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Personality, Lifestyle, and Values as Predictors of Behavioral Intention towards Generative AI among Generation Z

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ABSTRACT

Objective – The aim of the study is to explore and understand the multifaceted and reciprocal relationship between users (specifically highlighting Generation Z) and the rapidly growing field of Generative AI, including its impact on both users and the technology's development, while also emphasizing the importance of ethical considerations and the need for a balanced approach grounded in psychometric theory.
Methodology – This quantitative study investigates the influence of personality, lifestyle, and values (independent variables) on the behavioral intention to adopt generative AI products (dependent variable) among Generation Z individuals aged 17-25 in the JABODETABEK area of Indonesia, utilizing online questionnaires with Likert and nominal scales, and analyzing the collected data through multiple linear regression and PLS-SEM. The methodology involves purposive random sampling to target Gen Z users of generative AI within the specified demographic and geographic criteria for data collection and subsequent statistical analysis.
Findings – Consumer personality, consumer lifestyle, and consumer values all have a positive and significant effect on the behavioral intention to use generative AI-based products. This indicates that individuals with certain personality traits, lifestyles, and value systems are more inclined to adopt and use these AI tools. The majority of respondents were aged 20-22 and resided in the JABODETABEK area, with a very high percentage (93.8%) reporting usage of generative AI products and an even higher percentage (94.5%) specifically using ChatGPT.
Novelty – The specific combination of examining the complex, reciprocal relationship between Gen Z and Generative AI, coupled with the emphasis on ethical implications, appears to be the novel contribution highlighted in this introduction.
Keywords: *personality, lifestyle, values, generative artificial intelligence*

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I. INTRODUCTION

In recent years, Generative AI has seen tremendous growth, marked by a variety of key indicators reflecting significant increases in investment, technological capabilities, and industry adoption. Investment and funding for startups developing Generative AI technology has skyrocketed, with venture capital firms pouring large sums of money into supporting the development of this technology. For example, in 2022 and 2023, companies such as OpenAI and Anthropic managed to secure major investments, demonstrating market confidence in the potential of Generative AI. In addition, the technical capabilities of Generative AI models have also improved rapidly. Models such as OpenAI's GPT-3 and GPT-4 have demonstrated increasingly impressive capabilities in generating text that is indistinguishable from human writing, while models such as DALL-E and Codex have pushed the boundaries of creativity by generating complex, high-quality images and programming code. Major companies such as Microsoft, Google, and Adobe have integrated this technology into their products and services, creating new innovations in marketing, content creation, product design, and software development.

The relationship between users and AI is much more complex than the usual human-machine interaction (Pakpahan, 2021). It is a complex reciprocal relationship where users and AI shape each other's behavior and expectations in a continuous cycle. Users play a vital role in guiding the development of AI. Their needs, expectations, and feedback form the basis for researchers and developers to create smarter and more useful AI systems. The more users interact with AI, the more data is available to train and refine these systems (Saputra et al., 2017). Users also shape how AI works through their interactions. Positive and negative feedback, patience, and persistence in providing direction help AI learn and improve its performance (Nurachmy Sahnir et al., 2023). Users who are proactive in exploring AI's capabilities and providing constructive feedback will drive faster and more useful AI progress. On the other hand, AI also has a profound influence on users. AI systems recommend products, compile relevant information, and even assist in decision-making, significantly influencing user behavior and expectations.

As users become accustomed to the ease and convenience that AI offers, they will demand more sophisticated and intuitive systems, driving more rapid innovation and development of AI. Users adapt to the capabilities and limitations of AI, while AI is refined to meet the evolving needs and expectations of users. However, it is important to remember that this relationship is not without risks (Siti Masrichah, 2023). Ethics and accountability are key to ensuring that AI is used responsibly. Therefore, a strong ethical framework needs to be built to guide the development and use of AI. In addition, the generation born between 1997 and 2012 plays an important role in the development and use of Generative AI. Gen Z is easy to adapt to new technologies, so they are enthusiastic about learning and using Generative AI for various purposes, such as creating art, music, design, writing, to developing business and social solutions. Gen Z's involvement in Generative AI can encourage wider adoption of this technology and help direct its development in a direction that is beneficial for the future. This generation can also be the guardian of ethics in the use of Generative AI, ensuring that its use is responsible and does not harm certain individuals or groups. In short, Gen Z is an important generation in driving the progress and implementation of Generative AI that is responsible and beneficial for the future (Sakitri, 2021).

These studies show that the influence of generative AI is very effective overall. However, it should be noted that the use of AI in this case must be done carefully and balanced with solid psychometric theory to ensure accurate and ethical results.

