

## ***The Influence Of Lifestyle And Brand Image On Public Interest In Using National Health Insurance (JKN) In Merauke City***

### **Pengaruh Gaya Hidup Dan Citra Merek Terhadap Minat Masyarakat Menggunakan Jaminan Kesehatan Nasional (JKN) Di Kota Merauke**

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#### **ABSTRACT**

*This study aims to determine the effect of lifestyle and brand image on public interest in using national health insurance (JKN) in Merauke City. This quantitative study has a population in four Merauke Regencies that do not yet have JKN. Data collection was carried out by distributing questionnaires and documentation. The hypothesis test results stated that lifestyle partially affects public interest, where every increase in people's lifestyle will increase public interest in using National Health Insurance (JKN). Brand image has a partial effect on public interest, meaning that every increase in brand image on National Health Insurance (JKN) will increase public interest. Thus, lifestyle and brand image simultaneously affect public interest in using National Health Insurance (JKN) in Merauke City. Therefore, the study's results suggest that lifestyle and brand image play crucial roles in influencing public interest in utilizing the National Health Insurance (JKN) in Merauke City. This highlights the importance of considering these factors in promoting and improving the utilization of healthcare services.*

**Keywords:** Lifestyle, Brand Image, Public Interest.

#### **ABSTRAK**

Penelitian ini bertujuan untuk mengetahui pengaruh gaya hidup dan citra merek terhadap minat masyarakat menggunakan jaminan kesehatan nasional (JKN) di Kota Merauke. Penelitian kuantitatif ini memiliki populasi di empat Kabupaten Merauke yang belum memiliki JKN. Pengumpulan data dilakukan dengan menyebarkan kuesioner dan dokumentasi. Hasil uji hipotesis menyatakan bahwa gaya hidup berpengaruh secara parsial terhadap minat masyarakat, dimana setiap peningkatan gaya hidup masyarakat akan meningkatkan minat masyarakat untuk menggunakan Jaminan Kesehatan Nasional (JKN). Citra merek berpengaruh secara parsial terhadap minat masyarakat, artinya setiap peningkatan citra merek pada Jaminan Kesehatan Nasional (JKN) akan meningkatkan minat masyarakat. Dengan demikian, gaya hidup dan citra merek berpengaruh secara simultan terhadap minat masyarakat dalam menggunakan Jaminan Kesehatan Nasional (JKN) di Kota Merauke. Oleh karena itu, hasil penelitian ini menunjukkan bahwa gaya hidup dan citra merek memainkan peran penting dalam mempengaruhi minat masyarakat untuk memanfaatkan Jaminan Kesehatan Nasional (JKN) di Kota Merauke. Hal ini menyoroti pentingnya mempertimbangkan faktor-faktor ini dalam mempromosikan dan meningkatkan pemanfaatan layanan kesehatan.

**Kata kunci:** Gaya Hidup, Citra Merek, Minat Masyarakat.

#### **1. Introduction**

As time goes by, health becomes more and more important. This is due to various factors that cause high health problems, such as work factors, environmental conditions, and other factors. This makes the government focus on the health sector in order to improve the quality of life of the nation. Improving health is crucial because it can pave the way for improving the quality of human resources to build the country (Fahrizal & Sulistyowati, 2020). The role of the state in fulfilling the basic needs of the people is very necessary, especially in the form of comprehensive health services, with health recognized as one of the human rights. The state is responsible for equitable, fair, and affordable health services and facilities for all levels of

society. To carry out this, the government needs to make efforts to ensure access to health services so that they can be reached for all ages (Kuraini, 2021). Obtaining health services is a human right guaranteed by various legal instruments, therefore the government is obliged to, (1) Organize health efforts that are equitable and affordable for the community, (2) Financing health services that are of a *public goods*, for example, immunization and eradication of various infectious diseases, and (3) Financing health services for the poor and the elderly.

