

ASEAN *sei-kastu-sha* STUDIES 2026

Decoding The Prime Generations

A Cross-Generational Journey
Into Age and Impact



Redefining Life's "Prime Time"

For years, the marketing spotlight in ASEAN has naturally gravitated toward the energy of youth. In a region so celebrated for its young demographic, we have become accustomed to a certain story of what the future looks like. But as we listen closely to the changing rhythms of society, we find ourselves wondering: Is there another story unfolding, just out of the light?

At Hakuhodo Institute of Life and Living ASEAN (HILL ASEAN), our *sei-katsu-sha* Insight philosophy encourages us to look at individuals as holistic human beings, whose lives and dreams are constantly evolving. In searching for the real story of the future self, our journey has recently led us to the lives of those navigating the peak stages of life—Millennials, Gen X, and Baby Boomers, who form the bedrock of our region.

We found ourselves asking: What happens when the traditional scripts of aging begin to change? What future is actually waiting for individuals who are still young at heart? How do aspirations shift when responsibility and self-discovery start to walk hand in hand?

As the mosaic of ASEAN life grows more intricate, we invite you to look beyond the usual labels of age. Let us explore the evolution of ASEAN's maturing society together, and discover the vibrant possibilities that emerge when we see these generations with fresh eyes.

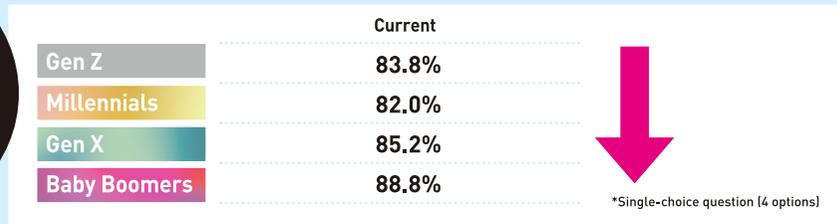
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Emerging Values



Life satisfaction Top 2 (Very satisfied, Satisfied)



Things you feel confident about, compared to family and people around you

Physical strength and health



Maintaining friendship



"I want to try everything so that in the future I won't feel regret, because I'll know I've done everything and given it my all."

Male Millennial, Thailand

"I have a child to take care of but recently started to take MC (Master of Ceremonies) courses online. Not to be a professional, but to network, socialize, and improve my public speaking"

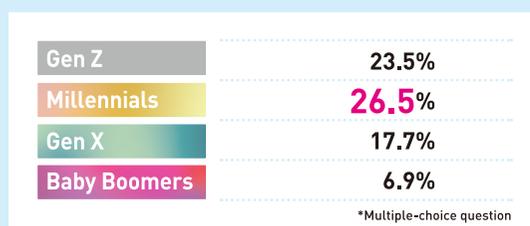
Female Millennial, Vietnam



Committed to self investment

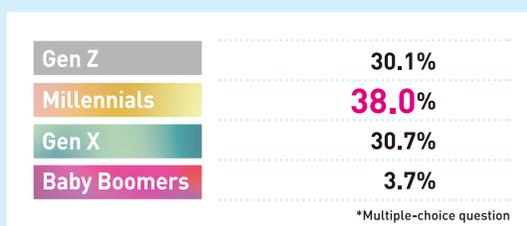
Favorite activities/hobbies in free time

Personal growth and contributions (Investments and assets)



Things you spend on yourself

Educational expenses (School tuition, extra classes)



Guilt-free self-reward, with vitality



"I've always believed in living life to the fullest. Don't feel guilty about rewarding yourself."

Female Gen X, Philippines

"I always encourage my husband, daughter, and son to go to the gym more often. I believe it's the best way to keep our bodies healthy and to feel younger."

Female Gen X, Indonesia



The advantages or benefits of becoming older

The freedom to do what I want at my own timing



Mindset about shopping

Shopping is fun no matter how old I get



"I feel young at heart when I'm with my motorcycle club, and many of my friends there are younger than me. Sometimes I also share my wisdom with the younger members of the community."

Male Baby Boomer, Indonesia



Most active and independent mindset

Communities of friends or acquaintance you have/belong to (offline or physical)

More than 20 communities



Technology: AI can be—or already is—a good conversational partner or friend



You might think this data and these keywords represent the younger generation but they do not.

As marketers, it is essential we pay attention not only to the younger generations, but also to those aged 40 and above.

*Source: HILL ASEAN 2025 *Base: ASEAN Overall *Weighted sample size, Gen Z (n=963), Millennials (n=1,619), Gen X (n=1,187), and Baby Boomers (n=430)

Myths about ASEAN Adults

The Blind Spot: ASEAN's Overlooked 40+ Market

While many factors drive the daily motivations and consumptions desires of *sei-katsu-sha*, the pursuit of an ideal lifestyle, the desire for self-realization and expression, and the aspiration to remain physically and mentally youthful, are considered to be the strongest among *sei-katsu-sha* in general.

Interest in ASEAN's middle-aged and senior populations has historically been low in the region, and these factors are often shrouded by the following myths. As a result, we may be overlooking hidden motivations and undiscovered opportunities.

Drawing on our *sei-katsu-sha* insight philosophy, we wanted to dig deeper to debunk these myths about ASEAN's adults, especially those over 40 and seniors.

Myth 1 The ideal life as a fantasy escape from reality



When imagining an ideal life, what comes to mind? We often assume that Millennials seek to fulfill youthful dreams, Gen X focuses on career success and social status, and Baby Boomers long for a quiet life free from responsibility after retirement. However, our dialogues with *sei-katsu-sha* revealed a different reality. The ideals envisioned by middle-aged and senior adults are distinct from mere social success or a quiet retirement; they are shaped by the specific realities they face.

Myth 2 Self-realization is a privilege of youth



Conventionally, self-actualization is seen as a priority for those in their teens and 20s who are navigating identity formation. The prevailing assumption is that this motivation weakens with maturity, accompanied by a decline in information sensitivity. Contrary to this conventional belief, our deep dive into ASEAN *sei-katsu-sha* aged 40 and over revealed a different reality. ASEAN adults are not "fading out"; they are "evolving forward." Their desire for self-realization remains vibrant and sophisticated.

Myth 3 Aging is an inevitable and fearsome decline to be avoided



Commonly, aging is viewed as a process of physical and mental decline, where one eventually requires medical or nursing care. We often assume that the young want to avoid aging at all costs, while the elderly simply wish to "rejuvenate" to stop their daily lives from becoming difficult. While our study did reveal anxieties regarding health, appearance, and finances, it also became clear that aging is not necessarily perceived as a fearsome decline to be avoided.

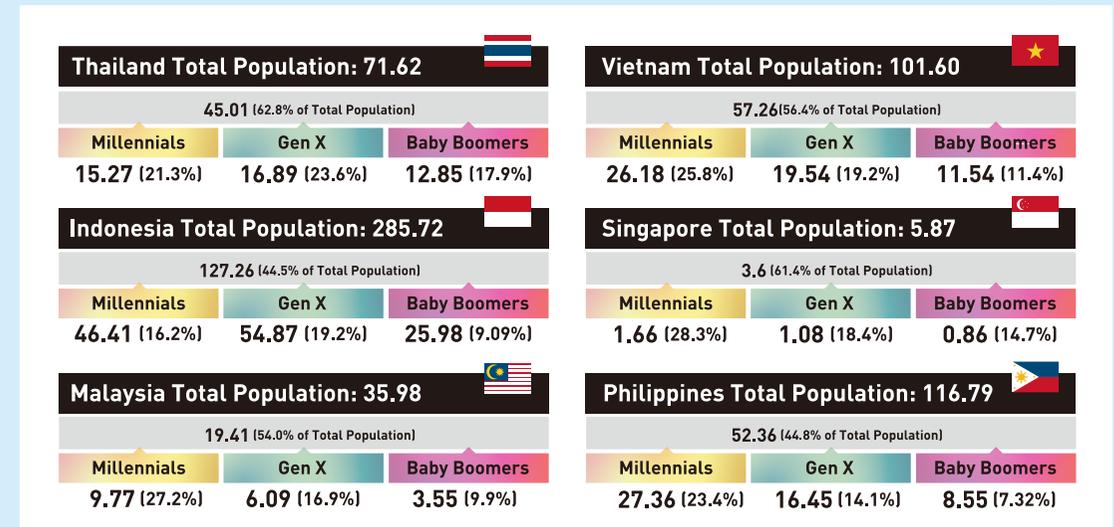
Introducing the "Prime Generations"

This study explores the Prime Generations and the complex peak of life for ASEAN's adults across the Millennial (Gen Y), Gen X, and Baby Boomer cohorts. By examining the intersection of duty and desire, we uncover how these generations define their ideal lives, the strategies they employ to realize their aspirations, and the shifting paradigms through which they view the process of growing older.

Generation	Year Born	Age in 2025
Millennials (Gen Y)	1981-1996	29-44 years old
Gen X	1965-1980	45-60 years old
Baby Boomers	1946-1964	61-79 years old

Population Size

(Million)



Source: United Nations, 2025

Debunking Myths: Our Dual-Research Approach

Survey Overview

<p>Quantitative Survey Questionnaire</p>	Methodology:	Online Survey, *60s offline except in Japan
	Sample Size:	4,900
	Target Population:	All genders, aged 20-69, SEC A-C, distributed into Millennials, Gen X and, Baby Boomers
	Survey Area:	Thailand, Vietnam, Indonesia, Singapore, Malaysia, Philippines, and Japan
<p>Qualitative Survey Interview</p>	Methodology:	Home Visits
	Sample Size:	36
	Target Population:	All genders, aged 20-69, SEC A-C, distributed into Millennials, Gen X and, Baby Boomers
	Survey Area:	Thailand, Vietnam, Indonesia, Singapore, Malaysia and Philippines
	Survey Period:	August 2025
	Survey Period:	November 2025

ASEAN Prime Generations We Met

“Describe Your Life In One Sentence”



“Positive Vibes, Rainbow”



“Dedicated to family and the future.”



