

A Customer Discovery Approach to Understanding Generation Z Housing Preferences in Urban Jakarta for an Architectural Startup

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Abstract

This study examines the housing preferences of Generation Z in Jakarta and explores how these preferences can inform the development of a viable business model for a proposed architectural startup. Rapid urbanization, rising housing costs, and changing lifestyles have led Generation Z to demonstrate housing needs that differ from conventional homeownership-oriented models. However, many architectural services in Indonesia have not fully adapted to these shifts. This research adopts a Customer Discovery approach based on Steve Blank's framework, employing a sequential mixed-method design. Primary data were collected through a survey of 50 Generation Z respondents in Jakarta and followed by in-depth interviews with five potential users to test and refine the proposed service concept. The findings indicate that Generation Z prioritizes privacy, flexibility, transparent design processes, and optional social interaction within housing environments. Assumptions related to emotional loneliness as a dominant housing driver and fully digital architectural services were not empirically supported. The study results in a validated Business Model Canvas that positions architectural services as modular, transparent, and hybrid, combining digital accessibility with direct interaction. This research contributes to architectural entrepreneurship by demonstrating the applicability of Customer Discovery in developing service-based architectural business models aligned with generational needs.

Introduction

The housing sector in Jakarta is in the midst of deep structural and generational change. As the capital and largest city of Indonesia, Jakarta attracts a significant proportion of the country's youth for education and employment opportunities (Hasan, 2023; Prahitaningtyas, 2025; Vijhayanti, 2023; Malamassam, 2022; Yohanes et al., 2025; Syaban & Appiah-Opoku, 2023). Generation Z (Gen Z) born from 1997 to 2012 is now emerging as a rapidly growing population entering the economy and making the shift towards independence (Wajdi et al., 2024; Jayatissa, 2023; Pranić, 2023; Twenge, 2023; Ei & Sei, 2023).

Table 1. Gen Z Years of Birth

Generation	Years of Birth	Current Age
Silent Generation	1925–1945	80–100 years
Baby Boomers	1946–1964	61–79 years
Generation X	1965–1980	45–60 years
Millennials	1981–1996	29–44 years
Generation Z	1997–2012	13–28 years
Generation Alpha	2013–2028	12 years old or younger

Recent industry data highlights the structural nature of this challenge. According to Bank Indonesia, the Residential Property Price Index (IHPR) has shown a consistent upward trend, reaching 110.36 points in the third quarter of 2025, the highest level recorded since 2018.

