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Financial Management Behaviour of Mobile Legend Gamers

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Abstract. Financial management behaviour, specifically the ability of an individual to plan and budget, manage and control, supervise, search for, and allocate daily financial funds. The purpose of this study is to see how financial literacy, hedonistic lifestyle, income, self-control, and financial attitude affect financial management behaviour. The subject of this study is Mobile Legend Gamers in Indonesia, with a sample size of 170 people. This is known as explanatory research, and it employs a quantitative approach with the Structural Equation Model-AMOS program. The findings revealed that financial literacy, income, self-control, and financial attitude all have a significant impact on financial management behaviour. Meanwhile, the hedonistic way of life has no effect. This was discovered because the majority of the respondents were still in their teens and still lived with their parents, and the study's limitations were related to the distribution of questionnaires, which was only done online. As a result, more research is needed to be able to distribute questionnaires both offline and online and to use the model. Various approaches to researching financial management behaviour.

Keywords. Financial Literacy, Hedonism Lifestyle, Income, Self-Control, Financial Attitude, Financial Management Behaviour

1. Introduction

In this advanced era, the Internet has become a part of life, the Internet is used for correspondence, social communication, dealing, and diversion [1]. The web continues to massively influence the lives of individuals on a consistent basis, and it's hard to deny that it is fundamentally influencing the way the world is capable. Almost all of a person's needs can be met through the web so that the cost of accessing the web is getting bigger. The worldwide web client continues to grow [2]. The consequence of a review directed by the Association of Indonesian Internet Service Providers (APJII), the number of web clients in Indonesia is 171.1 million, this number was an increase of 27.9 million from last year's 143.2 million and was considered to continue to grow [2].

Along with the advancement of internet technology, online games are also experiencing rapid development. Internet games are electronic and visual based games [3]. Internet gaming is unique in relation to different games. Web-based game players can play with individuals who are close to them as well as play with players from different regions in different regions of the planet [4]. The number of web-based game players in Indonesia is increasing, especially during the pandemic [5]. As a result of another review led by the POKKT organization, Decision Lab and Mobile Marketing Association (MMA) related to games in Indonesia, it was revealed that

the number of versatile game players in Indonesia reached 60 million. This number is expected to increase to 100 million by 2020 [6]. In Indonesia alone, payments for multipurpose games are around 624 million USD, equivalent to 8 trillion rupiah, with the total number of portable game players reaching 43 million people [7]. This shows that the multi-purpose game has involved the top position in the classification of the most played games. Portable Legends: Bang (MLBB) is a versatile game in the class of MOBA (Multiplayer Online Battle Arena) and is one of the games that has the largest clientele in Indonesia [7].

Behind the effective development of the game business, incidentally there are many irregularities that occur in the public eye, web-based games are a distraction, but web-based games also have a bad impact on society [8]. [9], understands that the dependence of internet game clients makes clients unlucky. Not infrequently the guardians also complain that their children's achievement has decreased because of web-based games. The implication is that games can affect behaviour in everyday life. Such fighting games will more often make the client easy to make real contact such as hitting, feeling high, and so on.

The news reported in Suara.com reported that an Indonesian gamer named Rexlent admitted that he had spent 136,299.35 US dollars which is equivalent to 2 billion Rupiah for an online game [10]. There is a similar case on Kompas.com news, which describes news about Ririn's mother who received a payment bill of 11 million Rupiah due to an online game played by her own child [11]. The Liputan6.co news article, informed that a woman in Pontianak was arrested by the police for breaking into a bank resulting in a loss of 1.8 billion Rupiah to buy features in available online games [12]. The development of esports, especially mobile legends, one of which is due to the increasing public interest in playing games. This is evidenced by the high intensity and transaction value of in-game purchases. This statement is supported by data found by Evos, where around 39% of the White Tiger fans, make in-game purchases 1 to 3 times. The average sales are also around Rp. 100 thousand [13]. Mobile game players are dominated by players aged 16 to 22 years with student and college professions, with 54.5% being male so this shows that online game players are not completely dominated by men. The average player spending in buying virtual items on mobile legends bang bang is around Rp. 101,000.00 – Rp. 5000,000.00 [14].

