
THE EFFECT OF FINANCIAL LITERACY AND INCOME ON CONSUMPTIVE BEHAVIOR WITH FINANCIAL BEHAVIOR AS AN INTERVENING VARIABLE ON GAMERS IN PALANGKA RAYA CITY

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Abstract

Objective – This researcher aims to determine the effect of financial literacy and income on financial behavior with financial behavior as an intervening variable.

Design/Methodology/Approach – This type of research is quantitative. The population of this study is Mobile Legends: Bang-Bang gamers in Palangka Raya City with a sample of 96 respondents using non-probability sampling techniques obtained through questionnaires. Data analysis methods are descriptive analysis and inferential analysis using SmartPLS 4.0 analysis tools.

Findings – The results of the study is Financial literacy does not have a significant effect on consumptive behavior on gamers in Palangka Raya City. Income has a significant effect on consumptive behavior on gamers in Palangka Raya City. Financial literacy and income has a significant effect on financial behavior. Financial literacy and income does not affect on consumptive behavior through financial behavior as an intervening variable on gamers in Palangka Raya City.

Conclusion and Implications – This study is expected to be a reference for future researchers and further developed, such as looking for other variables that have a possible influence on financial behavior and consumptive behavior.

Keywords: Consumptive Behavior, Financial Behavior, Financial Literacy, Income

INTRODUCTION

The In today's digital era, technological developments around the world have brought significant changes in human life where technology has become a necessity in daily life, one of which is games. A game is a type of gaming activity that is carried out in a pretended but real context, where gamers try to achieve at least one goal by following the rules set in the game (Adams and Rollings, 2010). A gamer is a person who makes games a part of his life (Syam, 2022).

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In recent years, online games have begun to be popular with people in Indonesia today, one of which is a game with the MOBA genre, namely Mobile Legends: Bang-Bang. MOBA (Multiplayer Online Battle Arena) is a type of game in which gamers are divided into two teams that fight each other where each gamer involved will control the chosen character and play a certain role in the team, victory depends on the gamer's ability to control the character and good cooperation in the team (Tyran and Chomatek, 2021).

Based on the company that created this game, Moonton, the number of monthly active gamers of Mobile Legends: Bang-Bang worldwide reached more than 90 million, of which Indonesian gamers accounted for 34 million gamers, with 80% being male and the rest being female (Pratnyawan and Rachmanta, 2021). From data released by the analysis company Sensor Tower, Moonton's revenue from the Mobile Legends: Bang-Bang game from the beginning of its release in 2016 to 2019 reached \$502.5 million dollars with Indonesian gamers contributing \$69.2 million dollars or 14% of Moonton's revenue (Chapple, 2020). This is reinforced by GridGames.ID media where Indonesian gamers are willing to spend their money to buy game items where the average gamer makes 1 to 3 transactions every month with 67.96% of gamers spending less than Rp 100,000.00 for a single transaction, 27.31% spending Rp 100,000.00-Rp 300,000.00 and 4.72% more than Rp 300,000.00 (Febriansyah, 2021). From this information, it is known that many Mobile Legends: Bang-Bang gamers spend their money to play this game. This can happen because in this game there are game items that can be purchased with money such as skins, characters, and other items with the aim of supporting the excitement of playing the game and increasing the social status of the gamers themselves. Where the actions of these gamers in buying game items are actually less needed, including in consumptive behavior.

Fauzi and Sulistyowati (2022) said that buying game items is a form of consumptive behavior because the items in the game are not included in the needs that must be met. Pulungan and Febriaty (2018) said that consumptive behavior is behavior that consumes goods that are actually less necessary, especially those related to the consumption of secondary goods. According to Rahma et al., (2022) and Fauzi and Sulistyowati (2022) said that the factors that affect consumptive behavior are financial literacy and income as well as financial behavior. Financial literacy is defined as knowledge of finance, financial concepts, skills in utilizing finance and managing personal finances in order to make short-term and long-term decisions (Safryani et al., 2020). Income is all money that can be obtained from the use of wealth or services obtained by a person in a certain period of time (Hanum, 2017). In addition to the two variables above, there are other variables that have an indirect relationship with consumptive behavior, namely financial behavior. Financial behavior is a person's ability to manage their daily financial funds such as planning, managing, budgeting and saving (Arianti, 2020).