In order to realize this, the Government issued Law Number 40 of 2004 concerning the National Social Security System to provide certainty of social protection and welfare for all people. National Health Insurance is part of the national social security system which is organized with the Social Health Insurance mechanism which is *mandatory*. The national health insurance program (JKN) is a government program that aims to provide comprehensive health insurance certainty for all people so that they can live a healthy, productive and prosperous life (Tsamara et al., 2023). The national health insurance program is organized based on the principle of social insurance and the principle of equity, which is the similarity in obtaining services in accordance with medical needs that are not related to the amount of contributions that have been paid (Surjono & Johan, 2025).

Interest is the motivation that drives people to do what they want when they are free to choose. Every interest will satisfy a need in carrying out its function, the will is closely related to thoughts and feelings (Kuraini, 2021). While public interest is a psychological symptom of human beings that shows that there is an attention to objects that cause feelings of pleasure or happiness so that it causes a tendency to carry out activities to achieve goals (Aprani, 2018). A fast-paced and busy modern lifestyle can make people tend to seek health services that are easily accessible and efficient (Andini & Lestari, 2021).

*Brand Image* (brand image) is an impression that exists in the mind of consumers about a brand that is formed from the message and experience of consumers about the brand so that it creates a perception in the minds of consumers (Shadrina et al., 2021). Based on the results of previous research that has been conducted by (Agmeka et al., 2019) stating that the brand image has an effect on purchase intent. In line with research (Alfian Muhammad, 2022) which states that the lifestyle and *brand image* has a simultaneous effect on interest. Based on the background and previous research, this study aims to examine the extent of the influence of lifestyle and *brand image* in influencing people's interest in using JKN services in Merauke City.

## 2. Theoretical Foundation

Kotler & Keller (2018), stated that Lifestyle describes all of a person's patterns in acting and interacting in the world. Lifestyle is a person's lifestyle in the world which is expressed in their activities, interests and opinions that show a person's overall self in interacting with his environment. Lifestyle or as it is often called *lifestyle* It is also a person's effort to make himself exist or different from others, along with the development of technology that is increasingly developing in the world (Isyana & Sujana, 2020). According to (Sumarwan, 2014) there are nine types of lifestyles: *Functionalist, Nurturers, Aspirers, Experiential, Succeeders, Moral Majority, The Golden Years, Sustainers, and Subsisters*.

*Brand Image* is a series of associations (perceptions) that exist in the consumer's mind towards a *fire*, usually organized into a meaning. An image or association represents a perception that can reflect objective reality or not. The image formed from this association (perception) is what underlies the purchase decision and even brand loyalty (*brand loyalty*) from consumers. Brand image measurement can be done based on aspects *strengthness, uniqueness and favorable* (Kotler & Keller, 2018). According to (Alma, 2016) brand image has five types: (1) shadow image, (2) prevailing image, (3) image of hope, (4) organizational image, and plural image.

According to (Setiawan et al., 2022). Interest is a sense of preference and interest in something or activity, without anyone telling it. Interest can also be interpreted as a sense of preference and interest in one thing or activity, without anyone telling them. The factors that influence interest are "underlying mood". A person's mood can affect the onset of interest. If a person has a bad mood, then his interest is also not good. And vice versa, if a person has a good mood, then his interest is also good. In this case, interest arises due to factors from within the individual (Kotler & Keller, 2018).