“My life is caught up in work and family, so I haven't truly had time for myself”



“Family, good financial & responsibility”



“Challenging yet fulfilling”



“Quiet, simple and peaceful”



“Live happily, laugh more, think positively, and take good care of your health.”



“Healthy, youthful, beautiful”



“Think freely. Achieve your goals.”



“Trying my best to find balance, learning to love myself more, care deeply for my family, my partner, my dogs & my friends”



“Never stop growing and staying full of energy”



“Humble and can be useful for everyone”



“Full of challenges and changes but also surrounded by people who love me”



“I am cheerful jovial & reasonably active”



“At this point of my life at 68 yo I can say that I am happy & satisfied with what we have – all the help of God,”



“I am always happy and joyful.”



“Getting better through best choices”



“Discipline”



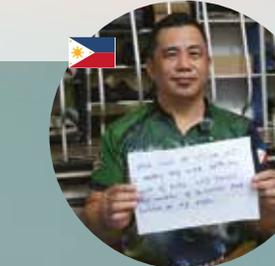
“Positive Thinking, healthy, energetic, make life become a blessing for many people”



“Do whatever makes us happy, As long as it is in the right direction”



“Family, Health, Work.”



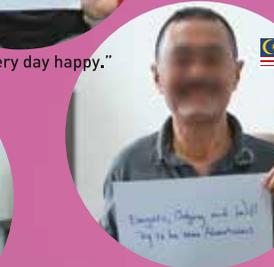
“For age of 45 yrs old is happy my life with my wife & kids. And focus my works & business for future to my kids.”



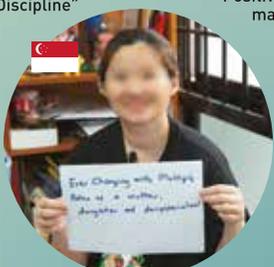
“Interesting and always love to meet new people”



“Cheerful, energetic, and living in harmony with society.”



“Energetic, outgoing and will try to be more adventurous”



“Ever changing with multiple roles as a mother, daughter and daughter in law”



“Give your best every single day.”



“Average Joe with usual ups & downs. Grateful it's not worst”



“My life is full of commitment, happiness and laughter”



“I thrive on learning and challenges. I'm content with my current life.”



“I am happy in my current life, able to be active, loving, hardworking, caring & I wish I can be more knowledgeable, Challenge in raising neuro diverse kids”



“Grateful and happy”



“Simple life with family.”

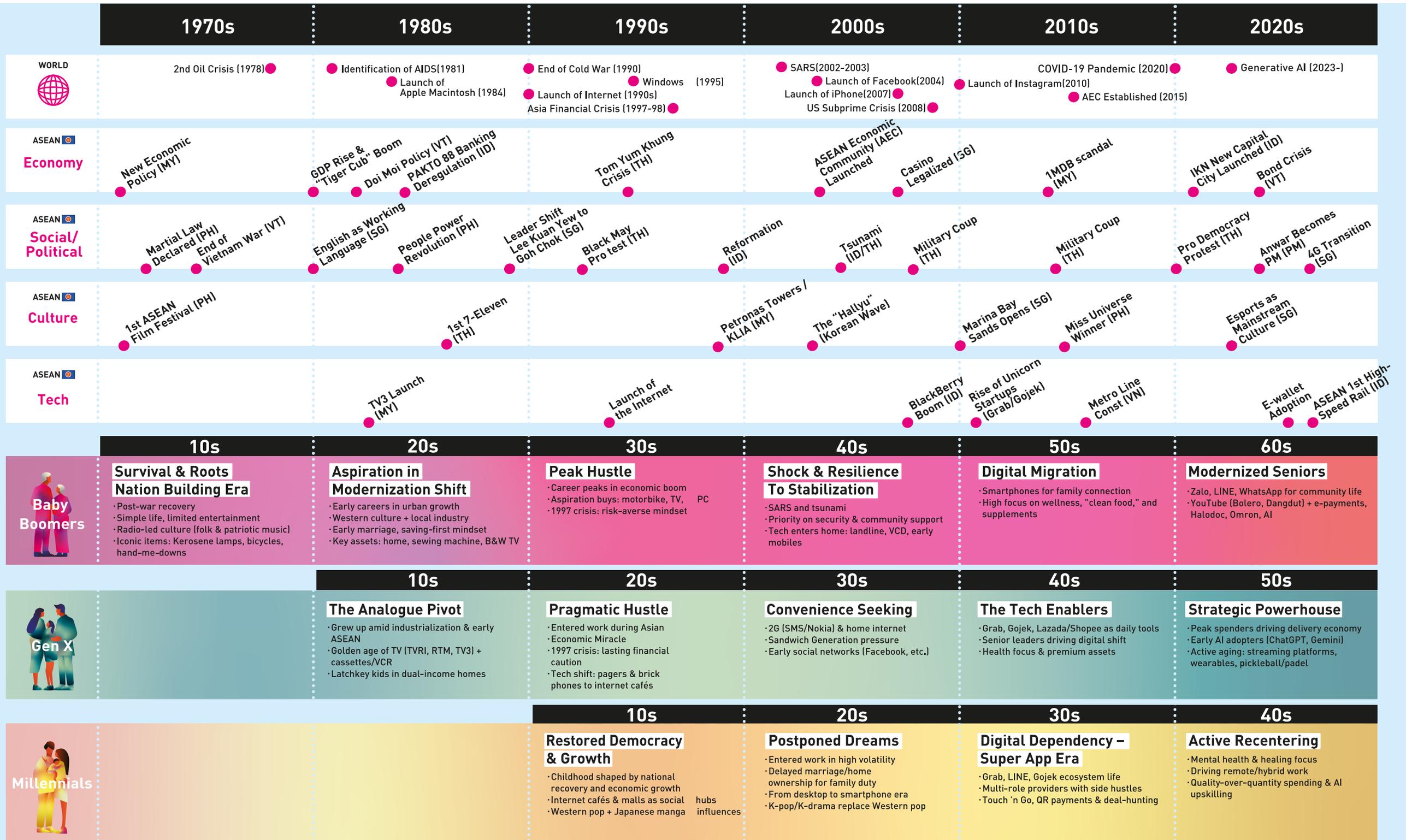


“Nature lover and full of energy”

Does getting old mean declining?

When is the actual “Prime Time” of life?

Myths about ASEAN Adults



Who Are They? Profile of the Prime Generations

Millennials



Navigating their peak life stage, Millennials in ASEAN combine a builder mindset with a deep sense of responsibility. Mostly **married and living with their spouses and children**, many also **balance independence with traditional roots by residing with parents**. As a generation largely defined by **professional white-collar and management careers**, they strive to secure their family's future while managing the complexities of a changing economic landscape.

Main Income Earner High Achieving Mindset



"Being in my 30s, I think society affects my mental awareness. At this stage you should have built something for your life and should have your own home, car." Female, 31, Philippines



"In the future, I want to become a confident and capable person who has stable finances, enough knowledge to raise my child properly, and also more time for myself and my family." Female, 32, Vietnam

I want to keep improving myself acquiring new skills (hard or soft)

Millennials	72.3%
Gen X	62.0%
Baby Boomers	32.1%

*A Vs. B Selection

Gen X



As a "sandwich generation" supporting both children and aging parents, Gen X has mastered the art of mental balance. Primarily **anchored in stable marriages and living in households with their spouses and children**, they also shoulder the responsibility of **caring for parents within the home**. Transitioning from years of hard work in **pivotal management, specialist, and self-employed roles**, they are moving toward a "let it flow" mindset that prioritizes emotional breathing room without compromising their professional legacy.

#Sandwich Generation Balanced Mindset



"I just let it flow. Now I'm more at ease. I'm releasing everything, but I'm still out to pursue my goals." Male, 52, Indonesia



"At this age my life flipped like a sheet of rice paper... When younger I served everyone, now it's more balanced." Female, 54, Vietnam

Life Satisfaction: Top 1 Very Satisfied

Millennials	34.8%
Gen X	40.3%
Baby Boomers	28.7%

*Single-choice question (4 options)

I feel confident about: Resilience to stress or depression

Millennials	28.4%
Gen X	28.6%
Baby Boomers	25.2%

*Multiple-choice question

Baby Boomers



With their children now independent, ASEAN's Baby Boomers are entering their most self-focused chapter yet. While the majority remain **anchored in long-term marriages**, a significant **13.4% are navigating life post-widowhood**, driving their active search for social connection. Despite **nearly half (45.2%) being retired or not working**, they are far from idle; many leverage their experience as **self-employed consultants or blue-collar veterans** to ensure they remain physically vital and a vibrant part of the community rather than a burden to it.