Researchers are interested in conducting research on the above variables in Mobile Legends: Bang-Bang gamers and the city of Palangka Raya because there has been no research conducted on objects in the location to be studied, but the activities carried out by Mobile Legends: Bang-Bang gamers in the city of Palangka Raya are very active, so it is interesting to research. This is strengthened where this game is often used as a competition venue in activities in Palangka Raya City such as a tournament held by ESI Central Kalimantan on October 22, 2022 at Cafe Easy Palangkaraya, Jalan Patih Rumbih which this tournament was attended by more than 32 Palangka Raya City teams and on Saturday, October 29, 2022 (Halo Dayak, 2022).

Based on the background of this study, it can be formulated, namely does financial literacy affect consumptive behavior in gamers in Palangka Raya City?, does income affect consumptive

behavior in gamers in Palangka Raya City?, does financial literacy affect financial behavior in gamers in Palangka Raya City?, does income affect financial behavior in gamers in Palangka Raya City?, Does financial behavior affect consumptive behavior in gamers in Palangka Raya City?, does financial literacy affect consumptive behavior through financial behavior as an intervening variable in gamers in Palangka Raya City?, and does income affect consumptive behavior through financial behavior as an intervening variable in gamers in Palangka Raya City?.

The purpose of this study is to find out the influence of financial literacy on consumptive behavior in gamers in Palangka Raya City, to find out the influence of income on consumptive behavior in gamers in Palangka Raya City, to find out the influence of financial literacy on financial behavior in gamers in Palangka Raya City, to find out the influence of income on financial behavior in gamers in Palangka Raya City, to find out the influence of financial behavior on consumptive behavior in gamers in Palangka Raya City, to find out the influence of financial literacy on consumptive behavior through financial behavior as an intervening variable in gamers in Palangka Raya City, and to find out the influence of income on consumptive behavior through financial behavior as an intervening variable in gamers in Palangka Raya City.

The benefits of this research are that for the Palangka Raya City government, this research can be used as a study material in making decisions about consumptive behavior in Mobile Legends: Bang-Bang gamers in Palangka Raya City, for the public it is hoped that it can provide awareness for the public about the influence of consumptive behavior on Mobile Legends: Bang-Bang gamers in Palangka Raya City and for researchers it is hoped that it can be a reference in the financial field so that it can provide benefits for further research.

The hypothesis of this study is that financial literacy has a significant effect on consumptive behavior in gamers in Palangka Raya City, income has a significant effect on consumptive behavior in gamers in Palangka Raya City, financial literacy has a significant effect on financial behavior in gamers in Palangka Raya City, income has a significant effect on financial behavior in gamers in Palangka Raya City, financial behavior has a significant effect on behavior consumptive in gamers in Palangka Raya City, financial literacy affects consumptive behavior through financial behavior as an intervening variable in gamers in Palangka Raya City, and income affects consumptive behavior through financial behavior as an intervening variable in gamers in Palangka Raya City.

METHODS

The type of research used is quantitative research. The location of the study was carried out in the city of Palangka Raya with a population of 306,104 people (Hidayat and Sasatra, 2024) with the number of respondents being 96 Mobile Legends: Bang-Bang gamers with the Lemeshow formula (Nur'aeni and Widyasari, 2022). The sample was obtained using a non-probability sampling technique with a purposive sampling approach (Sekaran and Bougie, 2016). This research was obtained through a questionnaire measured on a Likert scale of 1 to 5 (Sekaran and Bougie, 2016) and then processed to interpret the results of descriptive analysis with interval scores (Sugiyono, 2020). The theories used are the theory of planned behavior initiated by Icek Ajzen in 1985 (Iqlima, 2022), the theory of financial literacy with five indicators (Prihatini and Irianto, 2021), the theory of income with four indicators (Lukman Yasin et al., 2023), the theory of consumptive behavior with eight indicators (Lestari, 2021), and the theory of financial behavior with four indicators (Prihastuty and Rahayuningsih, 2018). The operational definition of variables is:

