



IMPACT OF HEDONIC LIFESTYLE THROUGH BRAND IMAGE ON INTEREST OF GOPAY USERS IN GENERATION Z IN BEKASI CITY

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Abstract: The purpose of this study was to determine the impact of the hedonic lifestyle through brand image on the interest of Gopay users in Generation Z. The method used in this study was the quantitative method, which in this study used the Accidental Sampling technique in determining the sampling method. The basis of the study used 150 respondents to be used as samples in the study, where in this study used primary data obtained by distributing questionnaires to Gopay User Interests in Generation Z. The results of this study indicate that 1). Hedonic Lifestyle has no significant effect on User Interests, 2). Hedonic Lifestyle has a significant effect on the intervening variable Brand Image, 3). Brand Image has a significant effect on the User Interest variable 4). Hedonic Lifestyle significantly succeeded in mediating Brand Image on User Interest.

Keywords: Hedonic Lifestyle, Brand Image, User Interest

INTRODUCTION

Today's technology is so fast, making financial transactions easier. iGeneration or commonly known as Generation Z is the generation that can be said to be the most aware of the ease of this transaction. Electronic money is growing rapidly from time to time, electronic payment systems or can be called non-cash are largely determined by technological advances and changes in people's lifestyles along with the development of payment system technology which in recent times has had a major impact on the parties. - parties involved in the payment system.

In mid-2016 in Indonesia experienced development with the emergence of GOPAY. Gojek's digital wallet has succeeded in attracting public interest in using E-wallet, especially GOJEK consumers. One of the goals of GOJEK users is switching from cash payments to GOPAY payments, making online transportation service transactions and ordering culinary services simpler. The emergence of Gopay is an answer to the need for micro payment instruments that are expected to be able to process payments quickly at a relatively low cost, because in general the value of money saved by this instrument is expected in a certain place that can be accessed quickly, safely and cheaply. In addition, the use of cash, especially for payments that are micro to retail and facilitate the return of a transaction to obtain accuracy (Racmadi, 2017).

The growing era of many young people who start using Electronic Money / Gopay is one of the factors what else by using promotional attractions such as discounts and cashbacks which are increasingly attracting public interest in using Gopay and it is also undeniable that there will be obstacles in the use of GoPay. the app

Generation Z, whose lifestyle is fairly hedonistic, are not very interested in promotions, they tend to buy something they like or need regardless of whether the product is currently being promoted or not. Then Generation Z is also less interested in using GoPay because there are other applications that provide bigger promotions. Some consumers where Go-Pay users experience problems using Go-Pay such as Go-Pay users who use Go-Jek services including Go-Food and Go-Ride cannot use Go-Pay payments. In addition to payment transaction problems. Go-Pay also has problems filling Go-Pay balances. Previously, many netizens complained that their Go-Pay balance didn't even increase after reloading. These complaints come from users who top-up through various banks. Users who use alternative methods such as top-up via driver as well as Alfamart complain that their balance has not increased. This will affect people's perceptions and intentions to use Go-Pay which will be able to affect the growth of Go-Pay and the Indonesian economy in the future.

Currently, e-wallet users are more dominated by Generation Z or Gen Z, the generation born between 1996 and 2012, after the millennial generation and also the Y generation. Generation Z was born and grew up with technological advances, so they take advantage of these technologies to fulfill and also make life easier.

Identification Of Problems

Based on the background described above, the following problems can be identified:

1. Generation Z who are less interested in using Gopay because of other applications that provide bigger promotions
2. Many consumers also complain that their Gopay balance does not increase after refilling or Top Up

Formulation Of The Problem

1. Is there any influence of hedonic lifestyle on user interest?
2. Is there any influence of hedonic lifestyle on brand image?
3. Is there any influence of brand image on user interest?
4. Is there any influence of hedonic lifestyle on user interest through brand image?

LITERATURE REVIW

User Interest

Interest is an individual's behavior that is moving forward to do everything he wants to a dream from his own origin, such as wanting a future dream to be achieved (Jogiyanto in Albrilia et al, 2020). Usage interest is a construct that is suitable to be used to see consumer acceptance of a new information technology system as an accurate predictor of return user interest (Sheppar, Hartwick, and Warshhaw, 1988). According to Safitri and Diana, (2020) experienced in using the new technology, the user was satisfied, so the user would not hesitate to use the technology in a sustainable manner. Meanwhile, according to (Nugroho Jatmiko Jati Herry Laksito 1, 2012). In (Tony Sitinjak, 2019) defines interest in the use of information technology as the level of a person's desire or intention to use an information technology continuously with the assumption that the person has access to information technology. Based on the above understanding, it can be concluded that user intention means a person's preference that is driven by his desire to use a product or service to understand needs.