Retiree Active Mindset



"I still drive Grab as a source of income. I write e-books, play with ChatGPT, Gemini, number-prediction apps. I want to be someone who's good with tech." Male, 64, Malaysia



"When we get older, we want to live our lives without being a burden to our children and society." Female, 61, Thailand

How would you like others to see you?: Energetic

Millennials	18.8%
Gen X	18.3%
Baby Boomers	31.5%

*Multiple-choice question

*Source: HILL ASEAN 2025 *Base: ASEAN Overall

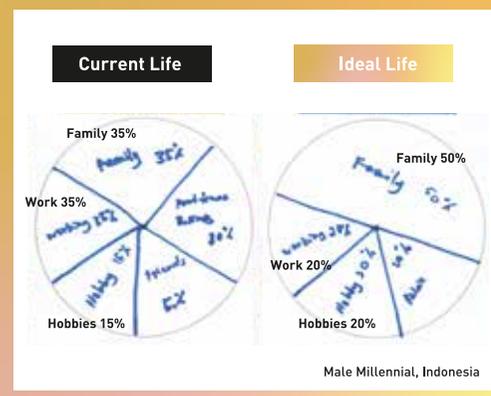
Finding 1 Continuous Pursuit of Motivation through Connectivity

While the ASEAN region is seeing a burgeoning middle class due to rapid economic growth, it remains a society with strong class-based nuances, deeply influenced by relationships with family and the local community as well as religious values. When we ask ASEAN *sei-katsu-sha* aged 40 and over about their ideal lives and goals,

we see that they do not seek to realize a faraway dream or escape from reality. Instead, their ideals are practical—an extension of their current lives—based on the unique relational, social and family structures of ASEAN. Despite facing different physical, mental, and social challenges, each generation demonstrates a strong commitment to realizing their own ideals.

Millennials Exploring to Sustain Family Happiness

This is the generation that suppresses its own desires and ideals for the sake of family happiness, suffering most from the gap between their current reality and their younger years. They seek to achieve family happiness and act to further improve and expand themselves for this. Their ideal life is where they can enrich family time so that they are motivated to make experiences shared with family more meaningful. Their purchasing behavior and brand choices are also centered on creating they can create time to spend meaningfully with their families.



“I may set aside my own comfort to support my family, but their happiness is what fuels me. Seeing them smile validates all my struggles—it is the ultimate reason for my existence.”
Male Millennial, Malaysia

“I limit my opportunities to protect my family. It’s a trade-off, but sometimes I still feel the regret.”
Female Millennial, Vietnam

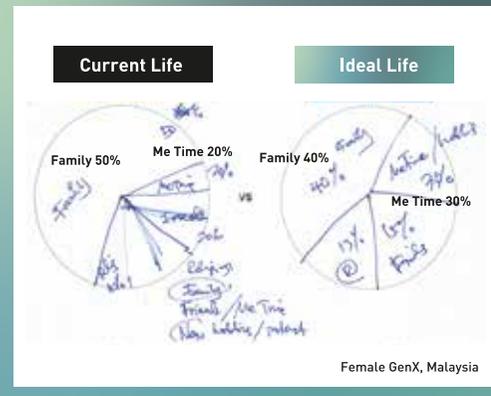
Purchase behavior	Millennials	41.7%
Spend for family on saving and investment	Gen X	35.4%
	Baby Boomers	12.1%

*Multiple-choice question



Gen X Enriching Me Time as a Source of Power

Caught between their aging parents and their grown children, their economic, physical, and mental burdens are heavier than those of other generations. While fulfilling their roles in the family and society, they have become capable of rediscovering themselves by facing their own desires once again as their source of power and energy. They aim to create and enrich me time, and their motivation stems from interacting with their own communities and indulging in their own tastes and hobbies, which in turn influences their purchasing behavior and brand selection.

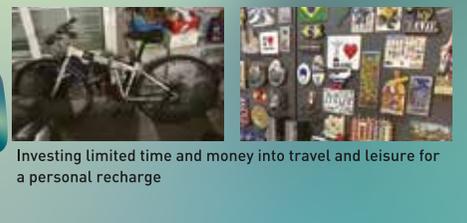


“I’m always busy taking care of my immediate family, my husband and my three sons, and also my parents. But it’s really a must for me to take care of myself, because I can’t pour from an empty cup.”
Female GenX, Philippines

“I’ve done so much for everyone else. Now, I deserve a reward. It’s time to prioritize my own happiness and find joy in my own way.”
Male GenX, Thailand

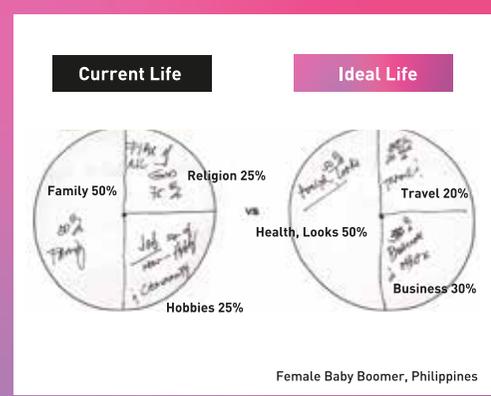
Purchase behavior	Millennials	42.0%
Spend for myself on traveling	Gen X	43.0%
	Baby Boomers	42.0%

*Multiple-choice question



Baby Boomers Staying Active to Achieve Independence

Having watched their own parents’ generation, they do not wish to become a burden to their children and instead idealize an independent lifestyle. Furthermore, their motivation is to gain independence by being useful to the local community and their family. They view health, beauty, technology literacy, and trends/information as necessary resources for that purpose. They are enjoying designing their “second life” by maintaining and expanding their social interactions, constantly learning new things, and immersing themselves in what they love.



“Staying updated is my way to stay connected. Driving for Grab lets me talk to everyone, and that’s what keeps my spirit young.”
Male Baby Boomer, Malaysia

“My grandmother’s generation used age as an excuse to stay home and stop living. I don’t want a long life if it just means sitting at home. I want to stay active and different.”
Female Baby Boomer, Thaila

Purchase behavior	Millennials	23.4%
I prefer to spend now than regret not living fully later	Gen X	16.1%
	Baby Boomers	27.0%

*Multiple-choice question



*Source: HILL ASEAN 2025 *Base: ASEAN Overall

Finding 2 Pursuing Relational Self-Realization

ACTION & PASSION

Life purpose is relational, not just self-realization. Self-development is never just self-focused, it is relational, duty-aware, and role-preserving. People grow not to escape their roles, but to sustain their place and value in life systems.

Action and passions reflect where different generations invest their effort, attention, and care. Spending patterns reflect observed differences in self-reported spending across generations.

Millennials

Building Capability to Create Choice—for Self and Others

For Millennials, life purpose is shaped by the need to strengthen their capabilities to create stability, freedom, and future options. Self-improvement is not pursued as an end, but as a foundation for managing uncertainty and supporting long-term responsibilities. Personal growth becomes a practical strategy to sustain relationships, take responsibility for family, and design a life that balances individual aspiration with accountability to others.

B. I am satisfied with my current skills and think that they are adequate for my life now

27.7%

72.3%

A. I want to keep improving myself by acquiring new skills (hard or soft)

*A Vs. B Selection



"We have to learn faster, equip ourselves with more knowledge to keep up with the society."
Female Millennials, Singapore

"My hobbies could become a small business to support my family."
Male Millennials, Thailand



Digital media and technology: Capability Expanders

For Millennials, media and technology are far more than just entertainment. They leverage these tools intentionally to learn, plan, and evaluate—helping them manage uncertainty and stay prepared for both personal ambitions and family responsibilities. Ultimately, digital technology empowers them to make better, more informed choices for their loved ones.



Proactively upskilling and acquiring knowledge via social media

Use social media to learn new knowledge or skills

Millennials
44.4%

Gen X
38.2%

Baby Boomers
34.7%

*Multiple-choice question

Gen X

Restoring the Self to Sustain Roles and Relationships

For Gen X, life purpose centers on restoring balance, energy, and personal clarity after years of carrying multiple roles. Self-growth is no longer driven by ambition, but by the need to maintain stability and reliability across work, family, and society. Rediscovering the self functions as a form of maintenance, enabling Gen X to remain present, dependable, and emotionally available to those who rely on them.

B. I want to leave my life to fate (don't actively think or act on my own)

35.7%

64.3%

A. I want to take control of my life by thinking and acting proactively

*A Vs. B Selection



"At this age, I don't want to take big risks anymore. I want to enjoy life at my own pace."
Female Gen X, Indonesia

"After years of putting family first, I want to do things that enrich my own life too."
Male Gen X, Thailand



Digital media and technology: A Tool for Carving Out Personal Space

For Gen X, digital media and technology are more than just practical tools; they are the keys to carving out private time and meaningful experiences amidst their hectic lives. By delegating routine tasks to digital assistants and finding efficient solutions online, they purposefully create a "personal sanctuary." This mastery of technology allows them to protect their individuality and recharge, ensuring they remain dependable for others while staying true to themselves.



Mastering a wide range of apps to enrich their personal lives

I don't mind having technology/AI as romantic partner

Millennials
8.6%

Gen X
10.8%

Baby Boomers
5.5%

*Multiple-choice question

Baby Boomers

Staying Capable to Remain Meaningful and Useful

For Baby Boomers, life purpose becomes deeply relational, focused on maintaining independence, health, and everyday capability. Staying active is not about pushing limits or self-optimization but about sustaining the ability to manage life on one's own terms and remain involved where possible. Meaning is preserved through continued presence, contribution, and usefulness within family and society, rather than through personal achievement.

B. I think physical and mental condition changes with time and I feel comfortable to depend on others sometimes

34.0%

66.0%

A. I want to stay physically and mentally active to live independently as much as possible

*A Vs. B Selection

"I make reels to relax, keep memories, and stay busy so I don't feel old."
Male Baby Boomers, Philippines



"When I retired, I have more time. This is a chance to have new acquaintances."
Female Baby Boomers, Indonesia

Digital media and technology: An Enabler for Active Independence

For Baby Boomers, digital media and technology are essential for maintaining a life of ease, connection, and everyday independence. Rather than seeing tech as a burden, they embrace it to stay informed, learn at their own pace, and remain meaningfully engaged with the world. These tools reinforce their confidence and autonomy, providing the emotional well-being that comes from staying self-reliant and connected.