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II. LITERATURE REVIEW

In this chapter, several relevant concepts or theories will be discussed and become the author's study guidelines. This theoretical review aims to provide a solid foundation for this research, as well as explain the conceptual definition of each variable that is the focus of the research, formulate hypotheses, and assist in interpreting the findings that will be obtained in the form of information obtained from sources, such as books, journals, articles, and relevant empirical study findings.

Artificial Intelligence

Artificial intelligence (AI) is a branch of computer science that focuses on creating systems that can perform tasks that normally require human intelligence. The field of artificial intelligence or AI seeks not only to understand but also to build intelligent entities (Hassani et al., 2020). AI systems can be used to perform a variety of tasks, from natural language processing, decision making, to robot control. For artificial intelligence to succeed, we need two things: intelligence and an artifact (Hassani et al., 2020). Intelligence provides the ability to process information, learn from experience, and make decisions. While artifacts function as a medium through which this intelligence is demonstrated and interacts with the world.

Personality

Individual personality is a combination of distinctive characteristics that make a person different from others. This includes behaviors, habits, values, and other psychological traits that shape a person's personal identity. Personality traits are characteristic aspects of cognition, affect, or behavior that tend to be stable over time and consistent across relevant situations (Soto et al., 2015). The development of an individual's personality is influenced by many factors, including genetics, social environment, life experiences, and interactions with the surrounding environment.

Lifestyle

Lifestyle refers to the way individuals or groups choose to live, including their daily habits, preferences, and chosen activities. Lifestyle is a person's pattern of living in the world expressed in their activities, interests, and opinions. Lifestyle is how they spend their money, and how they allocate their time (Dewi & Samuel, 2019). Lifestyle reflects an individual's identity and influences social relationships.

Value

Values refer to principles, beliefs, or standards that are considered important by individuals, groups, or societies in determining what is right or wrong, important or unimportant, good or bad. A person's values can influence how they decide to use technologies such as generative AI. Of course, the value of a product is also one aspect that is highly considered for a product to be able to compete in this era of globalization (Wijaya & Bernardo, 2022). Value is one of the measuring tools to determine the level of customer satisfaction. Value is closely related to customer satisfaction, because customers can be very satisfied if the value of the product received can meet their expectations or even more (Wijaya & Bernardo, 2022).

Hypothesis Development

Personality always changes, from person to person, time to time, place to place, therefore of course personality has a very big influence on consumer usage behavior (Gajjar, 2013). Personality has different characteristics which are very useful for determining consumer habits. Combined with research from (Liliana et al., 2023) shows that generative AI is starting to be accepted by the public because it provides many benefits. The research conducted shows that there is a significant influence of Customer Personality on Behavioral intention (interest in using generative AI). Based on the research results, it shows that the

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intention to use a particular generative AI can be influenced by the personality of the consumer who uses it. Based on the explanation above, the authors propose the following:
H1: Consumer personality has an influence on the interest in using (Behavioral Intention) Generative AI.

Lifestyle refers to the way a person lives in society and is expressed through the things around them. Lifestyle can be determined based on consumer interests, consumer activities, etc. (Gajjar, 2013). Based on research by (Liliana et al., 2023) states that generative AI is starting to be accepted by many people because it provides many positive benefits to those around them. Based on the results of the study, it shows that the intention to use generative AI is influenced by the lifestyle of consumers who use it. Based on the explanation above, the authors propose the following:
H2: Lifestyle (Customer Personality) has an influence on the interest in using (Behavioral Intention) Generative AI.

A person's values can influence consumer behavior in using generative AI. A person's values can influence how they view and use technology, including generative AI. Because values have principles or beliefs that play an important role in determining consumer behavior (Hari, 2015). According to research (Pramita & Danibrata, 2021) Value has a direct influence on Behavioral Intentions. This means that a person's values can generate behavioral intentions to recommend to others, and commit to reusing them for pleasure and to meet their needs.

Generative AI is said to provide many benefits for the development of human capabilities. The main benefit provided by generative AI is that it makes it easier to find information and resources quickly, besides that generative AI is also considered to be able to help solve various problems, especially problems such as short questions, etc. (Liliana et al., 2023). Therefore, the usefulness or value of the product greatly influences consumer behavior in using generative AI. Based on the results of the study, it shows that the intention to use generative AI in a certain way can be influenced by a person's values. Based on the explanation above, the authors propose the following:
H3: A person's values (Value) have an influence on the interest in using (Behavioral Intention) Generative AI.

