of green brands is a critical factor. Another study by Ewe & Tjiptono presents evidence that Gen Z who have greater brand knowledge and aware of the value of a brand have favorable attitude towards green product and are willing to accept premium pricing. Transparency is paramount in this instance, as young consumers are averse to so-called greenwashing of sustainability claims that are not precised on tangible evidence and opt for brands that are clear about their environmental practices. Greenwasher effects on consumer trust and brand reputation have been the focus of other studies (Gawshinde et al., 2025; Sethuraman et al., 2023). In conclusion, from the coverage of interviews and literature review findings, it is evident that to tap into Millennial and Gen Z market consumers, natural resources product manufacturers should develop sustainable branding; not just a claim but one that operates

strongly in authenticity, transparency, and actual practices in order to gain trust and loyalty in an environment- conscious growing marketplace.

3.2. Human Capital Strengthening

Under the umbrella of a digital era, human resources enhancement is supposed to be one of the strategic keys to improve the competitiveness of local natural resources products. Human resource capacity is particularly important, including digital knowledge, financial understanding, and production capabilities as it shapes the potential for natural resources producers to engage technology, scale up market access and maintain business sustainability. Local business players claimed despite their knowledge; natural resource businesses will not be able to grow without a strong digital foundation. For instance, one of the processors of natural products stated: "When I first started selling with condition, I cannot understand how to use a marketplace or SNS. Then my income began to grow by meeting new people."

Online platform operation and advertising via a social media are not only market access, but closely associated with human resources' digital talents. "Human Resources Quality and Financial Literacy in MSMEs in the Digitalization Era" The HR seems to be the main problem that faced by MSME in digital transformation." (Yuniarti et al., 2024). And financial literacy also becomes very important namely that can arrange business finance, note transactions, analyze income items and supinities of the future affect the performance of the business. The evidence can be seen from the research of "Capacity Building for MSMEs in Managing Finance through Financial Literacy and Business Digitalization" which proves that financial literacy along with business digitalization are capable to reinforce the financial management of MSME (Aulia et al., 2025). Code literacy and financial literacy have turned into extremely powerful digital tools in the realm of fintech. Digital Financial Inclusion is strengthened by financial literacy which also has an impact on the performance of entrepreneurial activities (Frimpong et al., 2022). Similarly, in research entitled "The Role of Literacy and Government Support to Improve Performance MSME With Digital Financial Services Adoption and Financial Inclusion" It is explained that the adoption of digital financial services and inclusion are influenced by the level of financial and digital literacy which then positively affect business performance (Sholihah et al., 2023).

The production and innovation works will be well preserved creating a solid foundation for human resources to develop quality goods from natural resource products such as improving the quality of the product, beautiful packaging, modern brands diversifying products towards easily dominating young consumers. Young people really pay attention to the design, packaging, and stories of local natural resources products in order to gain strategic added value. But you cannot develop if there is no such training in the pool of human resources. Local development producers are frustrated by the relative level of seriousness, lack of explicit contextualization with NR products in available training, and impracticability. Research in North Bengkulu showed that financial literacy training and digital marketing through workshops, mentoring, cooperation with the concerned institutions are significantly effective to encourage the HR capacity of MSMEs (Yusmaniaty et al., 2024). Training in digital literacy to access the international market is also crucial according to "Training and Improvement of Digital Literacy for Improving the Ability of MSMEs Accessing International Market" (Susilowati et al., 2025).

The synergy between HR, digital technology and finance forms an ecosystem that supports the sustainability of natural resources companies. Financial and literate human resources are able to operate their enterprises more effectively access digital finance, market products to the younger generation segment on-line (Ragazou et al., 2024). Research in Sumbawa Regency, outlined that financial literacy, digital literacy and fintech simultaneously have a significant positive effect on the sustainability of MSMEs (Cahyono & Suarantalla, 2024). This provides an insight into the reason why human resource development is a key platform, for the realization of the sustainability of natural resources ecosystem in this digital era. study examining the nexus between Digital Financial Inclusion (DFI) and Sustainable Development in ASEAN countries during 2007–2022 noted that the DFI SD relationship is nonlinear and country-specific. Growing DFI encourages SD in the majority of ASEAN economies especially Indonesia, Malaysia, and Thailand, while exerting adverse influences for Vietnam at lower quantiles and Singapore at upper quantiles. These are important realities that emphasise the indispensable contribution in digital finance towards enhancing regional sustainability, and as such, demand for context-specific policy designs vis-à-vis a country's financial maturity and institutional capability (Quoc & Van, 2025).

3.3. Financial Resilience

Given today's rapidly changing digital and economic environment, financial security (or financial silence) is a critical consideration for everyone in the nature products supply chain from tiny producers out to consumers and for fintech platforms too. The same interviewees attached to the problems of developing financial resilience are entangled and multidimensional; nevertheless, with creative and cooperative help these ecosystems can develop in a sustainable manner. "I cannot retrieve business capital, particularly financing it when I need to grow. One of the local natural resources reports his experience as follows. Packaged Lending, as the company does, to meet liquidity needs. Conventional banks require too many conditions and fintech is not all friendliness toward my business." This quote shows fickle nature of the

process for obtaining MDAL, one of the key signifiers for financial resilience. Capital access: There are restrictions in capital availability due to bureaucracy, low collateral, and absence of established track record of the business. In small natural resource businesses, the preparation of formal financial statements is often not feasible in terms of actual and perceived credit constraints.