One Boomer even authored an e-book dedicated to digital literacy for their peers

Use social media to ease feelings of loneliness

Millennials
20.8%

Gen X
19.3%

Baby Boomers
34.6%

*Multiple-choice question

Finding 3 Aging Is Regarded as the Constant Renewal of Self

As they grow older, their satisfaction with life increases, yet the ingredients of that happiness change over time. In the eyes of the Prime Generations, aging is a process of constant renewal. Each generation redefines this renewal in their own way, adapting it to fit the unique context of their current life stage.

Different Renewal Paths by Generations

Millennials

Renewal through Acceleration

To age is to progress. Their mental maturity sharpens under the drive to grow and succeed. Renewal isn't about slowing down—it's about moving forward with even greater energy. By constantly maximizing their potential, they ensure they stay dependable pillars for their loved ones in the years to come.

"I keep picking up new skills because I feel myself growing in many directions."
Male Millennial, Thailand



"During this time, I became an achiever. I focused on excelling."
Female Millennial, Philippines



Gen X

Renewal through Rebalancing

Aging shifts the focus from personal ambition to long-term responsibility, yet the inner spirit stays young. Renewal is found in the delicate act of rebalancing: safeguarding family happiness and legacy, while proactively reclaiming oneself through new discoveries.

"I prefer moderate growth and balance; it's part of my personality."
Male GenX, Vietnam



"I see myself as 35, the eagerness, new ideas, new things to do."
Female GenX, Malaysia



Baby Boomers

Renewal through Continuity

Aging is a journey of acceptance, usefulness, and continuity. Renewal is found in honoring life by staying active and sustaining their legacy. By remaining meaningful contributors to their family and community, they ensure their life's work continues to flourish while maintaining their own independence.

"We told ourselves; it's time for us not to retire."
Female Baby Boomer, Indonesia



"Even though I retired, I keep myself busy. It's good, it's a lifetime investment."
Female Baby Boomer, Philippines



Personal Renewal and the Changing Drivers of Life Fulfillment through Aging

Millennials

Economic Stability & Emotional Fulfillment

Financial resources enable flexibility, personal choice, and future opportunity, supported by emotional fulfillment.

Gen X

Balance & Emotional Grounding

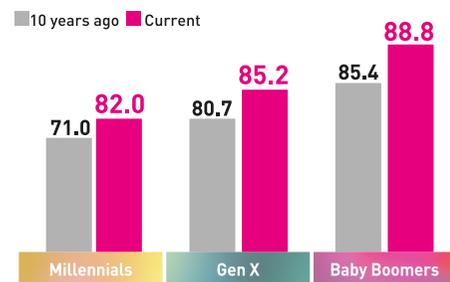
Freedom, time, emotional fulfillment, and financial stability contribute at similar levels, reflecting a life stage defined by balance.

Baby Boomers

Freedom & Inner Fulfillment

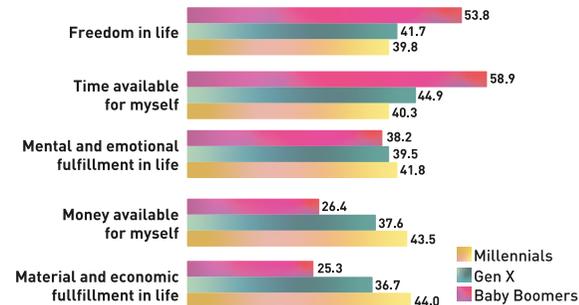
Life satisfaction is driven mainly by freedom and time for oneself, with less emphasis on economic fulfillment.

Life Satisfaction



*Top 2 Top 2 (Very satisfied, Satisfied) **Single-choice question (4 options)

Top Positive Changes Improving Life Satisfaction



*Single-choice question (3 options for each)

The New Aging Mindset

"Layering Life": The Shift from Climbing Higher to Living Deeper

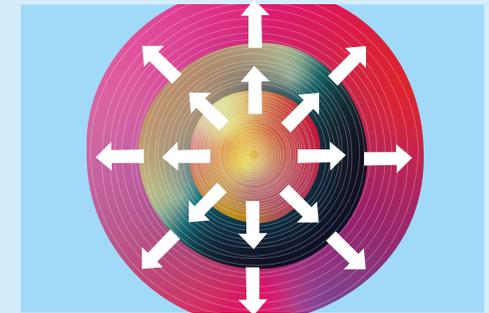
Aging is not a shift in direction, but an expansion in depth. Each life stage adds new layers of meaning, priorities, and perspective while earlier layers remain present and continue to shape the self.

Early life is defined by vertical growth—building status, stability, and visible markers of success. Later life shifts toward expansive growth, centered on energy, meaning, and vitality.

Aging is a **Layering Life** process, where each life stage adds new layers of experience, purpose, and inner richness. Layering Life does not mean leaving earlier selves behind; every past layer remains within, continuing to shape who we are today. Like the rings of a tree, growth expands outward while preserving all that came before—making life not only longer, but deeper and more meaningful.



Growth is defined by reaching the top, standing above others, and meeting external expectations of success. Progress is measured by visibility, status, and comparison—how you are supposed to live.



Growth is no longer about being higher than others but about expanding outward, understanding your own life layers, choices, and pace. Fulfillment comes from self-definition rather than external ranking.

How People Redefine Life as They Age

Millennials

Expanding Self



"The older I get, the more capable I feel of doing many things."
Female Millennial, Vietnam

Millennials show an early shift beyond pure upward striving toward a more expansive life. Emotional connection remains important, while concerns about future personal time begin to surface. The new aging mindset reflects expanding life space, making room for the self alongside ambition, relationships, and continued growth.

Gen X

Rediscovering Self



"Now I finally have time to think about myself, not just everyone else."
Male Gen X, Thailand

For Gen X, aging is shaped by responsibility but not defined by fear or resistance. A strong desire to avoid becoming a burden reflects deep-rooted duty toward family, while positive acceptance of aging signals growing inner reconciliation with life's realities. The new aging mindset here is about rediscovering the self.

Baby Boomers

Redesigning Self



"Since I retired, I find that I have to do something to make myself happy."
Male Baby Boomer, Malaysia

Among Baby Boomers, agreement centers on aging as a stage to be enjoyed and embraced. This group holds a positive, accepting view of later life grounded in lived experience. The new aging mindset reflects redesigning the self, adjusting life to stay engaged, capable, and true to oneself.

*Source: HILL ASEAN 2025 *Base: ASEAN Overall

Debunking the Myths about ASEAN's Adults

Myth

Truth



Ideal Life

"The ideal life as a fantasy escape from reality"

Continuous Pursuit of Motivation through Connectivity

While each generation faces its own responsibilities, their personal desires and aspirations remain ever present. The ideal lifestyle lies in balancing these individual needs with their ongoing commitment to family and community.



Aspirations

"Self-realization is a privilege of the youth"

ASEAN Adults Seek "Relational Self-Realization"

Self-realization is a lifelong pursuit that evolves with age. For ASEAN adults, it is not about ego-centric liberation, but a proactive way to redefine themselves while sustaining their roles and responsibilities within family and society.



Aging Value

"Aging is an inevitable and fearsome decline to be avoided"

Aging as Continuous Renewal

Aging is not a decline to be feared, but a process of Layering Life through continuous renewal. For ASEAN adults, it is a proactive phase to gain deeper meaning and spiritual fulfillment. This mindset shifts from passive, duty-only roles toward an active, future-facing identity where age is just a number.

Transforming Social Obligation into Personal Liberation

We see a transformative evolution in how people view their lives: moving from the Millennials' need to build capabilities for an uncertain future, to the Baby Boomers' unwavering commitment to independence. For Gen X, me time acts as the vital bridge—a space to reclaim their identity and recharge their inner power. As they pass the age of 40, a remarkable shift occurs: the weight of social obligation gives way to the freedom of self-expression. Life becomes less about meeting expectations and more about honoring one's true self. For the ASEAN Prime Generation, aging is no longer a decline; it is a profound "blossoming" into their most authentic and vibrant selves.

	Millennials 	Gen X 	Baby Boomers 
 Ideal Life	Exploring to Sustain Family Happiness	Enriching Me Time as a Source of Power	Staying Active to Achieve Independence
 Aspiration	Building Capability to Create Choice—for Self and Others	Balancing Duty with Self-Reward—to Reclaim Personal Identity	Sustaining Functional Autonomy—to Remain Socially Relevant and not Become a Burden
 Aging Value	Renewal through Acceleration = Preparation for an Unpredictable Future	Renewal through Rebalancing = Self Reward	Renewal through Continuity = Keeping Independence

For ASEAN's Prime Generations, Aging is Blossoming

In ASEAN, marketing has traditionally focused on the youth, chasing the region's "demographic dividend." However, this has led to a significant oversight of the architects of ASEAN's prosperity: the generations aged 40 and above. As the architects of the region's rapid economic ascent, Gen X and Baby Boomers are not just passive observers but the high-income foundation of the economy. It is time to move past the outdated stereotypes of the "conservative senior" and recognize the rise of the Prime Generations.

Our study of these middle-aged and senior *sei-katsu-sha* reveals a fundamental paradigm shift in the meaning of aging. For today's ASEAN adults, aging is no longer a fear-driven descent into survival or slowing down. Instead, it is a proactive journey toward gaining richer life values. Having navigated the region's rapid technological leapfrogging, they possess a unique blend of digital savviness and the psychological resilience born from decades of responsibility. They are shifting from being who society needs them to be to who they truly choose to be.