Table 1. Variable identification

Variable	Definition	Variable Indicator
Financial Literacy (X1) (Safryani et al., 2020)	knowledge of finance, financial concepts as a whole, skills in utilizing finance and managing personal finances in order to make short-term and long-term decisions	<ul style="list-style-type: none"> - Knowledge of financial concepts - Ability to make decisions about finances - Confidence to make financial planning for the future - Skills to communicate about financial concepts - Skills to manage personal finances
Income (X2) (Lukman Yasin et al., 2023).	all types of income, including income earned without providing any activity, received by the residents of a country	<ul style="list-style-type: none"> - Recurring income - Bonuses/incentives - Additional income - Investment
Financial Behavior (Z) (Arianti, 2020)	An individual's ability to manage his or her financial funds on a daily basis such as planning, managing, budgeting and saving	<ul style="list-style-type: none"> - Financial planning and budgeting - Saving and investing - Use and expenditure of money - Evaluate budget usage
Consumptive Behavior (Y) Fauzi dan Sulistyowati (2022)	namely excessive consumption activities, which are not based on needs but on satisfaction and desire alone	<ul style="list-style-type: none"> - Purchase because of the lure of other gifts - Buying for self-esteem and appearance - Purchase because they are interested in packaging - Purchase of two or more products of the same type but different brands - Buying expensive items to grow confidence - Purchase of products based on price considerations - Purchase of a product because it mimics the behavior of the advertising model - Purchase of products to maintain social status

Source: Lukman Yasin et al., (2023); Fauzi & Sulistyowati, (2022); Safryani et al., (2020); Reviandani, (2019).

The data analysis methods in this study are descriptive analysis and inferential analysis. Before the data analysis was carried out, the characteristics of the respondents were tabulated. Sugiyono (2020) said that the descriptive analysis method is a statistic used to analyze data by describing data that has been collected without the intention of drawing general conclusions. Sugiyono (2020) said that inferential analysis is a statistical technique that aims to analyze sample data and the results are applied to the population. Inferential analysis uses a statistical test tool with a variance-based structural equation test that is able to describe latent variables by being measured

by manifest variables, namely Partial Least Square using the SmartPLS 4 application (Ghozali, 2013). Partial Least Square consists of an evaluation of the measurement model (outer model) consisting of loading factor, composite reliability, average variance extrance, and discriminant validity (consisting of fornell-lacker criterion and HTMT) (Ghozali and Latan, 2015). Furthermore, the evaluation of the structural model (inner model) consisting of VIF and hypothesis testing with a 95% confidence interval (Hair Jr et al., 2021). Finally, the evaluation of the quality of the model consisting of R-square, Q-square, F-square, Goodness of fit index, SRMR, and PLS Predict (Hair Jr et al., 2021).

RESULTS AND DISCUSSION

In the characteristics of the respondents, a tabulation of the respondents' answers from the questionnaire will be made with the following results:

Table 2. Characteristics Responden

Gender	Number of Respondents	Percentage
Male	85	89%
Female	11	11%
Total	96	100%
Education Levels	Number of Respondents	Percentage
Junior High School/Islamic Junior High School	4	4%
Senior High School/Islamic Senior High School/ Vocational High School	46	48%
Associate Degree (D2)	1	1%
Associate Degree (D3)	3	3%
Bachelor's Degree	41	43%
Master's Degree	1	1%
Total	96	100%
Profession	Number of Respondents	Percentage
Student	74	77%
Entrepreneur	11	12%
Police/Soldier	1	1%
Private Employee	6	6%
Laborer	3	3%
Teacher	1	1%
Total	96	100%
Age	Number of Respondents	Percentage
15 - 20 years old	38	40%
21 - 25 years old	51	53%
Over 26 years old	7	7%
Total	96	100%
Income	Number of Respondents	Percentage
Rp 100.000 - Rp 499.999	50	52%
Rp 500.000 – Rp 999.999	12	13%
Rp > 1.000.00	34	35%
Total	96	100%
How Long to Play	Number of Respondents	Percentage
1 month - 6 months	12	13%

More than 6 months - 1 year	6	6%
Over 1 year	78	81%
Total	96	100%
Type of Items Frequently Purchased	Number of Respondents	Percentage
Hero	15	16%
Skin	55	58%
Draw	6	6%
Starlight Member	4	4%
Weekly Diamond Pass	9	9%
Battle Emote	2	2%
Card Change Name	1	1%
Hero, Skin	1	1%
Skin, Weekly Diamond Pass, Starlight Member	1	1%
Skin, Starlight Member, Battle Emote	1	1%
Skin, Weekly Diamond Pass, Starlight Member, Battle Emote, Draw	1	1%
Total	96	100%

Source: Primary data processed (2024).