User Interest Indicators

According to Juhri and Dewi (2017) indicators of interest are as follows:

- 1) A person's tendency to buy or use a product
- 2) The tendency of a person to refer the product to others
- 3) Interests that describe the behavior of someone who seeks information to support positive traits.

Brand Image

Based on (Lidwina RA Sinaga & Natasya Intan Pramanda, 2018) in (Meutia, , Hadita and Widjarnarko 2021) Brand is a sign, logo, or company name that describes the company's special characteristics to distinguish it from other companies. Keller in (Hafizh Novansa & Hapzi Ali, 2017). Brand image is the perception of the brand which is a reflection of consumers' memories of their relationship with the brand. A brand image or what is claimed to be a brand image is an image created by the origin of the brand used and a tangible and intangible structure because it is composed of beliefs, thoughts and exclusive values that create uniqueness (Budi Istiyanto & Lailatan Nugroho, 2017) Meanwhile, according to Freddy Rangkuti in (Rita, 2018) Brand image means brand perceptions that are connected using brand associations that appear in consumers' memories. Some marketing tools that can be used to build a brand image are the product itself. Based on the above definition, it can be concluded that Brand Image is a collection of impressions that are in the minds of consumers about a brand that is assembled from consumer memories of the brand.

Brand Image Indicators

Indicators form a Brand Image according to Aaker and Beil Dalam (Meutia Indrianna Kardinah et al., 2021).

- a) Image maker (corporate image), which is a set of associations perceived by consumers against companies that make a product or service, including: popularity, credibility, company network, and users themselves.
- b) Product / consumer image (product image) is a set of associations perceived by consumers towards a product or service including: product attributes, benefits for consumers, and guarantees.
- c) User image, which is a set of associations perceived by consumers against users who use an item or service which includes: the user himself, and his social status.

Hedonistic Lifestyle

Lifestyle or lifestyle is a description of behavior, patterns and ways of life that are shown how a person's activities, interests and interests and what they think about themselves so as to distinguish their status from other people and the environment through the social symbols they have. According to the Big Indonesian Dictionary (2008) in (Muchlisin Riad, 2018). Lifestyle is the daily behavior pattern of a group of people in society. Meanwhile, from an economic point of view, lifestyle is a person's behavior in teaching money how to allocate his time. Based on the above conclusions, hedonic is a serious lifestyle seeking unlimited pleasure and satisfaction. Hedonic nature means trying to avoid things that are painful or troublesome by maximizing pleasant feelings

Hedonic Lifestyle Indicators

The hedonic lifestyle scale will be arranged according to the lifestyle theory concept proposed by Kotler and Armstrong (2008) in (Ni Made Isti Paramita Sari, 2022). Where aspects of lifestyle are combined using the characteristics of hedonism. This scale

consists of three items arranged based on 3 dimensions accompanied by an explanation: 1. Activities; 2. Interest; 3. Opinion.

Table 1. Relevant Past Research

No.	Title	Similarities With Research	Difference with research
1	Effect of Brand Image and Hedonic Lifestyle on consumer satisfaction of Generation Z consumer purchases on Starbucks products (Sarah Vivian, 2020)	There are similarities that research and writing in researching Brand Image and Hedonic Lifestyle	Hedonic Lifestyle has a significant effect on Brand Image
2	Brand image, service quality and consumer decisions have an influence on the re-interest of Dana application users (Lilik Indrawati & Marcell Mathias Pattinama, 2021)	There are similarities that researchers and writers in examining the variables of Brand Image and User Interests	Brand Image has a significant effect on User Interest
3	The influence of perceived convenience, perceived benefits, Hedonic Lifestyle, Habits, Sales Promotion on User interest and consumer behavior in using Digital wallets (Case study on users in Jabodetabek) (Siti Khofsoh, 2020)	There are similarities that researchers and writers in researching the Hedonic Lifestyle variable on User Interests	Hedonic Lifestyle Does not significantly affect user interest
4	The Influence of Brand Awareness and Brand Image on Interest in Gopay Service Users (Case Study on Telkom University Students) (Vera Yusi Eka Putri & Agus Maolana Hidayat, 2021)	There are similarities that researchers and writers in examining the variables of Brand Image and User Interests	Brand Image has a significant effect on User Interest