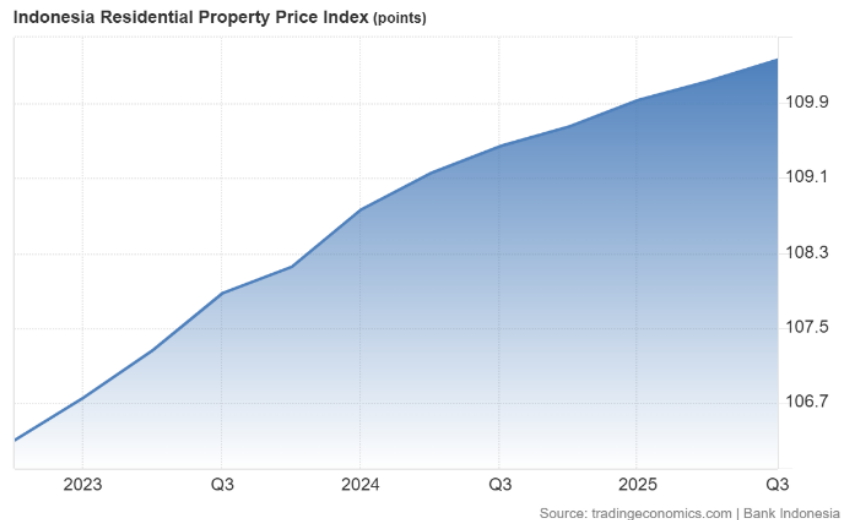


Figure 1. Indonesia Residential Property Price Index

Their housing choices and behavior as well as their values have evolved significantly over generations. Homeownership was the ultimate aspiration of Indonesian households, with landed property being often set up as the ultimate dream. Land ownership has long provided Indonesian households with a source of financial and family stability (Antara et al., 2023; Achmad et al., 2022; Amrullah et al., 2026; Syafrial et al., 2022). Soaring property values, limited amount of land in Jakarta, increasing urban living costs have all led to the fact that ownership of the property is becoming increasingly hard for families to maintain. Surveys in recent years have suggested that over 60% of Gen Z still live with their families but many others would far prefer to rent boarding houses or small apartments nearby (Lopez et al., 2023; Harun & Navitas, 2026; Lux et al., 2023).

The primary factors influencing this are affordability, proximity to work, and lifestyle flexibility (Rameshkkumar et al., 2024; Sepe, 2025; Girija et al., 2024). However, the architectural industries are mostly designed for conventional housing models either landed houses, suburban construction or expensive apartments aimed toward older generations or an affluent section of society (Lasner, 2023; Ruiz, 2024). They increasingly misalign with Gen Z's needs, with these offerings.

Within this gap, an opportunity emerges for an architectural startup positioned to address Generation Z's housing challenges in Jakarta. By applying Customer Discovery methodologies as proposed by Blank (2013), the startup systematically examines whether unmet needs genuinely exist, validates initial assumptions through empirical engagement, and explores architectural solutions that are both contextually grounded and economically feasible. Rather than presuming demand, this approach enables the alignment of design propositions, service structures, and business models with the actual preferences, constraints, and expectations of Generation Z, thereby maintaining architectural relevance amid a rapidly transforming urban housing landscape (Bedi & Rahadi, 2024; Alnaser et al., 2024).

The primary purpose of this study is therefore to answer the research questions concerning how a new architectural startup's business model can be developed to effectively address Generation Z's housing needs in Jakarta, and to what extent the proposed business model is feasible and acceptable within Indonesia's architectural industry (Rahadi et al., 2020; Berawi & Miraj, 2023; Damayanti & Rahdi, 2021). By advancing from customer insight validation to design testing and business model verification, the research explicitly evaluates the coherence between user needs, architectural responses, and strategic viability, ensuring that the proposed startup model is not only conceptually sound but also implementable within prevailing professional, market, and regulatory contexts.

Methods

Research Design

This study employed a qualitative-dominant sequential mixed-methods design grounded in the Customer Discovery framework developed by Blank (2013). The research process comprised three interconnected stages: Test Hypothesis, Test Product, and Verification. The quantitative stage was conducted first to examine the initial assumptions concerning Generation Z's housing preferences and expectations toward architectural services. The qualitative stage subsequently explored how potential users responded to a tangible architectural and service prototype. Finally, evidence from both stages was integrated to refine and verify the proposed Business Model Canvas. This sequential process enabled the study to move systematically from problem validation to product testing and business model refinement, consistent with the iterative learning principles of customer development and lean startup methodology (Blank, 2013; Ries, 2011).

Participants and Sampling

The study involved two groups of Generation Z participants residing in Jakarta and the Greater Jakarta metropolitan area. The quantitative stage included 50 respondents, while the qualitative Test Product stage involved five potential users who participated in in-depth validation interviews. Participants were selected purposively because the study required individuals who represented the intended customer segment and had relevant experience or familiarity with urban housing conditions, rental arrangements, housing affordability, or architectural services.

Eligibility was determined primarily by participants' year of birth, following the Generation Z classification used in this study, rather than solely by their age at the time of data collection. The qualitative participants represented different occupations and career stages, allowing the prototype to be evaluated from the perspectives of Generation Z individuals experiencing varying levels of residential and financial independence. Participants' identities were protected by reporting the interview data using respondent codes.

Test Hypothesis Stage

The Test Hypothesis stage was conducted through a structured survey involving 50 Generation Z respondents. This stage aimed to examine the initial assumptions regarding the housing problems, spatial preferences, lifestyle expectations, and architectural service needs of the target customer segment. The questionnaire addressed several key aspects, including housing affordability, privacy, spatial flexibility, preferences for communal interaction, emotional loneliness, trust in architectural services, and preferences for digital or direct consultation.