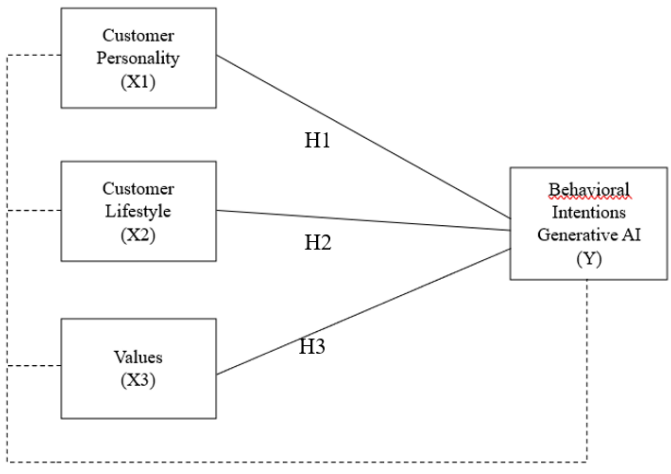

Figure 1 Proposed Conceptual Model

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The research paradigm in Figure 1 is a framework that contains a thought process that is used as a basis or scheme to strengthen the focus of the research. Personality, Lifestyle, and Value are three factors that can influence Behavior Intention, which are only a few of the various factors that can influence consumer Behavior Intention. Figure 1 is the framework used to describe this research.

III. METHODOLOGY

In this study, the research subjects were focused on male and female users who are included in the Generation Z (Gen-Z) group in Jakarta and actively use generative AI applications. Meanwhile, Generation Z included in the study in question are people born in 1995-2010 (Francis & Hoefel, 2018).

This study aims to deepen understanding regarding how they accept and utilize technology, especially in the use of generative AI. The focus of the study is limited specifically to humans aged 17-25 years from Generation Z, with the aim of digging deeper information about how to integrate the use of generative AI-based products into their daily lives based on personality, lifestyle, and values.

According to Sugiyono (2019), the object of research is an object or activity that has been determined by the researcher to be studied further. In the context of this research, the object of research is focused on the key dimensions of the model, which include independent variables, namely Personality, Lifestyle, and Values. And the dependent variable is Behavioral intention which influences the adoption of AI generative products by humans aged 17-25 years, especially those in Jakarta.

The main objective of this study is to find out how deep the interaction between these factors can influence attitudes and behavior in using AI generative products. The type of research refers to the approach or method used in conducting research to obtain data and answer research questions. According to John W. Cresswell in the book "Research design: Qualitative, Quantitative, and Mixed Methods Approaches", the type of research refers to three main approaches in conducting research, namely qualitative, quantitative and mixed research. However, what we use for this research is quantitative research. The definition of quantitative research is a research approach that collects data in the form of numbers or variables that can be measured numerically (Creswell, 2014). The main goal is to confirm the current hypothesis (Sugiyono, 2019). The method used in collecting data is by distributing questionnaires to research subjects, namely men and women aged 17-25 years.

The data collection technique used in this study uses a non-test instrument in the form of a questionnaire. The method used is to distribute questionnaires to research objects which are divided into four main parts. The first is a statement containing the title and description and provisions of the respondents, accompanied by filling in the respondent's identity. Furthermore, there is a list of questions based on the respondent's personality in responding to consumer behavior in using generative AI. Likewise, it is continued with questions based on the respondent's lifestyle, and the utility value of the generative AI product.

The online questionnaire in this study uses Google Form directly. Due to the large number of respondents and the short time, the questionnaire was distributed online so that it could reach all respondents. There are two types of scales used in this study, namely the Likert scale and the nominal scale. The Likert scale is a measurement tool that helps in describing the attitudes, opinions, and perceptions of respondents regarding what is the focus of the study. The Likert scale is transformed into an indicator which is the basis for compiling questions and statements, each number has a response back on the Likert scale ranging from very positive to very negative, which is represented as the number 1-5 (Sugiyono, 2019).

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Population and Samples

In this study, the population is focused on generation Z with an age range of 17-25 years in JABODETABEK. According to Investortrust, the population in JABODETABEK Province reaches 30,200,000 people. The sample studied must also be users of generative AI.

When you have a large population, a sample is needed that is a representative group that represents the characteristics of the population. In determining the sample, a purposive random sampling technique is needed to take samples with predetermined criteria. The purposive random sampling technique is a way to determine samples with predetermined criteria (Sugiyono, 2019). The criteria that respondents must have to be considered valid to fill out this questionnaire are: (1) Respondents are 17-25 years old, (2) Respondents are domiciled in JABODETABEK, and (3) Respondents are users of Generative AI.