The conclusion of the gender data results is that the majority who filled out the questionnaire were male with a total of 85 people or 89% of the total respondents. The conclusion of the results of the education levels data is that the majority who filled out the questionnaire were the education levels of senior high school/islamic senior high school/vocational high school with a total of 46 people or 48% of the total respondents. The conclusion of the results of the profession data is that the majority of those who filled out the questionnaire were student totaling 74 people or 77% of the total respondents. The conclusion of the age data results is that the majority of those who fill out the questionnaire are aged 21-25 years old, totaling 51 people or 53% of the total respondents. The conclusion of the income data results is that the majority of respondents who fill out the questionnaire are respondents with an income of Rp 100,000 - Rp 499,999 amounting to 50 people or 52% of the total respondents. The conclusion of the data on how long to play is that the majority who fill out the questionnaire are respondents with over 1 year totaling 78 people or 81% of the total respondents. As well as the conclusion of the data on the types of items frequently purchased, the majority of those who filled out the questionnaire were buying skin items with a total of 55 people or 58% of the total respondents.

In the descriptive analysis, a tabulation of the respondents' answers from the questionnaire will be made with the following results:

Table 3. Respondents' Assessment of Financial Literacy (X1)

No	Respondents' Answers					Mean	Description
	SD (1)	D (2)	N (3)	A (4)	SA (5)		
X1.1	0	1	31	43	21	3.875	Agree
X1.2	0	1	25	47	23	3.958	Agree
X1.3	0	2	26	46	22	3.917	Agree
X1.4	0	6	35	36	19	3.708	Agree
X1.5	0	4	25	36	31	3.979	Agree

Average Financial Literacy Variable (X1)	3.887	Agree
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Source: Primary data processed (2024).

Based on the results of the descriptive analysis of financial literacy, it is known that 96 respondents who gave responses showed an average score of 3,887 with the category agreeing. This shows that gamers in Palangka Raya City have been able to manage their personal finances.

Table 4. Respondents' Assessment of Income (X2)

No	Respondents' Answers					Mean	Description
	SD (1)	D (2)	N (3)	A (4)	SA (5)		
X2.1	2	7	34	30	23	3.667	Agree
X2.2	1	20	47	22	6	3.125	Neutral
X2.3	2	14	39	31	10	3.344	Neutral
X2.4	0	25	34	27	10	3.229	Neutral
Average Income (X2)						3.343	Neutral

Source: Primary data processed (2024).

Based on the results of the descriptive analysis of income, it is known that from the 96 respondents who gave responses, the average score was 3,343 with a neutral category. This shows that gamers in Palangka Raya City already have a good routine income such as salaries, wages, and monthly allowances from their parents.

Table 5. Respondents' Assessment of Consumptive Behavior (Y)

No	Respondents' Answers					Mean	Description
	SD (1)	D (2)	N (3)	A (4)	SA (5)		
Y1.1	3	17	37	27	12	3.292	Neutral
Y1.2	9	21	32	24	10	3.052	Neutral
Y1.3	8	14	37	21	16	3.240	Neutral
Y1.4	8	22	35	23	8	3.010	Neutral
Y1.5	13	11	39	21	12	3.083	Neutral
Y1.6	2	9	26	29	30	3.792	Agree
Y1.7	16	17	40	9	14	2.875	Neutral
Y1.8	20	19	31	15	11	2.771	Neutral
Average Consumptive Behavior (Y)						3.139	Neutral

Source: Primary data processed (2024).

Based on the results of the descriptive analysis of consumptive behavior, it is known that 96 respondents who gave responses showed an average score of 3,139 with a neutral category. This shows that gamers in Palangka Raya City can consider the price before buying game items.

Table 6. Respondents' Assessment of Financial Behavior (Z)

No	Respondents' Answers					Mean	Description
	SD (1)	D (2)	N (3)	A (4)	SA (5)		
Z1.1	0	6	29	44	17	3.750	Agree
Z1.2	2	9	27	37	21	3.125	Agree

Z1.3	1	2	24	43	26	3.344	Agree
Z1.4	2	4	29	43	18	3.740	Agree
Average Financial Behavior (Z)						3.781	Agree

Source: Primary data processed (2024).