Based on esports that developed in the mobile legend game, it has an impact on increasing public interest in playing games. Community groups are expected to become financially autonomous and begin to pursue their own choices and be responsible for the choices they make. With life undeniably expensive, one should have the option of knowing how to save money on costs and more specifically in involving innovation for web-based games, besides one should have the option of setting up proper financial arrangements to deal with the funds are fine from now on. So having an understanding of finance is important. [9], reveals that strategies and techniques in web-based games are very similar to financial management in everyday life. One of the interests to study the financial management behaviour of mobile gaming legends, which can be done using various scientific perspectives is management science.

Management behaviour refers to the single capacity to plan and budget, manage and control and supervise their daily financial funds [15]; [16]. Meanwhile, according to [17], financial management behaviour is a way and individual responsibility in managing the funds they have. The emergence of financial management behaviour is the effect of people's longing to solve their problems as indicated by the level of salary earned.

In light of past examinations of financial ways of behaving, there are several factors that influence financial behaviour, including financial ability, debauchery lifestyle, salary,

discretion, and financial disposition. The strategies and methodologies in web-based games are basically the same as managing funds in ordinary daily life. Games are very effective in improving decisive reasoning abilities for financial management problems or what are often referred to as financial abilities [18]. Financial literacy is a program designed to teach individuals the skills they need to manage their own finances [19]. [20], revealed that in everyday life, financial management behaviour cannot be separated from the existence of financial literacy. The higher a person's financial literacy, the better his financial management. Conversely, if someone's financial literacy are getting lower, the worse their financial management will be. This is supported by research by [21]; [22]; [23]; [24]; [25]; [26], proves that people with a good understanding of financial issues are more likely to manage their finances well. Armed with good financial information, a person will really want to act financially appropriately to handle his or her funds [27]. However, research by [27]; [28], show that there is no evidence that financial literacy has an impact on people's financial behaviour.

Hedonism is a lifestyle characterized by a focus on pleasure in all aspects of life. This is what attracts and attracts a lot of people [28]. This is supported by [29] and [30], prove that a hedonistic lifestyle has an impact on financial management behaviour. Meanwhile, [31] stated that hedonism has nothing to do with financial management behaviour.

Income is an individual's salary or what is known as benefit before charge and is used to change net profits for personal tasks [32]. Income is estimated based on salaries from all sources. Someone with a higher salary will show more capable financial management behaviour, considering that accessible assets provide potential opportunities to act consciously [15]. This is supported by [26] where there is an influence of the salary variable on the implementation of financial management. Meanwhile, [28]; [33]; [16]; [34]; [35]; [19] show that there is no influence between the salary factor on the implementation of financial management.

Financial control is an activity to save costs by reducing impulsive consumption, namely purchases without prior planning but because of the desire to buy these goods to fulfilled their desires immediately [36]. With good financial self-control, individuals tend to prepare money for eventualities, and their financial management will improve and stay organized under various circumstances. This is supported by [28], showing that there is an influence between self-monitoring variables on financial management behaviour variables. [32] stated that a person cannot rely solely on his knowledge or income to manage his finances, unless the person begins to feel that only they can control his financial destiny.

In addition, the element that can affect the implementation of financial management according to [21] is the financial attitude. [37] characterizes the financial attitude as an individual's perspective, judgment, and judgment about funds. The implementation of good and correct financial literacy can be started by implementing good and correct financial behaviour [38]. Research by [21]; [19]; [39]; [40]; [25]; [34], show that there is a positive influence of the financial perspective on the implementation of financial management. Good financial behaviour affects good financial management behaviour and makes a person more reliable in handling his personal accounting records, it is difficult to do. Nevertheless, [41]; [16], show that the financial attitude does not affect the activities of financial organizations. The purpose behind this research is to find out the influence of *financial literacy*, *hedonism lifestyle*, *income*, *self control* and *financial attitude* on *financial management behaviour* on mobile legend gamers.