Framework

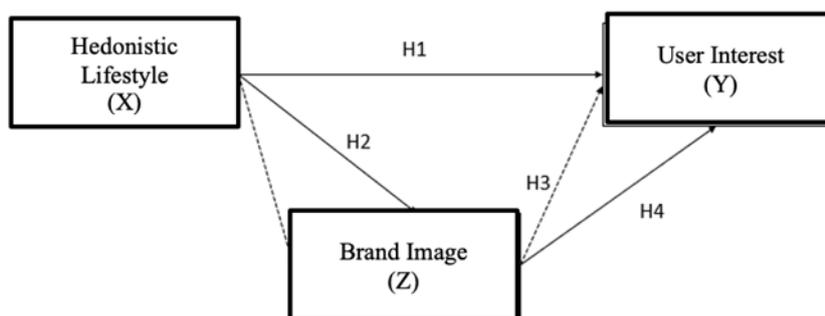


Figure 1. Thinking Framework

Research Hypothesis

- H1** = Hedonic Lifestyle does not have a positive effect on user interest
- H2** = Hedonic Lifestyle has a positive and significant effect on Brand Image
- H3** = Brand Image has a positive and significant effect on user interest
- H4** = Brand Image has been proven to significantly mediate the Hedonic Lifestyle on user interest

RESEARCH METHOD

The method used in this study is the quantitative method, which in this study uses the Accidental Sampling technique in determining the sampling method. The basis of the study used 150 respondents to be used as samples in the study, which in this study used primary data obtained by distributing questionnaires to Gopay User Interests in Generation Z. The collected data will be processed using the PLS (Partial Least Square) program.

Research uses a Likert scale According to (Sugiyono, 2021) the Likert scale is used to measure attitudes, opinions, and perceptions of a person or group of people about phenomena. With a Likert scale, the variables that will be used as indicators of variables. Then these indicators are used as a starting point for compiling instrument items which can be in the form of statements or statements. The Likert scale used in this study has five dimensions, with alternative answers: Strongly Agree (SS), Agree (S), Neutral (N), Disagree (TS), Strongly Disagree (STS).

FINDINGS AND DISCUSSION

Based on the table of respondents in the table with gender characteristics as many as 150 respondents, it can be seen from the table, there are female respondents who are more dominant in the interest of Gopay users with a total of 106 people and a percentage of 70.7%. This is because female respondents pay more attention to their lifestyle. Except for men only as many as 44 people with a percentage of 29.3%. This imbalance is caused by men who don't really think about style.

Table 2. Characteristics by Gender

Gender	Respondent	Percentage
Man	44	29,3%
Woman	106	70,7%
Amount	150	100%

Validity and Reliability Test Results

Testing the Measurement Model (Outer Model)

At this stage, it begins by analyzing the measurement model, namely the outer model (indicator test) where the outer model test is to ensure that the measurement (measurement) used is suitable for an engraving (valid and reliable) or another meaning that each indicator is related to a variable. latent (Ghazoli I., & Hengky, 2015). The measurement of convergent validity is carried out through the use of the outer loading parameter (Table 4). The outer loading value is said to be high if > 0.7 can be said to be valid as an indicator to measure the construct (Ghazoli I., & Hengky, 2015). Judging from the table below, all variables are said to be valid as indicators to measure the construct.

Table 3. Outer Loading Value of All Variables

Item	Results Outer	Condition	Amount
	Loading	Convergent Validity	
X1	0,725	0,7	Valid
X2	0,747	0,7	Valid
X3	0,708	0,7	Valid
X4	0,749	0,7	Valid
X5	0,717	0,7	Valid
X6	0,804	0,7	Valid
Z1	0,836	0,7	Valid
Z2	0,75	0,7	Valid
Z3	0,779	0,7	Valid

Z4	0,807	0,7	Valid
Z5	0,811	0,7	Valid
Z6	0,759	0,7	Valid
Z7	0,758	0,7	Valid
Y1	0,74	0,7	Valid
Y2	0,778	0,7	Valid
Y3	0,794	0,7	Valid
Y4	0,792	0,7	Valid
Y5	0,822	0,7	Valid
Y6	0,745	0,7	Valid
Y7	0,760	0,7	Valid

Source: Data has been processed with Smart Pls 3.0 (2022)

At this stage to measure the reliability of a construct can be seen from the results of Cronbach's Alpha and Composite Reliability. The indicator is declared to have met the requirements of Cronbach's Alpha and Composite Reliability if it has a value > 0.7 (Ghazoli I., & Hengky, 2015). The following is the value of Cronbach's Alpha and Composite Reliability of each variable used in this study. Seen in Table 2, it can be seen that the value of all reliability testing variables using both methods is greater than 0.7 so that it can be said that the proposed variables are valid and reliable and can be continued to the next structural model test.