Survey responses were analyzed descriptively by examining the distribution and overall pattern of responses for each assumption. The analysis was used to determine which assumptions received empirical support and which required rejection or modification. In particular, this stage provided the initial evidence concerning the importance of affordability, privacy,

flexibility, and service transparency, while also examining whether emotional loneliness represented a dominant motivation for the proposed housing concept. The findings served as the empirical basis for developing the architectural prototype and preliminary service model tested in the subsequent stage.

Test Product Stage

The Test Product stage examined how the findings from the initial survey could be translated into a preliminary architectural solution and service-based business model. The architectural offering was conceptualized as a design prototype rather than a finalized construction proposal. It represented a small-scale vertical housing concept that combined clearly defined private residential units, optional communal areas, human-scale spatial organization, efficient layouts, natural lighting, and ventilation. The prototype also incorporated an architecture-as-a-service model emphasizing transparency, consultation, visualization, and flexible engagement. In accordance with Blank (2013), the prototype functioned as a learning instrument through which assumptions regarding value creation, problem–solution fit, and customer response could be empirically tested. This approach also reflects the importance of user-oriented design and service environments in shaping customer evaluations (Gou et al., 2025; Corbisiero et al., 2022).

Qualitative data were collected through semi-structured, in-depth interviews with five Generation Z participants. During the interviews, participants were introduced to the prototype and asked to evaluate its relevance, clarity, perceived value, spatial configuration, service structure, and compatibility with their housing needs and life-stage conditions. The interview guide covered participants' responses to private and communal spaces, flexibility of social interaction, transparency of costs and processes, the role of the architect, credibility indicators, service package preferences, and the balance between digital and face-to-face consultation.

The semi-structured format allowed participants to explain their perceptions, concerns, expectations, and willingness to engage with the proposed service. The interviews therefore assessed both the architectural characteristics of the prototype and the service mechanisms through which the architectural solution would be delivered.

Data Analysis

Quantitative survey data were analyzed descriptively to identify general response patterns and determine the degree of support for the initial customer and problem hypotheses. The analysis focused on identifying the housing and service attributes most consistently prioritized by respondents and distinguishing them from assumptions that received insufficient empirical support.

The qualitative interview data were analyzed through thematic analysis using a solution-testing orientation. Participants' responses were reviewed, coded, compared, and grouped into recurring evaluative categories. The analysis focused particularly on privacy and spatial autonomy, optional social interaction, trust and transparency, architect–client communication, service flexibility, financial commitment, and preferences for hybrid service delivery. Recurring patterns across participants were treated as shared evaluative themes, while divergent responses were considered when refining the prototype and business model.

The quantitative and qualitative findings were then integrated through methodological triangulation. Survey findings identified the dominant preferences and assumptions at the customer-segment level, while the interviews provided deeper explanations of how and why those preferences influenced participants' evaluations of the prototype. This integration

ensured that the refined business model was based on converging empirical evidence rather than on isolated responses or initial design assumptions.

Business Model Verification

The Verification stage assessed whether the identified customer problem, proposed architectural solution, and refined service model were sufficiently aligned to support further development. In this study, verification referred to conceptual and contextual feasibility rather than full financial, technical, regulatory, or commercial implementation. The assessment focused on problem–solution fit, internal consistency among the Business Model Canvas components, perceived credibility, customer willingness to engage, compatibility with user expectations, and contextual relevance to architectural service practices in Indonesia. This interpretation is consistent with the role of business model design as a process of aligning value creation, delivery, and customer engagement (Amit & Zott, 2015; Barua & Rahman, 2023).

Verification was conducted by synthesizing the survey findings and qualitative themes and mapping them onto the nine components of the Business Model Canvas. Particular attention was given to the customer segment, value proposition, customer relationships, channels, key activities, and revenue-related service structure. The model was refined to incorporate private and flexible spatial solutions, optional communal interaction, transparent cost and design processes, modular service packages, tangible credibility indicators, and a hybrid consultation model combining digital accessibility with direct interaction.