Methods of Data Analysis

In quantitative research, the most important step is analyzing the data. Including sorting data, tabulating respondents, displaying the data for each variable, finally calculating to answer the problem formulation and testing it with the hypothesis (Sugiyono, 2019). In analyzing this study, multiple linear regression analysis was used. This is a regression model with many important variables. The purpose of this analysis is to determine the degree and direction of factors that influence the main variables studied. This analysis helps to determine the relationship between variables, provides insight into the impact, and is used to predict identified patterns.

This analysis method is intended to answer the problem formulation presented in chapter 1, as well as to test the hypotheses that have been proposed. Because this study uses a quantitative method, the analysis uses a statistical method (Sugiyono, 2019). Demographic analysis and inferential statistical analysis are two steps in data analysis. Statistical methods are used to draw conclusions and predict analysis results based on information collected from population samples.

By using Microsoft Excel 2021 number processing software, this study examines demographic data first in the first stage. Based on the characteristics of respondents managed using Google Forms, a feature from Google that provides the creation and collection of respondent data using surveys and questionnaires. Through Google Forms, data can be directly connected to Google Spreadsheets, allowing real-time results to be accessed and analyzed. After analyzing demographics, the researcher continued by conducting inferential statistical analysis using PLS-SEM. PLS-SEM focuses on testing between related variables and allows several hypotheses to be ignored to determine the coefficient of determination (Ghozali, 2021).

IV. RESULTS AND DISCUSSION

This study uses primary data obtained from respondents who have been selected based on the specified criteria and are needed to answer questions sent via Google Form. Generative AI users aged around 17-25 years or can be called generation z Indonesia who live around JABODETABEK are respondents in this study. The number of data collected from the distribution of this questionnaire was 146 respondents, but 23 data were deleted because they did not meet the required criteria. Therefore, the final total data that can be used in this study is 123. For the data analysis process, this study uses the SmartPLS 3.2.9 application, where all data testing uses this software.

Profile of the Respondents

Demographic analysis is a step of collecting and evaluating data according to certain characteristics of a particular group. In this study, the demographic data presented includes information about age, gender, domicile, and what AI-based generative products are often used by respondents. The focus of this study is

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on the characteristics of respondents who are users of AI-based generative products such as chatgpt, midjourney, and so on with both male and female genders of generation Z, in the age range of 17-25 years. The following are the results of the demographic analysis that have been analyzed.

Table 2 Convergent Validity

Construct	Item	Value	Remark
Behavioral Intention	B2	0.871	VALID
	B3	0.857	VALID
	B4	0.850	VALID
Lifestyle	L1	0.780	VALID
	L2	0.867	VALID
	L3	0.764	VALID
Personality	P1	0.917	VALID
	P2	0.904	VALID
	P3	0.762	VALID
Value	V1	0.840	VALID
	V2	0.788	VALID
	V3	0.863	VALID

Based on the data, the majority of respondents are aged 20-22 years. This is indicated by more than half of the sample population, namely 67.8% or 99 respondents aged 20-22 years, followed by 25.3% or 37 respondents aged 17-19 years, and 4.1% or 6 respondents aged 23-25 years, and the remaining 2.8% or 4 respondents aged less than 17 years and more than 25 years. Therefore, the study requirements, which focus on generation z have been met. There are only 4 invalid data because the ages listed do not match the research criteria. Based on the data, 75.3% or 110 respondents are male while 24.7% or 36 respondents are female. There is a percentage distribution of men as the dominant gender in respondents. Based on the data, 88.3% or 128 respondents are domiciled in JABODETABEK. While 11.7% or 17 respondents are domiciled outside JABODETABEK. The conclusion from Figure 4.3 is that the majority of respondents are residents around JABODETABEK. Therefore, it can be concluded that the respondents from this study have met the required criteria and users of generative AI-based products mostly come from metropolitan areas. Based on the data, 93.8% or 137 respondents are users of generative AI-based products. While 6.2% or 9 respondents do not use generative AI-based products. Based on Figure 4.4, it can be concluded that the majority of respondents are users of generative AI-based products and have met the criteria of the requirements required for this research to take place. Based on the data, 94.5% or 138 respondents are users of generative AI-based products ChatGPT because almost all respondents use the product. It can be concluded that currently ChatGPT is still the choice of many people when discussing Generative AI-based products.

Outer Model

To determine the validity and reliability of the model, an evaluation of the measurement model is carried out. The validity test is carried out in two stages. First, convergent validity in the form of Loading Factor (outer loading) and Average Variance Extracted (AVE). Second is discriminant validity in the form of cross loading, Fornell-Larcker criterion, and Heterotrait-Monotrait Ratio (HTMT). Furthermore, a reliability test is carried out through two stages, namely the evaluation of Cronbach's alpha and Composite Reliability values.