2. Literature review

2.1. Theory of Planned Behavior

[42] revealed that The theory of planned behaviour (TPB) is a theory that studies people's behaviour in which intention is the primary factor that underpins a person's behaviour when he wants to do something because it has a special meaning to him in order to achieve his goals. Based on this theory, a person's behaviour is directed by three types of considerations, namely attitude toward behaviour, subjective norms and perceived behavioural control. Attitude is characterized as a positive or pessimistic evaluation of an individual's disposition which can be used as how a person should act. Subjective norms is the belief that others like or disagree with following through on something. The ease or difficulty of performing the desired behaviour is referred to as perceived behavioural control. [16].

2.2. Financial Management Behavior

Financial behaviour is the study of how a person consciously behaves in a financial plan, particularly how psychology can influence corporation and financial market financial decisions [40]. As pointed out by [43], financial behaviour is the way people behave when managing financial choices that must be made. Financial behaviour is human behaviour related to financial management [44]. According to [45] doing finance is the way in which individuals treat and utilize financial assets that are accessible to them. Financial Management behaviour can be estimated through several guidelines referring to [33], including: controlling expenses, closing bills on time, managing funds for the future, taking care of yourself and family, and saving.

2.3. Hedonism Lifestyle

Hedonistic lifestyle is defined as a lifestyle in which among daily activities, interests and lifestyle opinions only emphasize the pleasures of life [28]. [46] describe a hedonic lifestyle in which all life activities are only focused on seeking the pleasures of life, often spending most of the time outside the home and spending more time and money. In the hustle and bustle of the city, individuals often spend money on expensive activities to fulfilled their own desires, their style will usually follow that of others, and individual desires should be the focus of attention. The hedonistic lifestyle variable refers to the individual aspect that integrates the individual's character and character into the regulated behaviour hypothesis which is used as a hypothetical premise [28]. Hedonistic lifestyle can be measured by several indicators related to [28] such as; followers, consumerism, places, activities, and people you like tend to grab your attention.

2.4. Income

[47] reveals income or income is characterized as all the money or benefits that an individual earns within a certain period of time, usually within a month. [48] defines income as various kinds of income earned by a person, including wages earned by not participating in the framework of thinking in it. According to the Central Bureau of Statistics [49], salary is the aggregate amount of assets earned by families or people from different financial sources over a certain period of time (generally one month). [50] add that the higher a person's salary, the higher the effort to gain an understanding of how to use cash through financial information. For income indicators, income levels are measured using a categorical scale referring to [33], namely: less than 1 million, 1 to 3 million, 3 to 5 million, or more than 5 million.

2.5. Self-Control

[28] state self-control as a person's ability to investigate the circumstances that occur within himself and the individuals around him, and directly perform factors that are adapted to the needs of the situation or condition. Research by [28], measures self-control with indicators: (1) Willing to save on unexpected expenses (2) Willing to save (3) Worried about lack of financial planning (4) Worried about insignificant expenses.

2.6. *Financial Attitude*

Financial attitude is a state of judgment, opinion, and a person's thoughts about their personal finances which are applied through attitude [51]. [37] Characterizes the financial attitude as a perspective, judgement and financial assessment [19]. Robbins and Hakim characterize financial attitude as an individual's financial status that is applied to an attitude. Attitudes are positive and pessimistic decisions about things, individuals, and activities [40]. Financial attitude, namely when individuals act and decide things based on their point of view [52]. Financial attitude has 3 (three) main components [40] consisting of cognitive, affective and behavioural. Cognitive are judgments or beliefs that decide an important part of the order or attitude of something. Affective is the personal judgment of each person in deciding the movements that the individual makes. Behaviour describes the single way a person behaves towards something or towards other individuals. To manage his or her finances, create a budget, and make sound investment decisions, everyone must maintain a positive financial attitude. According [41], financial attitude can be measured using several indicators, including: a. the importance of managing money, b. the importance of saving money on a regular basis, c. the importance of categorizing financial instruments based on their benefits, d. the importance of having money savings, and e. the importance of budgeting.