### **Lifestyle and Public Interest**

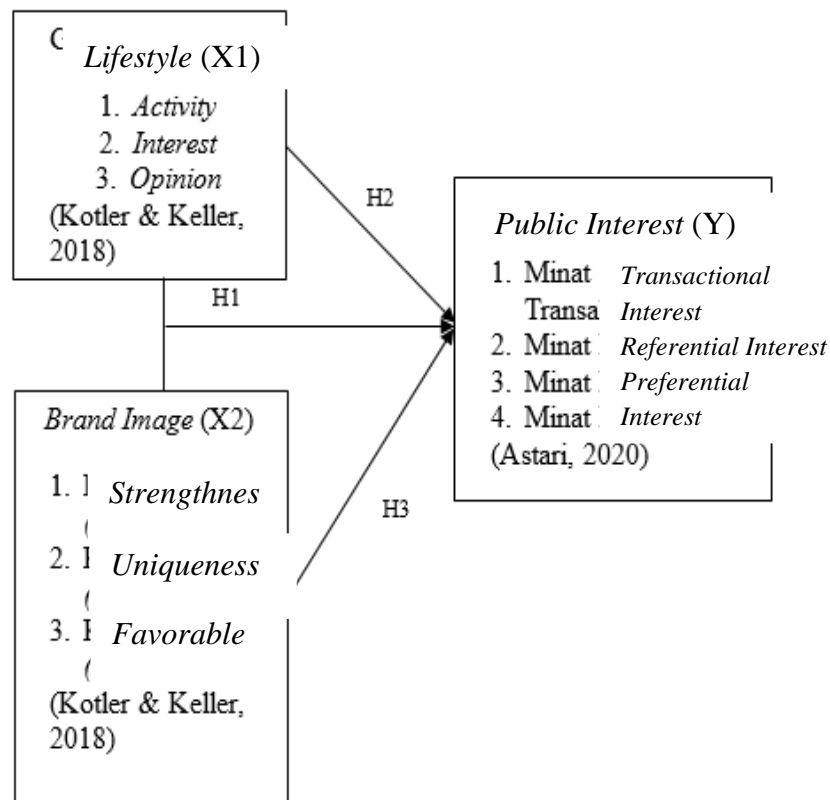
The development of the era and technological advances have brought significant changes in people's lifestyles (Pasca, 2022). Lifestyle is no longer just a reflection of basic needs, but has become a symbol of identity, social status, and values held by individuals and groups. In a broader social context, lifestyle is closely related to public interest. Lifestyle shapes people's perspectives, consumption patterns, and priorities in everyday life (Vyncke, 2022). For example, increasing awareness of a healthy lifestyle encourages people to pay more attention to food intake, physical activity, and mental health. This not only affects individuals, but also encourages the government and private sector to provide public facilities such as city parks, bicycle paths, and environmentally friendly products that support this lifestyle (Bouman & Brown, 2010). Here it can be seen that lifestyle can influence the direction of public policies and programs. In addition, the lifestyle that develops in society is also often a driver of trends and public opinion. For example, a digital lifestyle with massive use of social media has shaped the way people access information, convey aspirations, and participate in public issues (Trabzon et al., 2023). When people's lifestyles change, their interests and needs also change, thus influencing the public agenda and the direction of attention of the government and social institutions. Thus, lifestyle not only reflects individual choices, but also plays an important role in shaping and influencing public interest.

H1. Lifestyle has a positive influence on public interest

### **Brand image and Public interest**

In the fast-paced and competitive information era, brand image plays a strategic role in shaping public perception of a product, service, or even an institution (Hsieh & Li, 2008). Brand image no longer only functions as a marketing element, but also becomes an important factor that can influence public interest in various social and economic contexts. A strong and positive brand image can attract the attention of the wider community (Dahle, 2020). When a brand is associated with certain values such as quality, trust, sustainability, or social concern, the brand indirectly shapes public opinion and interest (Nasib et al., 2022). For example, a brand that consistently shows concern for environmental and social issues will more easily attract public sympathy and encourage consumer participation in movements that are in line with those values. On the other hand, brand image can also create social and cultural pressure on certain standards in society (Hanzaee & Farsani, 2011). When big brands promote a healthy lifestyle, inclusivity, or environmentally friendly technology, the public collectively begins to pay attention and adjust their interests to these issues. This means that brand image is not only a reflection of public interest, but can also be a driving force for social change that is in line with community aspirations (Utama & Ambarwati, 2022). Thus, brand image has a significant role in shaping and directing public interest. The stronger and more relevant a brand image is in the eyes of the public, the greater its influence in determining the direction of public attention, concern, and action on certain issues.

H2. Brand image has a positive effect on public interest



**Figure 1. Research Paradigm**  
Source: Processed Author, 2025

### 3. Research Methods

This study uses quantitative methods conducted in four Merauke Regencies. The data obtained was analyzed using statistical tests to find the facts of each variable studied and determine the influence between independent and dependent variables using the Multiple Linear Regression Technique. This study uses SPSS software version 25.