Based on the results of the descriptive analysis of financial behavior, it is known that 96 respondents who gave responses showed an average score of 3,781 with the category of agreeing. This shows that gamers in Palangka Raya City have been able to be careful in the use and spending of money.

In the inferential analysis, data processing was carried out to prove the research hypothesis with the following results:

Table 7. Outer Model

Variable	Indicators	LF	CR	CA	Rho A	AVE	FLC	HTMT
Financial Literacy (X1)	X1.1	0.783	0.877	0.827	0.845	0.588	0.767	
	X1.2	0.749						
	X1.3	0.789						
	X1.4	0.702						
	X1.5	0.806						
Income (X2)	X2.1	0.732	0.853	0.776	0.798	0.593	0.770	0.362
	X2.2	0.813						
	X2.3	0.737						
	X2.4	0.796						
Consumptive Behavior (Y)	Y1.1	0.740	0.826	0.720	0.724	0.542	0.736	0.402
	Y1.2	0.742						
	Y1.3	0.756						
	Y1.4	0.706						
	Y1.5	0.734						
	Y1.6	0.722						
	Y1.7	0.795						
	Y1.8	0.799						
Financial Behavior (Z)	Z1.1	0.794	0.922	0.905	0.919	0.588	0.773	0.137
	Z1.2	0.754						
	Z1.3	0.791						
	Z1.4	0.788						

Source: Primary data processed (2024).

Based on the results of outer loading, it is known that the value of each variable indicator item has an outer loading > 0.7, so the results of the loading factor (LF) are declared valid. Based on the results of composite reliability, it is known that all indicator constructs are declared reliable because the composite reliability (CR) > 0.7. In addition, the results of Cronbach's alpha (CA) and Rho A are known to be all indicator constructs declared reliable because > 0.7. Based on the results of the average variance extracted (AVE), it was declared valid because the AVE > 0.5. Based on the results of discriminant validity known by the Fornell-Lacker Criterion, all variable AVE roots are greater than the correlation between variables so that they have good discriminatory validity. HTMT

(Heterotrait Monotrait Ratio) has a value below 0.85 or below 0.90, meaning that all variable indicators have good discriminatory validity.

Table 8. VIF Test

	VIF
Financial Literacy -> Financial Behavior	1.103
Financial Literacy -> Consumptive Behavior	1.384
Income -> Financial Behavior	1.103
Income -> Consumptive Behavior	1.555
Financial Behavior -> Consumptive Behavior	1.407

Source: Primary data processed (2024).

Based on the results of the VIF showed less than 5, it means that there was no multicollinearity problem in the variables in the structural model.

Table 9. Hypothesis Test

Variable	Original Sample (O)	Sample Mean (M)	Standar Deviation (STDEV)	T-Statistics(O/STDEV)	P Values	Result
Path Coefficient						
Financial Literacy → Consumptive Behavior	0.085	0.091	0.146	0.583	0.560	H1 Rejected
Income → Consumptive Behavior	0.312	0.346	0.090	3.454	0.001	H2 Accepted
Financial Literacy → Financial Behavior	0.447	0.456	0.098	4.539	0.000	H3 Accepted
Income → Financial Behavior	0.193	0.201	0.094	2.056	0.040	H4 Accepted
Financial Behavior → Consumptive Behavior	-0.073	-0.088	0.126	0.582	0.561	H5 Rejected
Indirect Effect						
Financial Literacy → Financial Behavior → Consumptive Behavior	-0.033	-0.043	0.063	0.517	0.605	H6 Rejected
Income → Financial Behavior → Consumptive Behavior	-0.014	-0.018	0.029	0.488	0.626	H7 Rejected

Source: Primary data processed (2024).

Based on the hypothesis test above, it is known that the first hypothesis (H1) is rejected, namely financial literacy does not have a significant effect on consumptive behavior. In the 95% confidence interval, if financial literacy is higher, it will not affect consumptive behavior. The second hypothesis (H2) is accepted, namely that income has a significant effect on consumptive behavior. In the 95% confidence interval, if the income is larger, it will increase consumptive behavior. The third hypothesis (H3) is accepted, namely that financial literacy has a significant effect on financial behavior. In the 95% confidence interval, if financial literacy is higher, it will increase financial behavior. The fourth hypothesis (H4) is accepted, namely that income has a significant effect on