The resulting Business Model Canvas was assessed as an integrated model rather than as a collection of independent components. This approach enabled the study to determine whether the proposed architectural startup demonstrated sufficient contextual coherence and readiness for continued iteration (Anke & Schoormann, 2025; Pepin et al., 2024). The verification outcome was therefore used to support a decision to refine and further develop the proposed model rather than to claim immediate market readiness or full commercial feasibility.

Results and Discussion

Test Design Prototype

The Test Design Prototype phase was conducted to assess the continued relevance and practical applicability of the assumptions and value propositions developed during the preceding stages. At this point, the validation process moved beyond the examination of abstract hypotheses and focused instead on how Generation Z participants responded to a tangible architectural prototype representing the proposed service concept and design strategy. This phase was intended to determine whether the identified housing preferences could be translated into a spatial solution that was understandable, relevant, and acceptable to the target users.

The prototype introduced during this phase consisted of a small-scale conceptual vertical housing model designed for Generation Z residents in the Greater Jakarta metropolitan area. The design incorporated clearly defined private residential units alongside optional communal spaces, allowing residents to maintain personal autonomy while still having opportunities for social interaction. Human-scale massing was applied to create a more intimate and accessible residential environment, particularly in contrast to large and impersonal apartment developments. The prototype also emphasized spatial efficiency, natural lighting, and adequate ventilation to support comfort, functionality, and environmental quality within a limited urban space. Rather than serving as a finalized building proposal, the prototype functioned as a validation tool through which participants could evaluate the suitability of the spatial concept, service approach, and overall value proposition.

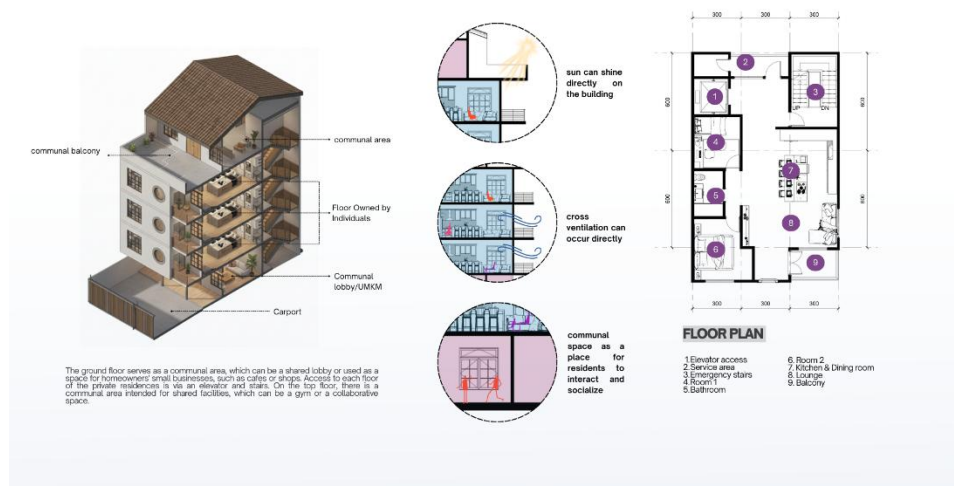


Figure 2. Design Prototype

It is not meant to be a completed building proposal; rather, the prototype can show how architectural services can address Generation Z's lifestyle, economy, and urban living context. On the whole, respondents responded positively regarding the prototype and were able to express their perceptions and expectations in unambiguous terms.

The idea was often considered a departure from traditional urban residence typologies, especially big apartment neighborhoods, which are often perceived as impersonal. Several of my participants referred to the prototype as a transitional housing option, bridging between informal rental housing and formal apartment living – an ideal for where Generation Z currently lives in their lives and not where they want to be when it comes to owning a home for a long period.