Structural Model Testing (Inner Model)

Evaluation of the structural model on SEM with PLS is done by performing the R-Square (R^2) test with Q-Square (Q^2) through path coefficient estimation. In this study, the next stage of analysis is to assess how much the endogenous construct or Y variable can represent or can be explained by the exogenous variable or X variable from the test results that have been tested. This is done at the R-square or R^2 test stage. if the R Square is getting closer to 1, then the model is getting better. Normal if R Square > 0.5 the model is declared good.

Table 4. R-Square Value

Variabel	R Square (R^2)
Brand Image	0.819
User Interest	0.824

Source: Data has been processed with Smart Pls 3.0 (2022)

Based on the table above, it shows the Brand Image variable with a value of 0.819 meaning $0.819 \times 100 = 81.9\%$ and $100\% - 81.9\% = 18.1\%$ or 0.181. These results indicate that the Brand Image variable is influenced by the Hedonic Lifestyle and Promotional Attractiveness. with a value of 18.1% or 0.181 and 81.9% or 0.819 which may be influenced by other variables not discussed in this study. But the second is that there is a User Interest variable with a value of 0.824 which means $0.824 \times 100 = 82.4\%$ and $100\% - 82.4\% = 17.6\%$ or 0.176 These results indicate that the User Interest variable is influenced by the Hedonic Lifestyle and Promotional Attractiveness with a value of 17.6% or 0.176 and there are 82.4% or 0.824% which may be influenced by other variables not discussed in this study.

Q-Square Test (Q^2)

The Q Square test refers to the Goodness of Fit (GoF) Index value, and is based on the Stone Geisser Q^2 Value criteria. If the different Q-Square values above are above 0, it can be said that the research model built has Predictive relevance, whereas if the Q-Square value is < 0 (zero), it indicates that the model lacks Predictive relevance (Ghazoli I., & Hengky, 2015).

Tabel 5. Inner Model (Q-Square Predictive Relevance)

Variabel	Q2
Brand Image	0.483
User Interest	0.466

Source: Data has been processed with Smart Pls 3.0 (2022)

Based on the data processed and presented, it can be analyzed that there is a value in Q2 on the Brand Image variable of 0.483 and the User Interest variable of 0.466 which is measured by the measurement results processed using Smart PLS 3.0, the Q-Square value is obtained as follows:

$$\mathbf{Q\text{-Square}} = 1 - (\sum \text{SSE} / \sum \text{SSO})\mathbf{Q^2}$$

Brand Image :

$$\text{Q-Square} = 1 - (560.575 / 1.085.000)$$

$$\text{Q-Square} = 0.483$$

Q² User Interest

$$\text{Q-Square} = 1 - (579.249 / 1.085.000)$$

$$\text{Q-Square} = 0.466$$

Based on the results of the calculations above, it can be seen that the Q-Square value of the Brand Image is 0.483. These results indicate the percentage of this study is 48.7%. While the other 51.3% are outside the results of this study. It can be stated that this research can be declared to have had a good goodness of fit.

Furthermore, the Q-square of buying interest is 0.466. These results show the percentage of this study is 46.6%. While the other 53.4% results are outside the results of this study. It can be stated that this research can be declared to have had a good goodness of fit.

Hypothesis Analysis

Hypothesis testing is tested on the basis of the results of the Inner Model which includes output r-square, parameter coefficients and Tstatistics. To find out whether a hypothesis can be accepted or rejected is to pay attention to the significance value between constructs, statistics, and p-values. The rule of thumb used in this study is T-statistic > 1.96. with a significance level of p-value 0.05 (5%) and the beta coefficient is positive and significant.