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Convergent Validity

Based on the information listed in Table 2, it can be seen that the outer loading value of all indicators exceeds the minimum requirement value of 0.70. The indicator with the lowest value is found in P3 (Personality) with a value of 0.762. Based on these results, all indicators are considered valid or meet the convergent validity requirements to proceed to the next test.

Table 3 AVE

Variable	Average Variance Extracted (AVE)
Behavioral Intention	0.739
Lifestyle	0.648
Personality	0.746
Value	0.691

Average Variance Extracted

The Average Variance Extracted (AVE) value shows how much variation in the manifest variable (indicator) can be explained by the latent variable (construct), and is evaluated in this test. A high level of convergent validity is indicated by an AVE score of at least 0.5. This indicates that more than half of the average indicator variance can be explained by the latent variable (construct).

Whether the AVE value for each variable is greater than 0.50 can be determined using the Average Variance Extracted (AVE) data found in Table 3. This indicates that the variable meets the criteria for convergent validity and reliability.

Discriminant Validity

Discriminant validity testing can be done in two ways, namely by using Cross Loading and Fornell-Lacker between indicators (Ghozali, 2021). When cross loading occurs between tokens, the evaluation is carried out by comparing the relationship between the token and its construction with other blocks.

The relationship between measurement and construct can be compared between other blocks. So that we can determine how good the construct is and predict a block size compared to other blocks. The requirement for conducting Fornell-Lacker cross-loading analysis is the existence of a correlation between one construct and another construct which is compared to the original value of the average variance in the Average Variance Extracted (AVE). If the AVE value is greater than the correlation between the construct and other block structures, then the discriminant validity is considered fulfilled.

Based on Table 3, it shows that the AVE square root value of the behavior intention variable with the behavior intention variable itself is 0.859. This shows that the AVE square root value of behavior intention towards itself is greater than other variables. This also applies to the AVE square root values of lifestyle, personality, and value. The AVE square root values of all variables towards themselves are greater than other variables, so all variables are considered to have passed the standard and can be tested further, namely HTMT because no problems were found.

HTMT is a correlation matrix containing the ratio of monotrait-heteromethod to heterotrait-heteromethod. Variables are considered to have passed the HTMT evaluation if they meet the HTMT standard itself, which is <0.90 (Ghozali, 2021). The following are the results of the HTMT evaluation on each variable used in this study.

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Table 4 HTMT

	Behavioral Intention	Lifestyle	Personality	Value
Behavioral Intention				
Lifestyle	0.864			
Personality	0.838	0.743		
Value	0.895	0.862	0.885	

In SmartPLS, the discriminant validity test can be performed using the HTMT. The discriminant validity between pairs of reflective constructs is very successfully met if the HTMT score is less than 0.90. Based on the results shown in Table 4, all variables have met the requirements, with the HTMT test value below 0.90. The results of the cross loading calculation, Fornell-Larcker criterion, and HTMT show that the discriminant validity shows valid data.

Reliability Test

To test the reliability of this study, an evaluation of Cronbach's alpha and composite reliability is needed. The following is a table of Cronbach's alpha and composite reliability values for all research variables.

Table 5 Cronbach's Alpha

	Cronbach's Alpha	Composite Reliability
Behavioral Intention	0.825	0.894
Lifestyle	0.727	0.846
Personality	0.826	0.898
Value	0.778	0.870

In Table 5, it can be seen that all variables passed the Cronbach's alpha evaluation because each variable has a Cronbach's alpha value > 0.70, because the Cronbach's alpha score must have a value of more than 0.70 for exploratory research and meet reliability standards. This indicates that all variables can be considered as reliable measurement instruments. Because of this, the next analysis process can be carried out to further understand the influence between variables.

Table 5 also shows a comparison of the Cronbach alpha value with composite reliability. The composite reliability value does not assume equality between measurements and considers different weights for existing indicators. Therefore, Cronbach alpha usually tends to evaluate low reliability, while composite reliability is more accurate in estimating by considering various weights for existing indicators. For confirmatory research, the composite reliability value in the reliability test should be > 0.70, but for exploratory research, a score between 0.60 - 0.70 is still acceptable.

Table 5 shows that the composite reliability value for all variables exceeds the limit of 0.7, meets the reliability standard, and is even higher than the Cronbach Alpha value. This confirms that all variables can be relied on as reliable measurement tools. As shown by the evaluation of the previous validity and reliability values in Table 5, the data collection instruments used in this study are valid and reliable. so it can be concluded that the measuring instrument or instrument used in this study has a consistency that can be accounted for.