### 4. Results And Discussion

#### Validity Test

Validity testing is carried out based on item analysis, which correlates the score of each item with the variable score (the result of summing up all the scores of the question items). The correlation technique uses Pearson Correlation, calculated using the help of the SPSS program.

**Table 1. Validity test**

Thing	Requirement	Result	Consideration
Validity X1	$r_{\text{calculation}} > r_{\text{table}} = 0.2967$	$> 0.2967$	Qualify
Validity X2	$r_{\text{calculation}} > r_{\text{table}} = 0.2967$	$> 0.2967$	Qualify
Validity and	$r_{\text{calculation}} > r_{\text{table}} = 0.2967$	$> 0.2967$	Qualify

Source: Primary Data. SPSS Software Processing, 2025

The results of the validity test of the questionnaire items in Table 1 show that all statement items on each variable X1. So, it can be said that the questionnaire items on the variables Lifestyle (X1), Brand Image (X2), and Interest (Y) are valid and can be used to measure the variables being studied.

### Reliability

Reliability means that if the respondent's answer to a question is consistent or stable over time, the higher the reliability coefficient, the more reliable the answer obtained from the respondent. The reliability test in this study was carried out by calculating the magnitude of *the Cronbach's Alpha value* of the instrument from each variable tested.

**Table 2. Reliability Test**

Variable	Requirement	Result	Consideration
Reliability X1	Alfa Cronbach > 0,6	0,787	Qualify
Reliability X2	Alfa Cronbach > 0,6	0,814	Qualify
Reliabilitas And	Alfa Cronbach > 0,6	0,897	Qualify

Sumber: SPSS (*Statistic Program for Social Science*) 25

The results of the reliability test in Table 2 conducted on all research items show that all research items are reliable (the value of the reliability coefficient is more significant than 0.6) so that these variables are reliable and can be used for future research.

### Classic Assumption Test

#### (1) Multicollinearity Test

The multicollinearity test is useful to find out whether a strong correlation between independent variables has been found in the proposed regression model. If there is a strong correlation, then there is a multicollinearity problem that must be addressed. A good regression model is that there is no multicollinearity or no correlation between independent variables.

**Table 4. Multicollinearity Test**

Coefficients <sup>a</sup>							
		Unstandardized Coefficients	Standardized Coefficients	t	Mr.	Collinearity Statistics	
Model		B	Std. Error	Beta		Tolerance	BRIGH T
1	(Constant)	3.930	2.186		1.797	.075	
	Lifestyle	.370	.083	.331	4.467	.000	1.987
	Brand Image	.674	.090	.555	7.478	.000	1.987

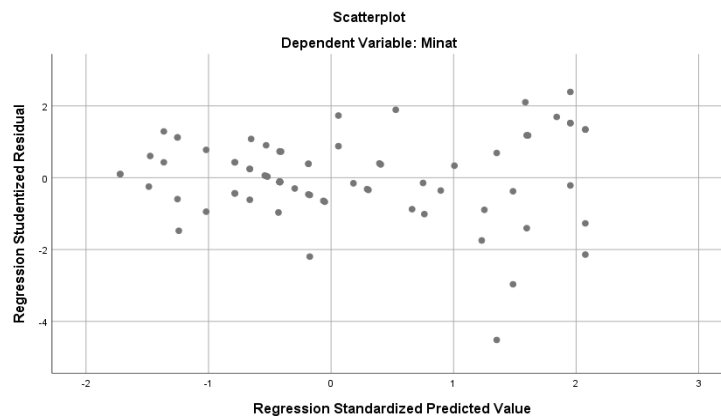
a. Dependent Variable: Minat

Sumber: SPSS (*Statistic Program for Social Science*) 25

Table 4 shows the value of the calculation results, obtained from *the tolerance value* above 0.1, which is 0.503 and *the Value Inflation Factor (VIF)* below 10, which is 1.987, so that it can be concluded that there is no multicollinearity between the free variables.