Table 2. Summary of Qualitative Respondent Profile

Respondent Code	Age	Occupation	Career Stage
Respondent 01	24	Dentist	Early Career
Respondent 02	25	Private Employee	Early Career
Respondent 03	29	Private Employee	Mid-Career
Respondent 04	26	Private Employee	Early Career
Respondent 05	25	Private Employee	Early Career

Qualitative data for the Test Product phase were collected through in-depth validation interviews with five Generation Z participants residing in the Greater Jakarta metropolitan area. Participants were introduced to a conceptual prototype representing a small-scale vertical housing model combined with an architecture-as-a-service approach. The prototype was designed to illustrate spatial configuration, scale, and the intended balance between private and shared spaces, rather than to function as a finalized architectural proposal.

Interviews were conducted in a semi-structured manner, enabling participants to express their perceptions, expectations, and concerns freely. Analysis of the interview data focused on identifying recurring patterns of meaning across participants' responses, allowing the research to move beyond individual opinions toward shared evaluative tendencies. The findings presented in the following section reflect these recurring patterns and form the basis for refining the proposed business model.

Key Findings from the Test Product Phase

Participants responses indicate that acceptance of the proposed housing concept is strongly influenced by the presence of clearly defined private spaces. Privacy was consistently described as a fundamental requirement rather than a negotiable preference. Respondents associated private spatial boundaries with comfort, emotional security, and control over daily routines. Importantly, privacy was not framed as a desire for social withdrawal, but as a necessary condition that enables individuals to manage when and how they engage with others. This finding reinforces earlier quantitative results and confirms that spatial autonomy remains central to Generation Z's housing expectations.

In parallel, participants expressed a strong preference for social interaction that remains optional rather than mandatory. Communal spaces were viewed positively when they offered opportunities for interaction without imposing social obligations. Respondents emphasized that flexibility in social engagement made the concept feel more mature, realistic, and aligned with their current life stage. Rather than seeking constant community interaction, participants valued the ability to participate selectively, suggesting that controlled social environments are more appealing than enforced notions of togetherness.

Trust in architectural services emerged as another critical factor shaping participants' evaluation of the prototype. Trust was not derived solely from the spatial qualities of the design, but from the perceived transparency of the process and the role of the architect as a guide. Participants highlighted the importance of clear explanations, visual communication, and openness regarding costs and decision-making. In addition, credibility was closely associated with tangible proof, such as portfolios, testimonials, or evidence of prior implementation. These findings indicate that architectural value for Generation Z is perceived as relational and process-driven, rather than purely outcome-based.

Economic considerations further shaped participants' responses to the proposed service model. Large, comprehensive architectural service packages were often perceived as financially risky and misaligned with participants' current life stage. In contrast, flexible and phased service structures were viewed as more accessible and realistic. Participants expressed greater willingness to engage with architectural services when commitments could be made incrementally and when the scope and outputs of each phase were clearly defined. This preference highlights the importance of reducing both financial and psychological barriers in order to increase acceptance of professional architectural services among Generation Z. Overall, the Test Product phase reveals that the perceived value of the proposed solution lies not only in its spatial configuration, but in the integration of privacy, flexibility, transparency, and adaptive service delivery. These findings provide qualitative support for the refined business model and offer concrete direction for the subsequent verification stage.

To synthesize the qualitative insights obtained during the Test Product phase, here the Summary of key findings:

Table 3. Summary Findings

Key Finding	Description	Representative Insight
Privacy and spatial autonomy	Preference for clearly defined private spaces that support comfort, control, and independence within shared housing environments	“Participants associated private space with calmness, personal control, and a non-anonymous living experience.”

Optional social interaction	Social engagement valued when participation remains voluntary and flexible rather than mandatory	“Social interaction was appreciated when it was not imposed, allowing engagement to occur naturally.”
Trust through transparency and credibility	Trust in architectural services built through clear processes, cost transparency, guidance, and tangible proof of implementation	“Transparent processes, clear pricing, and real-world portfolios were key factors in building trust.”
Flexible and phased engagement	Preference for incremental and clearly scoped architectural services to reduce financial and psychological risk	“Step-by-step engagement and clearly defined scopes made architectural services feel more accessible.”