This transformation marks a transition from external social pressure to a self-directed, future-facing identity. In this new prime time of life, aging is an evolution:

- Millennials are in an "Expanding Self" phase, navigating new horizons.
- Gen X is "Rediscovering Self," leveraging stability to reclaim personal passions.
- Baby Boomers are "Redesigning Self," intentionally crafting a legacy of meaning.

With the financial power that comes from building a region and the temporal flexibility of a more stable life stage, these generations are finally stepping into their true potential. For them, aging is not the end of the journey—it is the moment of Blossoming.

"FEAR"

- Fixed, respectable, disciplined role
- Appropriate attire and behavior
- Duty-only
- Decline, burden, passive
- Status or accumulation
- Depressed, sacrificing personal comfort

"FUEL"

- Flexible, younger in mindset and more future-facing, lighter, active
- Age is just number. A state of mind
- Duty + Self
- Renewal/growth. Keeping up with the youth. Proactive
- Seeking a sustainable way of living that protects wellbeing and restores personal meaning
- Consider aging as privilege/positive chance to be more experienced and be wiser

Marketing Implications

A New Framework for Age Segmentation

Traditional age segmentation relies on a linear model of “decline and isolation” which fails to capture the reality of ASEAN *sei-katsu-sha*. We propose shifting from age as biological brackets to a Contextual Interdependence framework. This approach views aging not as a shedding of roles, but as a “layering” of influence.

Target The Layer, Not The Label

ASEAN *sei-katsu-sha* grow older by enriching their self-layers and not necessarily adhering to their age labels. A new way of targeting is not based solely on birth year (the label), but targets “layers” (e.g., the 30-year-old adventurous soul inside the 60-year-old body).

Demographic Segments

Framing *sei-katsu-sha* as a limited persona based on their age labels.

Psychographic Stacks

Viewing *sei-katsu-sha* as having layers of psychological stacks that marketer’s can amplify.

Cross-Generational Purchasing Power

As a collective society, ASEAN will abide by collective decision making for purchasing conviction. ASEAN’s Prime Generations don’t decide by themselves; they have a collective board of families and communities to help decide their purchases.

Individual Conversion

Assumes a direct line between the brand and the individual buyer.

Collective Conviction

Purchase confidence comes from consensus. Brands must provide talking points for the family group to facilitate agreement

Sell Capability, Not Care

ASEAN’s Prime Generations don’t want to be cared for (which implies dependency); they want to be empowered and independent

Defensive Approach

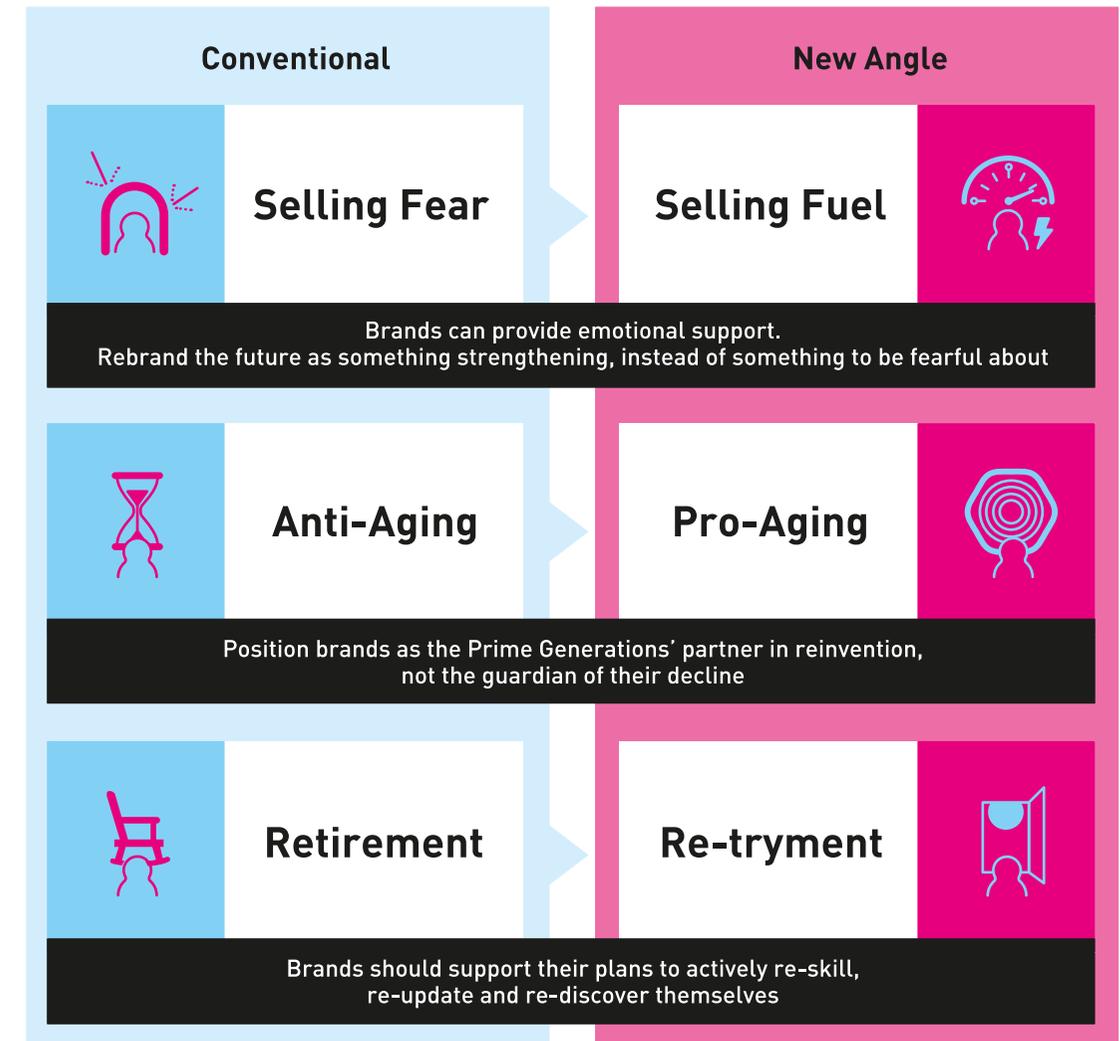
“We’ve made this simple for you”
Products are framed as a way to slow down the inevitable decline. The tone is sympathetic and soft.

Expansive Approach

“We’ve made this powerful for you”
Products are framed as high-performance gear. The tone is energetic and empowering.

The Next Steps for Brands

Ultimately, success lies not in selling to ASEAN’s Prime Generations as isolated targets, but in becoming an orchestrator that unites their wealth, wisdom and networks. We must stop viewing the older demographic as a silo of decline and start targeting this powerhouse segment defined by accumulation, not age.



Marketer’s Pro Tip

Stop obsessing over which platform they use and start obsessing over the content’s shareability. In ASEAN, the most powerful influencer channel is the family group chat.

“Aging Gracefully” in ASEAN



Thailand

Not Becoming a Burden, Preserving Dignity

In Thai society, where the fundamental cultural value *kreng jai* socializes individuals to prioritize consideration for others and avoid causing inconvenience, aging gracefully is understood less as the pursuit of comfort and more as the preservation of personal dignity. It involves growing older without imposing dependency—maintaining independence, continuing to contribute meaningfully, and sustaining social respect as a capable individual. Within this framework, self-worth functions as a stabilizing force, mitigating fear and enabling a form of quiet confidence that moderates the vulnerabilities often associated with later life.

Key Finding 1

Being independent is the Foundation of Dignity

A core driver of graceful aging in Thailand is the desire to depend less on others. Older Thais actively try to stay independent — physically, mentally, and emotionally — because self-reliance protects dignity and self-respect.

This mindset is not about rejecting family support, but about protecting family harmony. By asking for less, older people avoid creating worry for younger generations and maintain their role as respected elders and role models. Aging gracefully therefore becomes an active process of staying capable, useful, and adaptive rather than passive or dependent.

I prefer to stay physically and mentally active to live independently as much as possible

Generation	THAILAND	Vs. ASEAN
Baby Boomers	71.4%	+5.4 pt
Gen X	78.7%	+12.2 pt
Millennials	74.9%	+3.4 pt

*A Vs. B Selection

“What I worry about the most is that I don’t want to be sick in a way that becomes a burden to my family.”

Female Baby Boomer

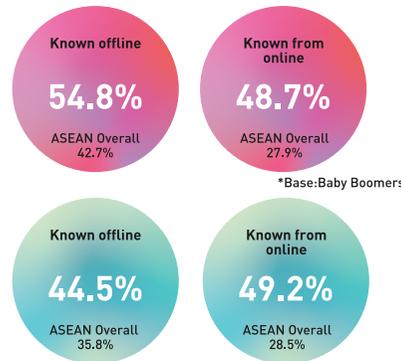


Key Finding 2

Balancing Family Contribution and Personal Fulfillment

Family remains central to Thai life, and older people continue to value contributing to their families. However, graceful aging also means finding balance — contributing without losing personal fulfillment. As responsibilities decrease, many older Thais return to friendships, hobbies, and interests they once set aside. This pursuit of personal happiness is measured and intentional, allowing them to enjoy life while remaining independent and socially responsible. Balance, rather than withdrawal, defines aging well.

Have more than 20 communities [Single Answer]



*Base: Gen X

Marketing Implication Brands as Enablers of Dignified Aging

Enable Independent Fulfillment

Brands can support aging gracefully by empowering older adults to live with dignity through independence—not dependency. By reinforcing self-care, confidence, and self-reliance, while also enabling reconnection with passions, relationships, and long-postponed dreams, brands become trusted partners who stand beside older Thais in living a fulfilled, balanced, and self-directed later life.