2.7. *Relationship Between Variables*

The relationship between financial literacy variables and financial management behaviour variables

[20] states that people who can make the right financial decisions will no longer face financial problems, will exhibit strong financial behaviour, and will be able to prioritize their needs over their desires. Consequences of exploration by [23]; [22]; [24]; [25]; [26] prove that financial literacy a person greatly influences their financial management behaviour. It recommends that higher levels of financial literacy are associated with better financial management and guidance. High financial literacy also affects high financial management behaviour. This suggests that the level of financial literacy has effects and implications for the good and bad financial management behaviour of respondents. [24]. These results are in accordance with the theory of planned behaviour which reveals that basic data elements, especially information, can drive individual goals to act [42].

H₁: *Financial literacy affects the financial management behaviour of mobile legend gamers*

The relationship between hedonism lifestyle variables and financial management behaviour variables

Style or way of life is perceived as a character and impression of a person's social position, which is clearly reflected in his activities, which continue to follow the development of design as an important consideration in meeting the needs of daily life. [29] concluded that the hedonistic lifestyle is proven to fundamentally affect the way students behave in finances. The extent of their use exclusively for the enjoyment of life affects their financial management. [30] shows in his research that hedonistic lifestyle factors affect financial management. Changes in the value of a hedonistic lifestyle directly affect changes in financial behaviour. That is, an increase in hedonistic lifestyle leads to an increase in financial behaviour, which has been tested significantly. [28] show that a hedonistic lifestyle affects their FMB. The effects of this problem are detrimental consequences. Thus, the more hedonistic a person is, the more regrettable their financial management behaviour will be. However, [31] tracks that hedonistic lifestyle variables do not affect financial management behaviour.

H₂: *Hedonism lifestyle* affects the *financial management behaviour* of mobile legend gamers

The relationship between the income variable and the financial management behaviour variable

Income has been shown to have an impact on financial management behaviour. Whatever a person earns has an impact on his or her financial management behaviour. Assuming someone has a large salary or more, their financial management behaviour will be more reliable because a large salary can influence individual behaviour in managing their funds to improve the situation. [41]. This is confirmed by [26] about the influence of the income factor on the implementation of financial management. This is in accordance with the research of [26] which proves that the higher the income of a student, the better his financial behaviour will automatically be. Then again, [33]; [28]; [16]; [34] found that the level of income did not affect the behaviour of financial management.

H₃: *Income* affects the *financial management behaviour* of mobile legend gamers

The relationship between self-control variables and financial management behaviour variables

Financial self-control is an activity aimed at reducing impulsive consumption, which refers to purchases that were not previously planned but were made due to a desire to buy the item in order to fulfil their desires immediately. Better self-control encourages better financial management behaviour [36]. As a result of the exploration by [28], it shows that the inhibiting factors can influence the behavioural factors of financial management. Controlling one's expenses is accomplished by resisting the desire for consumption for desires that are not necessities of life, so that good self-control can assist individuals in better managing their finances. Moreover, Ida & Dwinta [33] states that a person cannot rely solely on his knowledge or income to manage his finances unless he begins to believe that he is the only one who has control over his financial destiny. [33] suspect that there is no influence of locus of control on the implementation of financial management.

H₄: *Self-control* affects the *financial management behaviour* of mobile legend gamers

The relationship between the financial attitude variable and the financial management behaviour variable

Financial attitude falls under the category of personality traits. This means that respondents' willingness to address their financial problems cannot shape or determine how their financial management behavior is carried out [41]. [40] and [25] prove that financial attitude has a significant positive effect on financial behaviour. The more serious or positive a person's financial attitude is, the better his financial behaviour will be. This is also supported by the results of research from [39]; [34], [21], and [19]. When people are obsessed with money, they will think about how to get more money and how to spend the money they already have. This will encourage people to have a better understanding of their finances in the future. As a result, the better the individual's attitude toward his personal finances, the better the individual is at financial management. [19]. Nevertheless, [41]; [16] show that financial attitudes do not affect financial management behaviour.