The findings indicate that previously validated assumptions largely remain relevant, yet require a more nuanced operationalization. Privacy, for instance, must be experienced as a clearly perceived spatial condition rather than an abstract design principle. Similarly, social interaction is not rejected, but is expected to emerge organically through optional and flexible spatial arrangements. Trust in architectural services is shown to depend not only on design outcomes, but on transparent processes, clear communication, and demonstrable credibility. In addition, economic considerations highlight the importance of modular and phased engagement, reflecting the transitional life stages and financial realities of the target users.

Taken together, these insights suggest that the core structure of the proposed business model does not require fundamental change. Instead, the findings call for a refinement in how the model is implemented, communicated, and delivered to users. The Test Product phase therefore serves as a critical interpretative bridge, ensuring that validated assumptions are translated into a coherent and realistic business model logic.

This refined understanding forms the basis for the subsequent Verify phase, in which the consistency and readiness of the proposed Business Model Canvas are assessed as an integrated whole.

Verify

The Verification phase represents the final stage of the Customer Discovery process as outlined by Steve Blank, aiming to confirm whether the identified problem, proposed solution, and refined business model are sufficiently aligned with customer needs and contextual realities. Consistent with the conclusions drawn by Nirwan & Dhewanto (2015), verification in this study does not aim to demonstrate immediate commercial success, but rather to assess contextual fit, internal coherence, and readiness for iteration. The decision to proceed with refinement rather than exit reflects a validated learning outcome, reinforcing the role of customer discovery as a diagnostic and developmental tool rather than a purely evaluative one.

First, from the perspective of problem verification, the research confirms that the core problem addressed in this study namely the mismatch between conventional housing models and Generation Z’s life stage, financial capacity, and lifestyle preferences remains valid. Findings from both the Test Hypothesis and Test Product phases consistently show that Generation Z in metropolitan areas does not primarily struggle with access to housing as an asset, but with access to housing solutions that accommodate flexibility, autonomy, and gradual commitment. Importantly, assumptions regarding emotional loneliness as a primary housing driver were explicitly rejected during this phase. Users did not perceive the proposed housing concept as a response to loneliness, but rather as a means of achieving personal control and spatial

independence while maintaining optional social interaction. This confirms that the validated problem lies in housing suitability and service structure, not emotional deficit.

Second, product verification focuses on whether the proposed solution adequately responds to the verified problem. The Test Product phase demonstrates that the architectural prototype successfully communicates the intended balance between private space and optional communal areas. Respondents were able to understand, evaluate, and meaningfully respond to the spatial concept, indicating alignment between design intent and user interpretation. However, verification also revealed that the product's value is not derived solely from its spatial configuration. Instead, value is strongly associated with the clarity of the design process, the ability to visualize options, and the perceived guidance provided by the architect. As a result, the product is verified not merely as a physical design proposal, but as a service-based architectural offering that integrates design, explanation, and decision support.

The Business Model Canvas presented in this section represents the final, verified version of the proposed architectural service model. This model synthesizes insights obtained from both quantitative validation and qualitative interpretation, reflecting adjustments made during the Test Hypothesis and Test Product phases.

While the overall structure of the business model remains consistent with earlier iterations, several components have been refined to better align with user expectations, particularly in relation to privacy, flexibility of social interaction, trust-building mechanisms, and modular service delivery. The verified Business Model Canvas therefore represents a coherent and integrated model that consolidates the findings of the entire research process.