*Source: HILL ASEAN 2025 *Base: Thailand



Vietnam

Fulfilling the Duty to be the Strongest Anchor

Though Vietnamese midlifers now live in a time of prosperity, their upbringing in a post-liberation era of sacrifice, coupled with deep-seated Confucian values, makes “fulfilling duty” their primary moral compass. With three generations often living under one roof, adulthood becomes a lifelong mandate to serve as a family anchor. This drives a unique need for internal resilience, as they strive to be the dependable bridge between the sacrifices of their parents and the future of their children.

Key Finding 1

Family: A lifelong investment in the legacy of three generations

For Vietnamese midlifers, aging is a mission of stewardship. Shifting from breadwinners to “family architects,” they become the mental foundation and the glue of the lineage. Their dignity lies in being the enduring pillar whose wisdom ensures the family’s future.

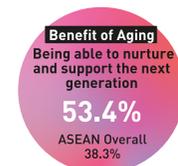


“Grandchildren grow up, mature, the children worry less, and their jobs stabilize. At that time, I will also worry less. Once I no longer have to worry about the family, it will just be about myself.” Female Baby Boomer

Key Finding 2

Self: Self-management inside the family architecture

Even as multi-generational family is on the decline, it is still common to live together in three-generation homes. Aging well is being able to regulate health, emotions, and daily routines independently, so support from children remains a backup option, not a “take-over.” It’s fundamental to stay useful to the family with high personal agency. The anchor isn’t the person who sacrifices loudly; it’s the one who stays steady enough that the household doesn’t need to reorganize around them.



Baby Boomer: Grandchild’s room and house full of educational tools



Gen X & Baby Boomer - Self maintenance supplements/beauty care products. Organic food for health care



*A Vs. B Selection *Base: Baby Boomer

Key Finding 3

Society: The Strategic Socialite

Vietnam’s vibrant street culture—from parks to cafés—keeps midlifers physically and mentally sharp. This community engagement is more than leisure; it is vital maintenance, ensuring they remain a strong resource for their family while fueling their own independent happiness.



Gen X: Member of a dance club

“When I join groups, I learn from others. I feel responsible toward the younger generations, like contributing something to society. Joining some groups is the time when I balance myself with making friends but also getting inspiration for new ideas from others.” Male Gen X

Activities in free time
Volunteering or engaging in social contribution activities



*Base: Millennial *Base: Gen X *Base: Baby Boomer

*Multiple-choice question

Marketing Implication Empower the Independent Anchor to Uphold the Pillar

Brands should empower seniors to remain their family’s strongest anchor by reframing self-led vitality as a strategic duty and providing “status: normal” communications that uphold their independence without triggering unnecessary intervention.

Position health maintenance and continuous learning not as hobbies, but as a duty to remain a reliable resource for children and grandchildren.

Design communications that default to self-control, where the senior starts and stops the engagement. Create “status: normal” updates (e.g., routine completed, health in range) that reassure the family of the anchor’s stability without triggering unnecessary intervention.

*Source: HILL ASEAN 2025 *Base: Vietnam

“Aging Gracefully” in ASEAN



Celebration of collaboration

Uniquely, Indonesia’s strong collective culture (as defined by the Hofstede Index) transforms aging into a “celebration of togetherness” rather than an isolated journey. The community acts as a vital safety valve, a social support system that prevents loneliness and allows Indonesians to maintain multi-hyphenated personas as they grow older. This environment fosters a new sense of active independence—where seniors remain proactive, mastering new skills and staying socially relevant, all while grounding their evolution in deep religious faith.

Key Finding 1

Redefining Retirement as “Re-Tryment”

Indonesians value community not just as a place to build and maintain connections, but also as a hub for learning new skills to maintain their new ideal of active independence. Culturally, Indonesians spend their adult lives in a state of high collective obligation, prioritizing extended family and society. Consequently, as they grow older, it triggers a period of reclaimed self-actualization. Aging gracefully thus requires active re-skilling and entrepreneurship to remain economically independent.

The Multi-Hyphenated Life Through Diverse Communities

I have more than 20 offline communities	64.3%
I have more than 20 online communities	38.7%

*Single choice *Base: Indonesian Baby Boomers

“I manage five communities at the same time—from musical instrument groups to social and small SME communities. I’m always busy... but I’m happy to do it.”
Female Baby Boomer



Key Finding 2

Spiritual Resilience — The Masih Untung mindset

Indonesians are also a religious group ingrained within a collective culture. The cultural attitudes of Nrimo (acceptance) and Syukur (gratitude)—often expressed through the “masih untung” (it’s lucky enough) mindset—allow them to navigate aging without excessive anxiety. They plan actively but leave the outcome to God. Because Indonesia is a highly communal and collectivist society, this religious surrender is not an isolated personal habit; it is a social agreement. When individuals face struggles (health issues, retirement fears), the community reinforces this surrender with phrases like “Just pray,” or “Let God handle it.” This shared belief system acts as collective spiritual resilience, lowering stress levels and allowing seniors to face mortality and aging with a sense of peace rather than fear.

Redefining Retirement as “Re-Tryment”

“I am at my happiest stage at this age. I can finally be myself again. Nothing is missing in my life... I have enough passive income, and my children can already live their own lives.”
Male Baby Boomer

I want to keep improving myself by acquiring new skills
77.6%
ASEAN Overall 62.0%
*Multiple choice *Base: GenX



Spiritual Resilience—The Masih Untung mindset

“I see life as letting it flow. I don’t have any ambition; I have to accept reality. Whatever is given to you is given by God.”
Female Baby Boomer

I want to fill my spiritual or religious belief
74.2%
ASEAN Overall 29.3%
*Base: Baby Boomers



Marketing Implication From Passive Audience to High-Value Ecosystem

For the older Indonesian generations (Gen X and Baby Boomers), retirement is not about withdrawal; it is about reconnection. These cohorts are fueled by a desire to collaborate, reinvest their energy, and remain relevant. Marketers must move away from viewing them as siloed targets and start treating them as a collective force. Rather than simply building a customer base, brands should cultivate a wisdom ecosystem—a networking community where individuals can leverage their high-value networks and net worth to learn, mentor, and grow. Indonesians in this life stage are not looking for brands that just sell to them; they are seeking brands that connect them to new skills, younger mentors, and one another.

*Source: HILL ASEAN 2025 *Base: Indonesia



Securing Steadfast Independence

Singapore stands out in the ASEAN region for its unique blend of modern city life, practical self-improvement, and strong family foundations. In this dynamic society, people focus on commitment to lifelong learning and health to stay competitive and independent. This proactive mindset is supported by a reliable government that provides a clear, orderly path for success, encouraging everyone to reach their full potential. By staying physically and financially strong, Singaporeans ensure they remain active, contributing to members of their families and society, creating a future built on growth and resilience.

Key Finding 1 The Pursuit of Quiet Upgrades

Singapore’s “quiet upgrade” is a cross-generational shift toward emotional stability, gradual self-improvement, and high-quality simplicity over radical change. The pursuit of a second youth reflects purposeful reinvention—maintaining mental freshness and physical vitality. Like polishing a stone, it refines values and daily life toward durable, independent fulfillment, grounded in kinship and continuity.

Lifestyle Value
I am comfortable being tied to certain people or responsibilities, and value the stability they bring to my life
44.8%
ASEAN Overall 40.4%
*A Vs. B Selection *Base: Millennial

Ideal Self Image
I want others to see me as: Ambitious/Motivated to improve oneself
11.1%
ASEAN Overall 5.3%
*Multiple choice *Base: Baby Boomer

Key Finding 2 The Anti-Burden Mandate

Beyond simple upgrades, Singaporeans are driven by “defensive independence”—a core commitment to staying self-reliant to remain a support, rather than a burden, to their loved ones. While rooted in the pragmatic realities of medical costs and pressures, this trait has sparked a proactive movement of health-tracking and continuous upskilling. Far from stepping back, today, even Baby Boomers are stepping up: they are reinventing what it means to age by transforming their wisdom into a modern, energetic, and vital strength.

“I’ve been trying to make more time for my well-being because I worry that if I fall sick, I might become a burden to my wife. That thought really pushes me to stay active—it’s that fear of one day needing her to take care of me when I could’ve done something now to prevent it.”
Male Gen X

Lifestyle Value
Want to stay physically and mentally active to live independently as much as possible
74.1%
ASEAN Overall 66.0%
*A Vs. B Selection *Base: Baby Boomer



Key Finding 3 Balancing Systemic Edge with Private Joy

In Singapore’s high-pressure business city, aging gracefully is a strategic balance. While individuals maintain a competitive edge to stay socially relevant, they increasingly reclaim joy through personal creative autonomy. From crafting DIY miniature houses, to big plate challenges, building online communities via Web3 and winning an exemplary mother award, they build private sanctuaries that transcend defensive survival. By cultivating these independent home bases, they transform a culture of constant upgrading into a proactive, multi-dimensional life of their own making.

“I feel like Singaporeans tend to have this sheep mentality—like, if I see ten people walking in one direction, I’d probably follow too, even if deep down I know it’s the wrong way. It’s just something that’s so ingrained in how we move as a society.”
Female Millennial





Millennial: Big Plate Challenge TikTok Content
Millennial: DIY mini house crafting
Gen X: Winning the Mother Award

Marketing Implication From Upgrade to Stay Competitive to Upgrade for Yourself

When approaching Singaporean targets, brands must remember that the balance between Singapore’s high-pressure business city environment and the individual’s need for a private sanctuary. Instead of positioning products around global success or social status, brands should pivot toward fostering private joy. There is a significant opportunity to develop products that help users build independent home bases or personal sanctuaries that offer a reprieve from external societal pressures. By centering on quiet upgrades, brands can facilitate a process of gradual self-improvement and durable fulfillment, moving *sei-katsu-sha* away from the pursuit of radical, public-facing lifestyle changes.