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Hypothesis Testing

The calculation of the hypothesis test model in this study uses the bootstrapping method in SmartPLS. Hypothesis testing is used to obtain empirical distributions from statistical tests, such as t values, path coefficients, and confidence intervals which will later be used to test the hypotheses that have been proposed. In hypothesis testing, two stages are carried out, namely direct effect to see the direct influence of exogenous variables on endogenous and indirect effect to see the indirect influence between exogenous variables on endogenous. This hypothesis testing is set with a significance level of 0.05 and one-way (1-tailed).

The results of the path analysis in Table 6 present the path coefficient, which is useful for determining the direction of the relationship between variables in a hypothesis. The range of values is -1 to 1, where a value of 0 to 1 indicates a positive relationship, while a value of -1 to 0 indicates a negative relationship. From these results, 3 hypotheses were statistically supported, because they showed the success of the test of the influence of the hypothesized variables with positive results at 0.27-0.34.

Table 6 Bootstrapping Results

Hypothesis	Path	Coefficients	T Statistics	P Values
H1	L → BI	0.278	3.342	0.001
H2	P → BI	0.303	3.674	0.000
H3	V → BI	0.339	3.140	0.002

Table 6 explains the results of the t-statistic test on the significance of the influence of endogenous variables on exogenous variables. The hypothesis can be accepted if the t-statistic value is greater than 1.96 at a significance level of 5% (Ghozali, 2021). Based on these standards, none of the hypotheses are rejected. This explains that from the hypotheses H1, H2, and H3 the proposed hypotheses can be accepted, because they show that the variables involved have a significant influence. Most of the relationships between variables show good statistical significance because all hypotheses show a high level of significance value. Hypothesis H1 with a p-value of 0.001, H2 with a p-value of 0.000, H3 with a p-value of 0.000.

With a path coefficient of 0.278 and a p-value of 0.001, lifestyle has a fairly strong positive influence on behavioral intention. The relationship between these constructs is stated to be strong and supports the acceptance of first hypothesis. With a path coefficient of 0.303 and a p-value of 0.000, personality has a strong positive influence on behavioral intention. The relationship between these constructs is stated to be strong and supports the acceptance of the second hypothesis.With a path coefficient of 0.339 and a p-value of 0.000, value has a strong positive influence on behavioral intention. The relationship between these constructs is stated to be strong and supports the acceptance of H3.

Discussion

Gen Z or generation Z, is a group of people aged 17-25 years. Generation Z is a generation that is very familiar with digitalization, because they grew up in the midst of technological and information developments, so they are often referred to as the digital native generation (Francis & Hoefel, 2018). Therefore, the familiarity of generation Z with technology is no longer something spectacular but rather something very natural, allowing them to easily utilize technology in various aspects of life until now.

Generation Z's closeness to technology makes them the most active and dominant group in utilizing and accessing the latest technologies that come, one of which is artificial intelligence. Generative AI has become something that is very often found in society, especially in education, because generative AI is able to answer various questions needed by fellow students and students to solve their problems (Liliana et al., 2023).

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This study focuses on generation Z who actively use this AI technology, especially generative AI-based products for generation Z who live around JABODETABEK. Because it is proven that those who frequently access the internet and access the latest technologies will be the first and fastest to adopt these technologies. Supported by the quality of internet infrastructure that is able to encourage users of AI generative technology to more easily access and interact using the technology.

Large and advanced areas bring changes in people's lifestyle, personality, and values to behave, therefore the culture and characteristics of the local community also influence the habits of individuals intending and behaving in using AI generative technology.

The high number of uses of AI generative-based products and the long duration is because they are looking for the information they need (Liliana et al., 2023). Currently, every hour or even minute there is new information that appears in society and various questions arise that we often want to ask, this makes individuals in the generation Z age group spend their time looking for information because they always want to know what information they need.

This lifestyle is utilized by AI generative technology companies in preparing their marketing strategies. They take advantage of Generation Z's curiosity about information by providing high-quality, informative, and useful answers to encourage the use of AI generative technology.

Hypothesis 1 Discussion

The results of the path analysis of H1 states that there is a positive relationship between personality (P) and Behavioral intention (BI). An increase in BI of 0.278 units will occur for every one-unit increase in P, according to the path coefficient value of 0.278. With a p-value of 0.001 and a T-Statistics value of 3.342 indicating a significant relationship and indicating that the relationship is not a coincidence.

The results of this study are consistent with previous research (Paul et al., 2023). This confirms that the intention to use is influenced by the consumer's personality. This result is thought to be explained by the characteristics of respondents in the 17-25 year age range, most of whom are students.