But also, some manufactures are beginning to implement productive fintechs. They utilize online lending, crowdfunding, or P2P lending platforms to finance production, inventory, and market expansion (Mardika et al., 2025). But in the credit risk and literacy area, some of them feel that they do not have a full understanding of how interest, tenor, and refining obligations work. Regarding the part of the interview that was about online loans: (Before), I borrowed fintech company loans to purchase raw materials, but because "the demand was unstable", there were times when it. The informal source who received an interview is talking about such things (Sanga & Aziakpono, 2023).

Meanwhile, the younger demographic believes their financial stability is being challenged by the digitalization and transformation of banking. Some of them conceded that it was tough to balance income and expenses, especially the temptation to get credit from e-wallets or pay later. One quote from an informant who has had access to credit: "With pay later, sometimes shopping gets very easy but if you are not disciplined can escalate in bills and thus difficult to collect when you need for emergency." This means preparing to save for an emergency fund is a test in and of itself. Furthermore, consumers are exposed to financial instability due to income volatility, e.g., their monthly payouts vary or they incur unexpected spending. Producers are not without risks either. They do so during times of rising raw materials and manufacturing costs, inflation and shifts in market demand which can eat away at profit margins and imperil the stability of cash flows. "We've seen raw material prices increase quite substantially over the past few years, and consumers don't always like paying more." I have to be smart about managing stock and cash flow to survive.". This is why managing financial risk forms a big part of financial resilience. Producers have to plan for liquidity and reserve deployment in such economic disruptions. Fintech is very strategic in that environment. Fintech is for more than funding: Manufacturers rely on it for digital transactions and marketing, too. They offer efficiency gains as they know fintech can speed up cash flow and increase market reach. Here is what one haad to say: "Fintech allows me collect payments in digital form from online buyers and handle cashflow more easily when compared with a regular bank". But trust in fintech remains a barrier. Some manufacturers are wary of data security, undisclosed fees, or high rates on online loans. Indeed, financial literacy and fintech literacy are crucial as, without them, producers may fall into high-risk debt entrapment.

Actors and observers alike look for a mentoring program and sustainable funding policy that engage the government, fintech, and producer community. related to this, one of the seers responded as follows: "I need not just capital but a regular companion and also guidance on how to keep ledger about earnings and debts I have made, and business rules etc. If the fintech and government can work together for that my business will be in a much better position". It is backed by empirical research which concludes that financial and digital literacy has very significant related effects on MSMEs' financial resilience (Pranata, 2025). Furthermore, according to the study carried out by Azis et al., (2025) employing financial technology in MSMEs has positive effect on financial inclusion and however still faces challenges of technology knowledge and risk on security. Another research by Mercu Buana also found that fintech and financial literacy together, contribute to good MSME financial management which leads to better business performance (Saputra & Rahayu, 2025). Both producers and consumers need help in education, mentorship as well as a public private policy partnership between fintech and government. Therefore, financial resilience can be further developed that local natural resources products not only are able to survive but genuinely grow in the digital era. Fast and affordable fintech access is not sufficient without digital & financial literacy education, technical support, and government policy engagement in partnership with fintechs and other institutions within ASEAN nations. These are viewed as key elements to enhance the financial robustness of firms and integrate the development of local products that have the profit ability not merely to survive, but also to grow in a sustainable manner during digital era (Ong et al., 2023).

4. CONCLUSION

The research demonstrates that consumers from the millennial and Gen Z generation have prioritized sustainability when they are purchasing goods made of natural resources. An eco-friendly image is not just an extra value for them, it's a part of their identity, demanding authenticity and transparency as necessary conditions to create trust. Green branding can only be effective if supplemented with actual sustainable processes as younger consumers are extremely resistant to greenwashing and will look for brands that can clearly communicate their environmental actions. And, of course, investing in human capital is crucial. It said growers with solid digital skills, financial knowledge and production ability are more able to use e-commerce, social media and fintech tools to connect with young shoppers and strength product competitiveness. Studies have proven that MSMEs with stronger digital and financial capabilities are more likely to succeed and exhibit better business sustainability.

There still are huge challenges in financial stability, especially for those living with low levels of income and accessing funds, managing their finances and understanding digital credit services. Fintech allows for capital opportunities, payment and market access, but low literacy levels and suspicion of security can prevent the best use of it. Both demand and supply side pressures, such as income volatility, increasing cost of input materials and inability to save money in times of emergency also induce financial stress among consumers and producers.

The overall findings highlight the importance of integrating sustainable branding, strong human capital and financial resilience in a single strategy. Accessing real sustainability, improved digital and financial power, and market-enabling fintech–government partnership will help natural resource product companies more competitively grow in the age of Millennials/Gen Z that are used to having it their way.

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