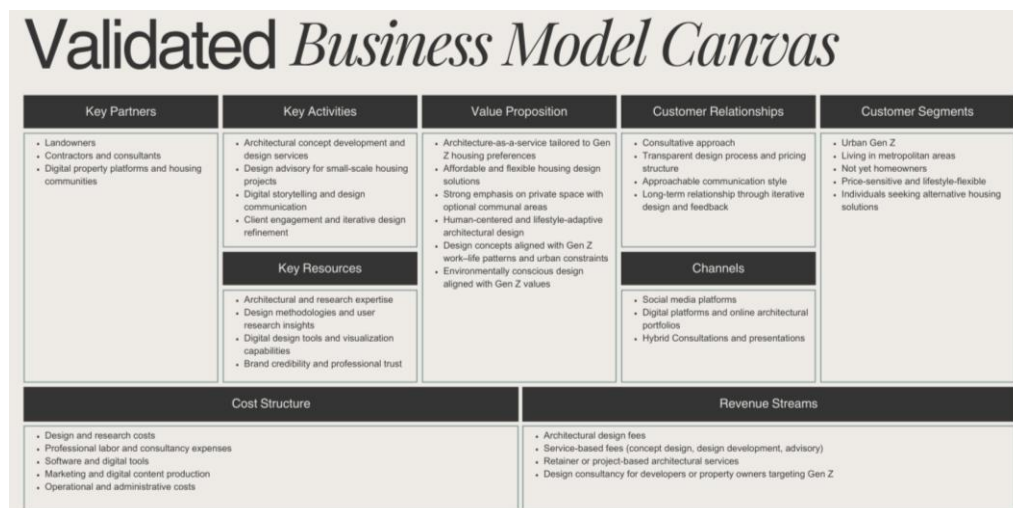


Figure 3. Validated Business Model Canvas

The verification phase confirms several critical refinements. The rejection of a fully digital service model and its replacement with a hybrid consultation approach reflects how trust is actually built among Generation Z users. While digital platforms remain essential for access and communication, face-to-face interaction is verified as necessary for confidence-building and final decision-making. In addition, the validation process confirms that architectural services are more acceptable when offered in modular and phased formats, reducing financial and psychological barriers to entry. These findings verify the feasibility of an architecture-as-a-service model positioned as consultative, transparent, and adaptable rather than transactional.

Finally, the verification phase addresses the question of iteration or exit. Based on the results of this study, there is sufficient evidence to support iteration rather than exit. The core problem is validated, the proposed solution is understood and positively received, and the refined

business model demonstrates contextual coherence. By explicitly rejecting unsupported assumptions and consolidating validated insights, this phase marks the transition from exploratory customer discovery toward a coherent and credible business model framework suitable for future development.

Conclusion

This study aims to explore and validate housing preferences among Generation Z in the Greater Jakarta metropolitan area through a customer discovery approach, with a specific focus on how architectural services can respond to shifting urban, economic, and lifestyle contexts. By adopting Steve Blank's Customer Discovery framework, the research systematically translated contextual analysis into testable hypotheses, product validation, and business model refinement.

The findings indicate that Generation Z's housing preferences are primarily shaped by structural and life-stage factors rather than emotional or ideological motivations. Limited financial capacity, delayed homeownership, urban density, and evolving work patterns collectively influence how housing is perceived not as a long-term asset, but as a flexible living solution. This is reflected in the preference for adaptable housing arrangements, human-scale vertical environments, and clear spatial boundaries that prioritize privacy while allowing optional social interaction.

The fact that affordability, flexibility, and privacy seem to be the most important factors for housing preferences was confirmed in the Test Hypothesis phase, while the assumptions of emotional loneliness as a primary driver were not supported. The Test Product phase extends these findings by showcasing how users perceive and address spatial concepts as tangible entities. The architectural prototype clarified that value is not derived solely from physical design, but from the clarity of process, transparency of decision-making, and the perceived role of the architect as a guide rather than just a provider of the service.

The Verification phase consolidates these findings by confirming the validity of the identified problem, the relevance of the proposed solution, and the coherence of the refined business model. Explicit rejection of unsupported assumptions such as fully digital service delivery and loneliness-driven motivation strengthens the credibility of the final model. The validated Business Model Canvas positions architectural services as consultative, modular, and hybrid in nature, aligning with Generation Z's expectations of autonomy, gradual commitment, and trust-based engagement.

On top of this, this study indicates that architectural practice focused on Generation Z in metropolitan environments needs to move from a project approach to a service-oriented, user-centered, flexible approach. Rather than concentrating solely on spatial effects, architects are more and more called upon to negotiate uncertainty, translate complex decisions, and adjust services to shifting life stages. We build on the research by putting the results into empirical and conceptual action in the areas of housing, generational preferences, and business model innovation in the architectural profession.

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