H₅: *Financial attitude* affects the *financial management behaviour* of mobile legend gamers

3. Methods

Associative research is the method used in this study. The data used is primary data, which was obtained by distributing questionnaires via Google Form to respondents who met predetermined sample criteria, namely Mobile Legend Gamers in Indonesia. The researcher applied a purposive sampling technique in this study, with the sample criteria being: productive age 17-35 years, had downloaded and played mobile legends gamers, was still actively playing in the last 6 months, had a good income from pocket money, scholarships, full-time work, part-time work, and others, and was able to manage finances. A total of 170 people participated in this study. The researcher took the median value of 7 times the estimated number of parameters as much as 24, so the total number of questionnaires distributed was 168, then rounded up to 170, so that if there were questionnaires that did not meet the requirements in the test, the researcher did not need to repeat the data collection. Validity and reliability tests, descriptive statistical analysis, and quantitative analysis using the SEM (Structural Equation Model) model with the AMOS program will be used for data analysis.

4. Results and Discussion

Data Analysis Results

Outlier test based on the value of the mahalanobis distance, no outlier data was found because all data had a p^2 value > 0.001 . So that it can be continued to the next statistical test. *Normality test* based on the data related to the *assessment of normality*, it can be seen that all indicators have a value of $cr < \pm 2.58$ which means the data is normally distributed. *Validity tests* all metrics have convergent validity based on measurements, including estimates. That is, the standard estimate is > 0.5 , so all indicators can be used for further analysis. *Reliability test* based on the configuration reliability value from the reliability test, it is known that all variables are declared reliable because they meet the required conditions, namely the configuration reliability value is higher than 0.7, so this research can be continued for further analysis. *Model feasibility test* some of the criteria for the *Goodness of Fit test* are shown in the following table:

Table 1. Model Feasibility Test

Goodness of Fit Index	Results	Cut off Value	Information
Chi Square	263.62		Fit
Prob	0.097	> 0.05	Fit
CMIN/DF	1.122	< 2.0	Fit
RMSEA	0.027	< 0.8	Fit
AGFI	0.861	0.80 – 0.90	Fit
GFI	0.891	0.80 – 0.90	Fit
CFI	0.991	> 0.90	Fit
TLI	0.989	> 0.95	Fit

Table 1 shows the overall *goodness of fit test* results gave good results. Therefore, the model is in good condition and we can proceed with hypothesis testing. The following is a picture of the path model in this study:

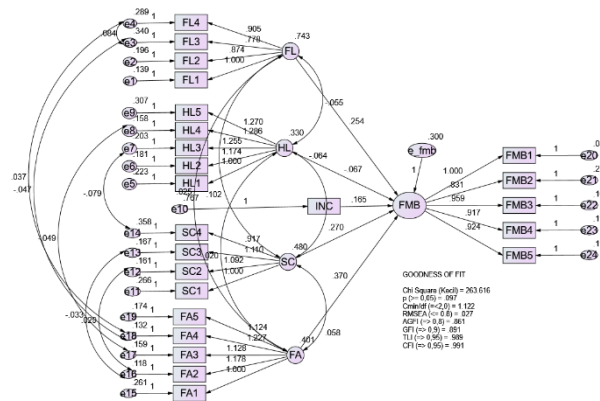


Image 1. Pathway Diagram Model

Hypothesis testing

The following are the test results of each variable:

Table 2. Hypothesis Test Results

No	Path	Beta	Critical Ratio	p-value	H0	Influence Conclusion
1	FMB <--- FL	0.311	4.509	0.000	H0 rejected	Significant
2	FMB <--- HL	-0.055	-0.811	0.417	H0 accepted	Not Significant
3	FMB <--- SC	0.266	3,747	0.000	H0 rejected	Significant
4	FMB <--- FA	0.332	4.785	0.000	H0 rejected	Significant
5	FMB <--- INC	0.206	3.237	0.001	H0 rejected	Significant