#### (2) Heteroscedasticity Test

The heteroscedasticity test was carried out to find out whether in a regression model, there is an unequal variance from the residual of one observation to another. If the variance from the residual of one observation to another observation is fixed, it is called homoscedasticity, while if it is different, it is called heteroscedasticity.

**Figure 2. Heteroscedasticity Test**

Sumber: SPSS (Statistic Program for Social Science) 25

Based on the scatter diagram above, it can be seen that the residual distribution is not homogeneous. This can be seen from the plot that spreads and does not form a certain pattern. With such results, it is proven that there are no homokedastic symptoms or regression equations that meet the heteroscedasity assumption.

### Multiple Linear Regression Test

According to the multiple, multiple regression analysis will be carried out if the number of independent variables is at least 2. (P. D. Sugiyono, 2017)

**Table 5. Multiple Linear Regression Test**

Coefficients <sup>a</sup>					
Model		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	
1	(Constant)	3.930	2.186		1.797
	Lifestyle	.370	.083	.331	4.467
	Brand Image	.674	.090	.555	7.478

a. Dependent Variable: Minat

Sumber: SPSS (Statistic Program for Social Science) 25

Based on Table 5, it can be seen that the equation of multiple linear regression analysis in this study is:

$$Y = 3.930 + 0.370X_1 + 0.674X_2 + e$$

It can be concluded that:

1. The value of the constant ( $\alpha$ ) is 3.930. This can be interpreted if the value of Lifestyle and Brand Image is 0, then the value of Public Interest is 3,930.
2. The value of the regression coefficient of the Lifestyle variable ( $\beta_1$ ) has a positive value of 0.370. It can be interpreted that every increase in Lifestyle by 1 unit will increase Public Interest by 0.370 units assuming other independent variables have fixed values.
3. The value of the regression coefficient of the Brand Image variable ( $\beta_2$ ) has a positive value of 0.674. It can be interpreted that every increase in Brand Image by 1 unit will increase Public Interest by 0.674 units assuming other independent variables have a fixed value.

### F-Test.

The F-test was carried out to test the suitability of the multiple linear regression model. The value of F can be seen from the output using the SPSS program, the analysis of the F test in this study is used to determine the compatibility between the independent variable consisting of lifestyle ( $X_1$ ) and brand image ( $X_2$ ) whether it has a significant effect on public interest ( $Y$ ) as a bound variable.

**Table 6. Test F**

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Mr.
1	Regression	619.807	2	309.904	122.172	.000b
	Residual	296.784	117	2.537		
	Total	916.592	119			

a. Dependent Variable: Minat

b. Predictors: (Constant), Brand Image, Gaya Hidup

Sumber: SPSS (Statistic Program for Social Science) 25

Based on Table 6, it can be seen that the significant value is 0.00 and the calculated F value is 122,172.

The F value of the table can be calculated:

$$\begin{aligned}
 \text{Table} &= F(k ; n-k-1) \\
 &= F(2; 120-3-1) \\
 &= F(2; 116) \\
 &= 2.68
 \end{aligned}$$

Thus, the significant value  $< 0.05$  ( $0.000 < 0.05$ ) and the value F calculate  $> F$  table ( $122.172 > 2.68$ ) can be determined that  $H_0$  is rejected and  $H_a$  is accepted. The results of the F test prove the suitability of the multiple linear regression model.

### T-test

The T test was carried out to determine the value of the influence of each independent variable on the bound variable in this study

**Table 7. T-test**

Coefficients <sup>a</sup>					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	3.930	2.186		1.797
	Lifestyle	.370	.083	.331	4.467
	Brand Image	.674	.090	.555	7.478

a. Dependent Variable: Minat

Sumber: SPSS (Statistic Program for Social Science) 25

- Lifestyle (X1) to Community Interest (Y)

The value of t-calculated  $> t$  table ( $4.467 > 1.99$ ) and the significance of  $< 0.05$  ( $0.00 < 0.05$ ) then  $H_0$  is rejected, and  $H_a$  is accepted so it can be concluded that lifestyle partially affects interest. A positive t-value means that it has a positive effect, that is, if the lifestyle increases, interest will increase.