This finding indicates that personal aspects of consumers, such as personality, attitudes, and preferences, play an important role in influencing their interest in using Generative AI technology. Consumers with certain characteristics, such as openness to new experiences and interest in technology, are more likely to show a strong intention to use Generative AI. This is consistent with the literature stating that consumer personality is an important determinant in the adoption of new technologies.

The significant influence of consumer personality on the intention to use Generative AI also emphasizes the importance of understanding and considering psychographic characteristics in marketing strategies and product development. By understanding the consumer personality profile, companies can design a more effective approach to promoting the use of Generative AI.

Therefore, hypothesis H1 is accepted because this study successfully shows that consumer personality has a significant effect on the intention to use generative AI where this finding is in accordance with the results of the respondent profile obtained. These findings provide important insights for technology developers and marketers in designing effective strategies to drive the adoption of generative AI technology among consumers. This shows that user personality has a positive impact on user intention to use generative AI-based products. In addition, the results of the predictive relevance and fit model confirm that the model built is in accordance with the existing observational data. Therefore, it can be concluded that Customer Personality has a significant and strong impact on Behavioral Intention in the context of using generative AI-based products by generation z with an age range of 17-25 years.

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Hypothesis 2 Discussion

The results of the path analysis of H2 states that there is a positive relationship between Lifestyle (P) and Behavioral intention (BI). An increase in BI of 0.303 units will occur for every one-unit increase in P, according to the path coefficient value of 0.303. With a p-value of 0.000 and a T-Statistics value of 3.674 indicating a significant relationship and indicating that the relationship is not a coincidence.

The results of this study are consistent with previous research (Dahana et al., 2019). This confirms that the intention to use is influenced by consumer lifestyle. This result is thought to be explained by the characteristics of respondents in the age range of 17-25 years, most of whom are students.

The results of this study indicate that consumer lifestyle significantly influences their interest in using generative AI-based products. Consumers with an active, innovative, and open lifestyle to new technologies are more likely to have a high interest in using generative AI. This finding is consistent with previous literature which highlights that a dynamic lifestyle and oriented towards technological progress can increase interest in innovative products such as generative AI.

The significant influence of consumer lifestyle on the interest in using Generative AI emphasizes the importance of understanding lifestyle characteristics in marketing strategies and product development. By targeting consumer segments that have appropriate lifestyles, companies can be more effective in promoting and expanding the adoption of generative AI technology.

Therefore, hypothesis H2 is accepted because this study successfully shows that consumer lifestyle has a significant effect on the interest in using generative AI where this finding is in accordance with the results of the respondent profile obtained. Overall, this study successfully shows that consumer lifestyle has a significant influence on the intention to use generative AI. This finding provides important insights for technology developers and marketers in designing effective strategies to encourage the adoption of generative AI technology among consumers. By understanding and targeting consumer lifestyles, companies can improve marketing effectiveness and product success in the market. This shows that user lifestyle has a positive impact on user intention to use generative AI-based products. In addition, the results of the predictive relevance and fit model confirm that the model built is in accordance with the existing observational data. Therefore, it can be concluded that Customer Lifestyle has a significant and strong impact on Behavioral Intention in the context of using generative AI-based products by generation z with an age range of 17-25 years.

Hypothesis 3 Discussion

The results of the path analysis of H2 states that there is a positive relationship between Value (V) and Behavioral intention (BI). An increase in BI of 0.339 units will occur for every one-unit increase in P, according to the path coefficient value of 0.339. With a p-value of 0.002 and a T-Statistics value of 3.140 indicating a significant relationship and indicating that the relationship is not a coincidence.

The results of this study are consistent with previous research (Diaz, 2015). This confirms that usage intention is influenced by consumer values. This result is thought to be explained by the characteristics of respondents in the age range of 17-25 years, most of whom are students.

The results of this study indicate that the values held by consumers have a significant influence on their interest in using Generative AI-based products. Consumers who value the importance of innovation, efficiency, and technological progress tend to have a high interest in using Generative AI. This finding is consistent with the literature stating that consumer values influence their behavior and decisions in adopting new technologies.