*Source: HILL ASEAN 2025 *Base: Singapore

“Aging Gracefully” in ASEAN



Malaysia

Rebuilding Independence

Malaysia’s profile is distinct, shaped by a sophisticated digital economy and a pragmatic multi-ethnic society. In this context, aging is framed as a legitimate earning process. It is the hard-won “dividend” paid out after a lifetime of fulfilling religious, familial, and social mandates. For Malaysian adults, this stage represents a strategic transition: successfully closing the chapter on heavy obligations to open a new one focused on personal independence and lifestyle upgrades.

Key Finding 1

Freedom as the Reward for Duty

Malaysians view aging as permission, not reinvention. Freedom is only legitimate once responsibilities are discharged; thus, me time is an earned allocation rather than a new identity. Retirement serves as the first socially acceptable window to reclaim time without appearing selfish or disrupting family harmony. This impulse for freedom peaks as retirement nears.

What do you think are the advantages or benefits of becoming older?



*Multiple choice *Base: Baby Boomer

Key Finding 2

The Primary Fear is Losing Independence, Not Aging

Aging anxiety centers on responsibility overload and social relevance rather than vanity. The primary threat is being outpaced by the world while still carrying familial and financial burdens. Capability is a matter of dignity, not a bonus; competence is the mechanism to avoid becoming a burden or being treated as obsolete.

What do you think are the disadvantages or concerns of becoming older?



*Multiple choice *Base: Malaysian Respondents

What are your fears or concerns in life?



*Multiple choice *Base: Malaysian Respondents

Key Finding 3

The Pursuit of Enjoyment as Proof of Independence

Self-care must be justified through competence and self-funding, not mere indulgence. Small upgrades—new routines, continuous learning, and tech fluency—serve as tangible proof of self-sufficiency. Personal growth is embraced only when it safeguards independence and reinforces one’s usefulness. Pleasure is socially acceptable only when it is self-managed and non-burdensome to the family.

What are your thoughts on your future lifestyle?



*Multiple choice *Base: Baby Boomer

“I don’t do things that will worry the family or worsen my health”
Male Baby Boomer



Marketing Implication Freedom Must Be Earned, Not Merely Indulged

Malaysians do not buy into the notion aging as freedom. Instead, they buy into freedom as something earned after duty. The category must stop selling “treat yourself” and start selling simple systems that make enjoyment look responsible. The real tension is obligation versus control: people want to stay capable and avoid becoming a burden while still carrying the weight of family and finances. Indulgence without structure feels selfish or unrealistic. What wins is an ecosystem that protects capability and reduces the load, so time is reclaimed without costing the family. The best framing is not “you deserve it.” It is “this keeps you in control.”

*Source: HILL ASEAN 2025 *Base: Malaysia



Philippines

Active Self-Renewal From A Life Well Lived

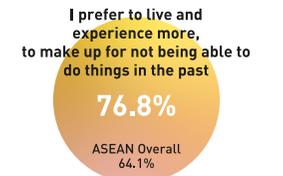
The Filipino Life Journey: From Shared Duty to Active Self-Renewal

Aging is met with no fear, but with calm acceptance—and acknowledgment of having worked enough for the family. This life stage marks a shift from sacrificial duty to active relaxation and self-reward, where personal joy, health, and digital relevance are consciously embraced. For Filipinos, aging is not a slow decline; it is a successful rebirth, a moment of earned permission to rest with purpose, enjoy life intentionally, and focus on one’s own well-being after decades of service to others.

Key Finding 1

Reclaiming Space Once the Family is Secure

For Filipinos, the dream life is a reachable goal centered on having more space to breathe after provider duties are finished. This sense of patience is particularly pronounced among Filipino Millennials: 76.8% express a desire to “make up for lost time” later, compared with 64.1% among Millennials across ASEAN.



*A Vs. B Selection *Base: Millennial

Key Finding 2

Passions Activities for the Family and Self

Passions in the Philippines are rarely selfish; they are strategic tools used to stay strong for the community. Active Engagement Boomers are not sitting still; 63.1% still wish to work post-retirement because it provides a “sense of value”



*A Vs. B Selection *Base: Baby Boomer

Key Finding 3

Aging as Achievement

Aging is a celebrated privilege. The secret to staying youthful is a deliberate choice to feel, think, and do young things.

“It’s in your mind that you can be younger. If you feel like you’re young, you’ll be young.” Female Baby Boomer



“Now, my priority is really my family and my peace of mind.” Female Gen X

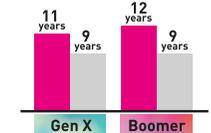
Mental Age Gap

Filipinos feel significantly younger than their chronological age

- Gen X by 11 years vs. ASEAN 9 years
- Baby Boomers by 12 years vs ASEAN 9 years

The Mental Age Gap: Filipinos Feel Younger Than Their Neighbors

■ Philippines
■ ASEAN Average



Marketing Implication Show The Privilege That Is Aging

A stage defined by staying active, connected, and caring—by choice, not obligation.

Show seniors as active and connected through tech instead of calling them “old.” Remind them that staying healthy is how they continue to care for their family, while offering easy help for those looking after both children and parents.

*Source: HILL ASEAN 2025 *Base: Philippines

Comments from HILL ASEAN Research Team



Farhana E. Devi Attamimi,

Institute Director of Hakuodo Institute of Life and Living ASEAN
Group CEO of Hakuodo International Indonesia

“David Bowie once said, ‘Aging is an extraordinary process where you become the person you always should have been.’ In many parts of ASEAN, we are still a young society. Aging is often treated like an inconvenience, often described as becoming ‘less.’ Less active. Less curious. Less adventurous. There are many myths working against this generation. But the truth is, they are often youth in disguise, just with a few extra wrinkles. Not only does society get this wrong, brands do too, treating them as if their influence has somehow expired. In reality, they should be celebrated more and seen with far greater optimism. What we see through this study is something else entirely. As people age, they gain more power over themselves. What looks like ‘less’ from the outside often feels like more from the inside: more clarity, more confidence, and more freedom to choose how they want to live. Getting older is not the loss of energy. It’s simply a shift in where that energy comes from. As a member of Gen X myself, this study has been an eye opener, revealing the beauty of accumulating age and experience, and the joy of becoming the person I always should have been.”



Ryusuke “Mike” Aoki

Managing Director, Hakuodo Institute of Life and Living ASEAN

“Participating in the HILL ASEAN research team for the first time was a deeply moving experience. By visiting homes and engaging in direct dialogue, I was able to touch the reality of ASEAN *sei-katsu-sha* and feel an energy that data alone could never convey. In exploring the aspirations of the ‘adults’ in ASEAN, I found myself deeply empathizing with the struggles of those in their 40s—my own generation. Coming from a background focused primarily on the Japanese market, this theme was especially challenging: researching the mature generations across six countries, each with distinct cultures and values. However, by observing the transitions between three generations in each market, we gained a fascinating bird’s-eye view of how aging is uniquely perceived across the region. As aging progresses gradually but steadily through economic growth and improvements in healthcare, the significance of understanding senior insights has never been greater. I hope our findings inspire your imagination and serve as a catalyst for designing new value for *sei-katsu-sha*.”



Haruna Yaku

Regional Strategic Planning Director, Hakuodo Institute of Life and Living ASEAN

“Living in Japan, where a rapidly aging society is often framed as a crisis, it’s easy to get caught up in the pressure of ‘anti-aging,’ focusing only on how to stop the clock. But through this research, as I spoke face-to-face with ASEAN *sei-katsu-sha* ranging from their 30s to their 60s, my perspective shifted entirely. The most eye-opening discovery was seeing how life in ASEAN blooms with age; the older people get, the more their heart and time seem to expand into a beautiful abundance. Though I am Japanese, I aspire to live like the people I met—focusing on the light and savoring every moment. Their vibrant joy has turned my apprehension into a profound sense of hope, and I am stepping into my 30s truly excited for the beauty that each new chapter will bring.”



Arunrote Laocharoenwong

Associate Strategic Planning Director, Hakuodo Institute of Life and Living ASEAN

“What surprised me most while working on this ASEAN study was how modest people’s ideal lives actually are. Through the lens of *sei-katsu-sha* insight, I realized that many are not looking for something aspirational or fantastical at all. Instead, they simply want time—time to do what they care about, and space to live in ways that feel more meaningful. Across countries and generations, I noticed that life choices are rarely driven by personal ambition alone. They are shaped by responsibility, long-term contribution, and the desire to live in balance with others. This changed how I think about growth. Rather than constant upward striving, growth here feels quieter—about expanding life through balance, emotional clarity, and renewed personal energy.”



Wimala Djafar

Director of H+ and Innovation Indonesia

“Stepping out into the neighborhoods of Jakarta and going door-to-door to meet our respondents reminded me that we were not just looking for ‘consumers’ we were looking for *sei-katsu-sha*, people living their whole lives, with all their complexities, aspirations, and contradictions. What I found behind those doors was startlingly different. I didn’t meet people who were ‘aging’ in the traditional sense; I met people who were layering. I met 60-year-olds who were more tech-savvy than I anticipated, using digital tools not just to consume content, but to run businesses and manage family finances. There is so much more to this demographic than meets the eye. The vitality I witnessed was not a defiance of age, but a celebration of it. They possess a highly adaptive spirit that is largely invisible to standard market analysis, a web of influence, capital, and wisdom that supports the generations above and below them. For marketers and brands, this study serves as a wake-up call. The ‘silver’ opportunity is not about selling solutions for decline; it is about powering their ascent. The assumptions we have held for the last decade are outdated. The Indonesian older generation is not a niche to be accommodated with larger fonts and safety rails; they are a powerhouse market waiting to be engaged with innovation, respect, and partnership.”