Table 6. Hypothesis Test

Variabel	Sample Original	Standar Deviasi (STDEV)	T-Statistik	P-Value
Hedonic Lifestyle -> User Interest	-0,051	0.087	0.583	0.560
Hedonic Lifestyle -> Brand Image	0.380	0.076	4.935	0.000
Brand Image -> User Interest	0.583	0.111	5.258	0.000

Source: Data has been processed with Smart Pls 3.0 (2022)

The results of SmartPLS analysis on the relationship between exogenous variables and endogenous variables influenced by intervening variables indicate that all hypotheses are appropriate. The following is an explanation of the results of hypothesis testing:

1) Hedonic Lifestyle Against User Interests (H1)

The first hypothesis examines the direct effect of the Hedonic Lifestyle on User Interest. Based on the results of the study, the coefficient value of the Hedonic Lifestyle on User Interest was -0.051 and Tstatistic 0.583. From these results it is stated that Tstatistics does not have a significant effect because it is < 1.96 with a P-value of $0.560 > 0.05$ so that the first hypothesis is declared not accepted. (H1 Not Accepted).

2) *Hedonic Lifestyle Against Brand Image (H2)*

The second hypothesis examines the direct effect of Hedonic Lifestyle on Brand Image. Based on the results of the study, the coefficient value of the Hedonic Lifestyle on Brand Image is 0.380 and Tstatistics is 4.935. From these results it is stated that Tstatistics have a significant effect because it is > 1.96 with a p-value of $0.000 < 0.05$ so that the second hypothesis is accepted. Thus can It is stated that the Hedonic Lifestyle has a positive and significant effect on Brand Image (H2 Accepted).

3) *Brand Image on User Interest (H3)*

The third hypothesis examines the direct effect of the perception of the Hedonic Lifestyle on User Interest. Based on the research results, the coefficient value of Brand Image on User Interest is 0.583 and Tstatistics is 5.258. From these results it is stated that Tstatistics have a significant effect because it is > 1.96 with a p-value of $0.000 < 0.050$ so that the fourth hypothesis is accepted. Thus it can be stated that Brand Image Affects User Interest (H3 Accepted)

Mediation Analysis

This study uses a mediation test by looking at the results of the SmartPLS Output on the Bootstrapping section of the Specific Indirect Effects. Mediation analysis is used to test the mediating variable as a link between the independent and dependent variables as shown in table:

Table 7. Results of Mediation Specific Indirect Effect)

Variable	Original sample	Standard Deviation (STDEV)	T-Statistik	P-Value	Information
Hedonic Lifestyle -> Brand Image -> User Interest	0.220	0.065	3.354	0.001	Full Mediation

Source: Data has been processed with Smart Pls 3.0 (2022)

Hedonic Lifestyle Mediates Brand Image on User Interests (H4)

The fourth hypothesis tests the Hedonic Lifestyle indirectly on user interest through Brand Image. Based on the results of the study, the value of the Brand Image coefficient on User Interest through the Hedonic Lifestyle was 0.220 and the value was 3.354. From these results it is stated that Tstatistics have a significant effect because > 1.96 with p-value $0.001 < 0.50$ so that the sixth hypothesis is accepted. Thus it can be stated that the Hedonic Lifestyle has a role that has a positive and significant influence and is proven to be able to mediate Brand Image on User Interests and is declared as full mediation, which means it shows that Hedonic Lifestyle mediates Brand Image on User Interests (H4 Accepted).

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

This study aims to examine the factors that influence people in Bekasi City in deciding to use Gopay which consists of Hedonic Lifestyle variables and Promotional Attractiveness and there is a Brand Image variable as an Intervening variable. Where the analysis in this study uses the SmartPLS 3.0 application. This research was conducted on the people of Bekasi City with a total of 150 respondents. The results of this study show: Hedonic Lifestyle

has a significant effect on Gopay users' interest in Bekasi City; Hedonic Lifestyle has a significant effect on Gopay's Brand Image in Bekasi City; Brand Image has a significant effect on Gopay user interest in Bekasi City; Hedonic Lifestyle and Brand Image have a significant effect on the interest of Gopay users in Bekasi City.

Suggestion

This study has limitations and shortcomings, so future researchers are advised to do the following:

Suggestions are made based on the results of research that has been carried out on Gopay User Interest in Generation Z in Bekasi City. In the results of this study, researchers provide suggestions to increase user interest in Gopay which can provide ideas in promoting Gopay. It aims to attract Gopay users to use this application. However, to see the many influencing factors outside the research variables, it is hoped that Gopay will maximize its promotions to attract user interest so that all Generation Z is interested.

In addition, researchers hope that further research can use several other variables that can increase the interest of Gopay users in Generation Z. Be it variables in terms of promotion or other lifestyles that can be used as independent variables in influencing user interest.

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