financial behavior. In the 95% confidence interval, if the income is larger, it will increase financial behavior. The fifth hypothesis (H5) is rejected, namely that financial behavior does not have a significant effect on consumptive behavior. In the 95% confidence interval, if the higher the financial behavior, it will not affect consumptive behavior. The sixth hypothesis (H6) is rejected, namely that financial literacy does not have a significant effect on consumptive behavior through financial behavior as an intervening variable. In the 95% confidence interval, if financial literacy is higher, it will not affect consumptive behavior through financial behavior as an intervening variable. And the seventh hypothesis (H7) is rejected, namely that income does not have a significant effect on consumptive behavior through financial behavior as an intervening variable. In the 95% confidence interval, if the income is larger, it will not affect consumptive behavior through financial behavior as an intervening variable.

Table 10. R-square Test

	R-square	R-square adjusted
Financial Behavior	0.289	0.274
Consumptive Behavior	0.105	0.076

Source: Primary data processed (2024).

Based on the results of R-square, it is known that the value of the financial behavior variable is 0.289 and the value of the consumptive behavior variable is 0.105 classified in the category of weak model because it is below 0.25. This means that financial and income literacy is only able to explain financial behavior by 28.9% and financial and income literacy is only able to explain consumptive behavior by 10.5%.

Table 11. Q-square Test

	Q ²
Financial Behavior	0.134
Consumptive Behavior	0.043

Source: Primary data processed (2024).

Based on the results of Q-square, it is known that the value of the structural model has predictive relevance because $Q^2 > 0$. Based on the results of Q-square, it is known that financial behavior has a value of 0.134, which means that the structural model has low predictive relevance because it is below 0.15 and consumptive behavior, which means that the structural model has weak predictive relevance because it is below 0.15.

Table 12. F-square Test

	Consumptive Behavior	Financial Behavior
Financial Behavior		
Consumptive Behavior	0.004	
Financial Literacy	0.006	0.255
Income	0.094	0.047

Source: Primary data processed (2024).

Formula 1. Goodness of Fit Index

$$GOF = \sqrt{communality \times \overline{R^2}} = 0.150$$

Source: Primary data processed (2024).

Based on the results of the GoF, it is known that the value of the Goodness of Fit index, which is 0.150, is included in the low category because it is below 0.25.

Table 13. SRMR Test

	Saturated model	Estimated model
Financial Behavior	0.078	0.078

Source: Primary data processed (2024).

Based on the SRMR results, it is known that the SRMR Rule of thumb value is 0.078, which means that it shows a fit model.

Table 14. PLS Predict Test

Indicator	PLS		LM	
Z1.1	0.763	0.622	0.820	0.656
Z1.2	0.930	0.759	0.927	0.773
Z1.3	0.772	0.620	0.809	0.639
Z1.4	0.864	0.695	0.918	0.743
Y1.1	1.021	0.852	1.075	0.878
Y1.2	1.141	0.908	1.196	0.971
Y1.3	1.142	0.930	1.221	1.007
Y1.4	1.039	0.816	1.070	0.838
Y1.5	1.158	0.906	1.250	0.991
Y1.6	1.052	0.875	1.146	0.947
Y1.7	1.212	0.939	1.296	1.032
Y1.8	1.271	1.043	1.378	1.116

Source: Primary data processed (2024).

Based on the results of PLS Predict, it is known that the number of indicators in the PLS model is lower than that of the linear regression model. This means that the PLS model proposed by this study has high predictive ability.

CONCLUSION

The suggestions that can be given by the researcher are for the government, especially the Palangka Raya City government, it is hoped that this research can be used as a study material in making decisions regarding Consumptive Behavior in Mobile Legends: Bang-Bang gamers in Palangka Raya City, such as the imposition of taxes on the purchase of in-game items, especially Mobile Legends: Bang-Bang game items, and the application of playing time limits, especially for gamers under the age of 17. Furthermore, for the public, it is hoped that this research can provide awareness for the people of Palangka Raya City that consumptive behavior in buying game items, especially

Mobile Legends: Bang-Bang game items, can be reduced. And for the next researcher, it is hoped that this research can be a reference and further developed, such as looking for other variables that have a possible influence on financial behavior and consumptive behavior and is expected to be able to research gamers who have income that has worked because the majority of income from the respondents of this study comes from parents and not from work.

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