Chatchanin Itthipornvithoon

Strategic Planning Director, Hakuodo Bangkok

“This project deepened my understanding of aging beyond surface behaviors, allowing me to see the values and motivations that shape how older people live their lives. Learning about their desire to preserve dignity and independence helped me approach aging with greater empathy and respect. More importantly, it encouraged me to think differently about the future—not as something to fear, but as a stage that can still be active, purposeful, and fulfilling. This insight has influenced how I think about creating solutions for older people and how I personally prepare for aging with a more positive mindset.”

Comments from HILL ASEAN Research Team



Vu Anh Thu

Strategic Planning Manager, Hakuodo Vietnam

“Being part of HILL for the first time has been a truly eye-opening experience, fueling both my professional and personal development. This year’s topic, and the team’s eagerness to tackle it, changed the way I see HILL: not just as *sei-katsu-sha* research, but as the bridge connecting the marketing world to true anthropological research. It is a genuine effort to understand people through the complex and subtle nuances of an evergreen human theme: aging. With the youngest Millennials reaching their 30s this year, aging is no longer a vague or distant concept; it rings a bell that this is a reality my generation is already thinking hard about and preparing for steadily. Uncovering the core human story of aging and digesting how people shape their identity at this new life stage has helped me understand the Vietnamese people more deeply. This process challenged assumptions I didn’t even know I had. When you operate on a belief system you’ve been raised with from day one, it is easy to accept your worldview as fixed and obvious. You rarely get the chance to step back, compare, and really ask why from a bigger picture perspective. That is why I appreciate this fruitful journey with the team for the chance to meet like-minded talents across ASEAN and for the opportunity to know myself better.”



Hilmi Muzzy

Strategic Planning Director, Hakuodo Malaysia

“Being part of this study was a truly eye-opening experience. It was inspiring to see, up close, how strategic minds from different countries came together. Sharing perspectives, challenging assumptions, and turning them into a piece of research that feels genuinely fresh. What made it even more exciting was realizing we were exploring something the wider industry has largely been overlooking, even though it has such clear relevance to how ASEAN markets and the generational cohorts are evolving. One of the most key takeaways for me was how clearly the research highlighted the uniqueness of the generations in each country. The differences are real, shaped by culture, religion, everyday lifestyles, and local context, and they show up in the way people think, behave, and make decisions. At the same time, the study also revealed something equally powerful: there are shared behaviours and similarities that connect these markets more than we expected. In many ways, it showed that ASEAN isn’t just a collection of separate countries, but a region with common threads that can be understood when you look beyond the surface, of course with its own spice. Overall, the experience left me with a deeper appreciation for regional collaboration and the value of looking at familiar markets with new lenses. I’m grateful to have been part of a project that not only surfaced overlooked insights, but also brought together such brilliant minds from across the region.”



Fight Ballo

Associate Strategy Director, IDEASXMACHINA Hakuodo

“Often, in our industry, we are so focused on the ‘new’ and the ‘young.’ What I loved most about this study was the chance to truly appreciate the *sei-katsu-sha*—the whole person—within the Baby Boomer, Gen X, and older Millennial generations. These are people who are often unfairly labeled as ‘traditional’ or ‘slow,’ but this allowed us to see them in their full complexity. Looking at them with fresh eyes, we found immense potential. They are pioneers of ‘self-renewal,’ reclaiming passions and mastering new tools with a spirit that is far from declining. On a personal level, this study hit very close to my heart. Throughout the home visits and interviews, I couldn’t help but think of my own parents. Seeing the self-renewal in our respondents helped me better understand my parents’ own hidden dreams and the quiet sacrifices they’ve made. It reminded me that my role isn’t just to be a planner or a marketer; it is to serve and honor the people I love. I hope you see these generations not for their age, but for the beautiful, renewed spirit they carry. After a lifetime of duty, they have finally earned the right to bloom again.”



Kumiko Horiba

Chief Intelligence Officer, Hakuodo Consulting Asia Pacific

“Participating in this ASEAN study reminded me of how unique the region is and how deeply its cultural roots continue to shape people’s lives. While globalization brings greater convergence in the values of younger generations, I was struck by how middle-aged generations, in particular, hold distinct perspectives on happiness and life—perspectives that have been cultivated within ASEAN’s diverse cultural contexts. Being a member of HILL, where we are able to engage in such interesting and meaningful learning, is one of the great joys of my life.”



Rachel Han

Senior Brand Consultant, Hakuodo Consulting Asia Pacific

“Being part of this study reshaped the way I think about aging—not as a biological decline or a demographic problem, but as an evolving value system shaped by everyday choices. Across generations, participants were not ‘preparing for old age;’ they were actively adjusting, rebalancing, and redefining what a good life looks like within current constraints. This reaffirmed the strength of the *sei-katsu-sha* lens: people do not live as demographic segments, they live as whole humans navigating routines, relationships, and responsibilities.”



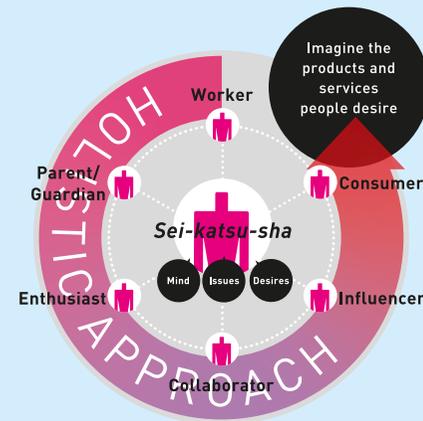
What is Hakuodo Institute of Life and Living ASEAN?

A think tank dedicated to studying *sei-katsu-sha*

Hakuodo Institute of Life and Living ASEAN (HILL ASEAN) was established in 2014 as the Hakuodo Group's think tank in the ASEAN region. By studying the new lifestyles emerging in this region among *sei-katsu-sha*—our term for the holistic person—and sharing marketing ideas about them, we hope to help companies with their marketing efforts in ASEAN countries.

Hakuodo's *sei-katsu-sha* Insight philosophy

At Hakuodo, we describe people not simply as “consumers” but as *sei-katsu-sha*—fully rounded individuals with their own lifestyles, aspirations, and dreams. “Consumer” is a producer-centric term that refers only to one facet of people's lives. Human beings don't exist solely to consume. They do much more than just shop. They are workers, residents, citizens, somebody's son or daughter, and perhaps also a parent. At Hakuodo, we use the term *sei-katsu-sha* to go beyond the consumer to understand the whole person and develop marketing approaches based on their true desires.



Why study ASEAN *sei-katsu-sha*?

The formation of the AEC (ASEAN Economic Community) has given further impetus to the flow of people and goods within the region and heightened interest in ASEAN as one big market. ASEAN is a patchwork of countries that differ in language, religion, and cultural background. However, identifying commonalities among ASEAN *sei-katsu-sha* that transcend these differences makes it possible for us to gain a bird's eye view of the entire ASEAN market. Determining what ASEAN *sei-katsu-sha* have in common also serves as a useful yardstick for understanding how each country differs.

Gain a bird's-eye view of the overall ASEAN market as it becomes more integrated through the AEC

Understand what makes each country's *sei-katsu-sha* distinctive

- Survey, research, and presentation
 - Hakuodo Institute of Life and Living ASEAN (HILL ASEAN)
 - Farhana E. Devi Attamimi
 - Ryusuke Aoki
 - Haruna Yaku
 - Arunrote Laocharoenwong
 - Suwimon Boonragsasuk (Thailand)
 - Chatchanin Itthipornvithoon (Thailand)
 - Vu Anh Thu (Vietnam)
 - Wimala Djafar (Indonesia)
 - Kumiko Horiba (Singapore)
 - Rachel Han (Singapore)
 - Fay Claudette Ballo (Philippines)
 - Hilmi Muzzy (Malaysia)
 - Hakuodo International ASEAN Region Members
 - Prompohn Supataravanich (Thailand)
 - Ngo Gia Buu (Vietnam)
 - Pham Xuan Truong (Vietnam)
 - Amane Yokoyama (Vietnam)
 - Rian Prabana (Indonesia)
 - Aleima Sharuna Soeparto (Indonesia)
 - Reza Pebrianto (Indonesia)
 - Sanu Pratomo (Indonesia)
 - Maria Tolentino (Philippines)
 - Angeli Mallare (Philippines)
 - Chung Wang (Malaysia)
 - Sabrina Roslee (Malaysia)
 - Hakuodo Institute of Life and Living (Japan)
 - Goro Hokari
 - Yuko Ito
 - Sei-katsu-sha Insight R&D Institute (Japan)
 - Mariya Yasunami
 - Global Strategic Planning Division (Japan)
 - Tomoka Takada
- Design and creative direction
 - Musubi Co., Ltd.
 - Masafumi Mizutori
- Survey work
 - Yi Consulting Inc.
 - Feifei Suo
- Video production and editing
 - Hakuodo Products Group
 - Hiroyuki Takahashi
 - Toru Kii
 - West Mountain Co., Ltd.
 - Kohei Nishiyama
 - Satomi Matsui
 - Shinya Nishikawa
 - Sayo Kashima
- Overall direction
 - Hakuodo International
 - Akihiko Imai
 - Teruhisa Ito

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