The significant influence of consumer values on Generative AI usage interest emphasizes the importance of understanding and integrating consumer values into marketing and product development strategies. By targeting consumer segments that have aligned values, companies can be more effective in

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promoting and encouraging the adoption of Generative AI technology. Therefore, where this finding is in accordance with the results of the respondent profile obtained, hypothesis H3 is accepted because this study has succeeded in showing that consumer lifestyle has a significant influence on Generative AI usage interest. Overall, this study successfully shows that consumer values have a significant influence on the intention to use generative AI. This finding provides important insights for technology developers and marketers in designing effective strategies to encourage the adoption of generative AI technology among consumers. By understanding and targeting consumer values, companies can improve marketing effectiveness and product success in the market. This shows that the values held by users have a positive impact on user intentions to use generative AI-based products. In addition, the results of the predictive relevance and fit model confirm that the model built is in accordance with the existing observational data. Therefore, it can be concluded that Customer Value has a significant and strong impact on Behavioral Intention in the context of using generative AI-based products by generation z with an age range of 17-25 years.

V. CONCLUSION

This study is a quantitative study that aims to explore and assess the relationship and impact of independent variables (exogenous). These variables involve Personality, Lifestyle, and Value on the dependent variable (endogenous), namely Behavioral Intention. Participants in this study included 146 respondents from generation Z with an age range of 17-25 years, who are users of AI-based generative products. The focus of this study lies in understanding the behavioral interest in using AI-based generative products by generation Z in the age range of 17-25 years. The results of the analysis of this study used the PLS-SEM model with the help of SmartPLS software.

The results of this study indicate that of the total 146 respondents who participated in this study, it can be seen that the majority of respondents, 93.8% of them use generative AI-based products and 94.5% of all respondents use ChatGPT. As many as 67.8% are dominated by 67.8% of respondents aged 20-22 years. The majority of respondents, 88.3%, live in the JABODETABEK area.

Consumer personality has a positive and significant effect on behavioral intention in generation Z users of generative AI-based products. Consumer lifestyle has a positive and significant effect on behavioral intention in generation Z users of generative AI-based products. Consumer value has a positive and significant effect on behavioral intention in generation Z users of generative AI-based products. Overall, the hypotheses proposed in this study all have a positive and significant relationship based on the results of data analysis. Relationships such as Personality with Behavior Intention, Lifestyle with Behavior Intention, and Value with Behavior Intention. Therefore, the overall conclusion obtained is that consumer personality, lifestyle, and values influence consumer behavioral intentions.

In order for further research to be improved and more useful, the researcher provides suggestions based on the findings above as follows: (1) It is recommended that further research involve more variables, such as age, gender, income, and experience as moderating variables, (2) It is important to optimize the number of questionnaires distributed either by holding face-to-face meetings between researchers and respondents or by increasing the number of respondents so that the research can be more detailed. This aims to provide a direct explanation of the statements in the questionnaire and prevent potential misunderstandings and increase accuracy in research, (3) It is recommended and expected that in the future research questionnaires can be distributed evenly without any criteria that limit respondents' filling, so that research can obtain broader information and more precise results, (4) Developing a research model by introducing a new perspective related to the use of research objects, is expected to test the hypothesis in more depth by expanding the scope of the hypothesis to explore more complex relationships between the variables in the

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model, and (5) Developers of generative AI-based products are advised to pay attention to the aspects recommended in the results of this study. Three variables that have a positive and significant impact are personality, lifestyle, and consumer value on the behavioral intention of consumers of generative AI-based products. Therefore, it is expected that developers of AI-based generative products can maintain the factors that make consumers feel satisfied when using the product. The researcher hopes that this study can provide benefits and also additional explanations in solving problems, especially those related to personality, lifestyle, and consumer values towards the behavioral intention of consumers of AI-based generative products. Because this study has many limitations, it is hoped that subsequent researchers can further expand this study by including more additional variables in accordance with the theory, and can expand the scope of the study both from subjects and research samples in other areas / regions, so that they can get more comprehensive and accurate research results.

Managerial Implications

Suggestions for managers are as follows:

1. Deeper market segmentation, managers can use information about consumer personality, lifestyle, and values to conduct more precise market segmentation. By understanding how these three variables contribute to consumer behavioral intentions, companies can identify consumer groups more focused and be able to design the right marketing strategy with segments.
2. Personalization of customer experience, by understanding consumer personality, lifestyle, and values, managers can use information to improve personalization of customer experience. This can be done by adjusting marketing messages, product offerings, and service experiences to match the preferences and values held by consumers.
3. Development of more relevant products, through findings on consumer personality, lifestyle, and values that influence consumer behavioral intentions, managers can direct product innovation efforts to strengthen the values valued by potential consumers. So that future product development can provide services that are more relevant and in accordance with consumer needs and preferences.
4. Maintaining relationships with consumers, by managing research results to strengthen relationships with existing consumers. This can be done by meeting the expectations and needs of consumers obtained through the feedback provided, and building stronger long-term relationships in the future.

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