- Brand Image (X2) to Public Interest (Y)

The value of t-calculated  $> t$  table ( $7.478 > 1.99$ ) and the significance of  $< 0.05$  ( $0.00 < 0.05$ ) then  $H_0$  is rejected, and  $H_a$  is accepted so it can be concluded that *Brand Image* partially affects Interest. A positive t-value means that it has a positive effect, that is, if *the Brand Image* increases, the Public Interest will increase.

### Coefficient Determination Test

The determination coefficient test was carried out to find out how much contribution the variables Lifestyle (X1) and *Brand Image* (X2) gave to Public Interest (Y). R Square (R<sup>2</sup>) or square R indicates the coefficient of determination.

**Table 8. Determination Coefficient Test Results**

Model Summary
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Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	.822a	.676	.671	1.593
a. Predictors: (Constant), Brand Image, Gaya Hidup				

Sumber: SPSS (Statistic Program for Social Science) 25

Based on Table 8, the definition of R is a multiple correlation, which is the correlation between two or more independent variables against a bound variable. The value of R ranges from 0 to 1, if it is close to 1 then the relationship is closer but if it is close to 0 then the relationship is weaker.

The R value in table 4.12 is 0.676 meaning the correlation between lifestyle variables and *brand image* against interest The community has a fairly close relationship, because the R value is close to 1.

$$\begin{aligned}
 \text{KD} &= R^2 \times 100\% \\
 &= (0.676) \times 100\% \\
 &= 67.6\%.
 \end{aligned}$$

Meanwhile, it is known that the value of *R Square* 0.676 or 67.6%, which indicates that there is a simultaneous influence between lifestyle variables and *brand image* against interest 67.6% and the remaining 32.4% are influenced by other variables, such as price, service quality or other variables that are not measured in this study.

## Discussion

This research consists of 3 (three) variables, namely Lifestyle (X1), *Brand Image* (X2) and Ask the Community (Y). From these three variables, the researcher made 3 (three) hypotheses that were tested. The results of the hypothesis test are as follows:

**Table 9. Hypothesis Test Results**

Code	Hypothesis	Test Results
H1	Lifestyle and <i>brand image</i> have a simultaneous effect on people's interest in using the National Health Insurance (JKN) in Merauke City.	Accepted
H2	Lifestyle has a partial effect on people's interest in using the National Health Insurance (JKN) in Merauke City.	Accepted
H3	<i>Brand image</i> has a partial effect on people's interest in using the National Health Insurance (JKN) in Merauke City.	Accepted

Source: SPSS Processing Results Version 25

The results of the study stated that from the three hypotheses in Table 9 above, after being tested with SPSS Version 25.00 processing, the three variables Lifestyle (X1), Brand Image (X2), and Interest (Y) were accepted.

## 5. Conclusion

- (1) In the results of the descriptive analysis of respondents' responses to lifestyle variables, the average recapitulation value was in the good category. The smallest value is in the interest dimension, which is the public's interest in participating in socialization activities or seminars about health. In the Brand Image variable, the results of the descriptive analysis of respondents' responses were found that the average recapitulation value was in the good category. The lowest value is in the dimension of strength, which is trust in the facilities that will be provided. The results of the descriptive analysis on the variables of public interest, the average recapitulation value is in the good category. The lowest score is in the dimension of



referential interest, namely the willingness to convey information about the JKN Program through social media.

- (2) Lifestyle affects the Interest of the Community, meaning that every increase in the Lifestyle of the community will increase the Interest of the Community in using the National Health Insurance (JKN). This shows that with adequate *Activity, Interest* and *Opinion*, the public's interest will also increase
- (3) *Brand image* affects public interest, meaning that every increase in *brand image* in the National Health Insurance (JKN) will increase public interest. This shows that with adequate strength, uniqueness and liking, the public's interest will also increase.
- (4) Lifestyle and *brand image* have a simultaneous effect on people's interest in using the National Health Insurance (JKN) in Merauke City. These results prove the suitability of multiple linear regression models.

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