The relationship between financial literacy variables and financial management behaviour variables

According to the findings of the data analysis, financial literacy has a significant positive effect on financial management behaviour. The consequence of this study is that it is in accordance with the theory of planned behaviour, in which basic data, or information, can support an individual's social goals [42]. In this context, financial literacy refers to a person's ability to manage finances, which is formed by knowledge of financial concepts and information. This financial knowledge will later enable them to effectively manage their finances and make sound financial decisions in order to live a prosperous life in the present and the future. The greater one's financial literacy, the better one's financial management behaviour. As shown by [24], the level of financial literacy affects a person's level of behaviour in financial management.

The higher the level of financial education, the better in management and financial guidance. Mobile legend gamers who have high financial literacy can be seen from the answers to the first statement in the financial literacy questionnaire as many as 62 respondents answered strongly agree that financial information is very important for one's prosperity and achievement

both now and in the future, in the second statement as many as 68 respondents answered agree that they understand the concept of a loan or credit in the bank. In the third statement as many as 75 respondents answered agree that they want to have lifelong protection to protect themselves and in the fourth statement as many as 62 respondents answered strongly agree that they plan a standard reserve fund/business program consistently to achieve certain goals.

The results of this research are consistent with the research of [23] ; [33]; [24] ; [25] ; [26] which show that there is a positive impact of financial literacy on the implementation of financial management means that the higher the degree of financial education , the better the management and financial guidelines [22].

The relationship between hedonism lifestyle variables and financial management behaviour variables

According to the findings of the data analysis, hedonism as a lifestyle has a negative insignificant effect on financial management behaviour. Financial behaviour changes are disproportionately affected by changes in the value of a hedonistic lifestyle. In other words, the more hedonistic a person is, the more likely his or her financial management will suffer. [46]. Mobile Legends players do not live a particularly hedonistic existence. According to the responses to the first statement in the hedonistic lifestyle questionnaire, as many as 84 respondents said they rarely follow today's trends; in the second statement, as many as 92 respondents said they rarely buy or use branded or luxury goods; and in the third statement, as many as 84 respondents said they rarely spend time in cafes, boutiques, salons, and the like. In the fourth statement, as many as 84 respondents said they rarely like to spend time outside the home, such as shopping for new things, and as many as 74 respondents said they rarely like to be the centre of attention.

The findings of this study contradict the findings of [29] and [30], where a hedonistic lifestyle basically affects the way students behave in finances. Research by [46] shows that hedonism has a negative impact on the implementation of financial management. The more hedonistic a person is, the poorer his or her financial management is. However, the findings of this study are in accordance with the research of [31] which found no relationship between the quality of a hedonistic lifestyle and the financial management behaviour.

The relationship between income variables and financial management behaviour variables

According to data analysis, income has a significant positive effect on financial management behaviour. This demonstrates that the income of respondents who use mobile gaming corresponds to their financial management behaviour. It can also be seen in the income-based characteristics of respondents. The higher a person's income, the better their financial management skills. As many 61 respondents, with a percentage of 35.9%, dominate the monthly income between \$1 and \$3 million. At this level of income, an individual will evaluate himself in terms of events, moods, and assessments of things done related to satisfaction and fulfilment of his needs, indicating that income has a significant influence on financial management behaviour in this study.

An individual with a large income will have more responsible financial management behaviour because a large income can determine when making financial decisions, affecting the individual in managing his finances for the better. Based on the average respondent's income 2.16, which falls into the medium category in the three-box method because it falls between 2.01 and 3.00. It can be deduced that the majority of respondents have a middle-class income.

The findings of this study are in accordance with the research of [26] which shows that the income variable greatly influences the behaviour of financial management. The greater a person's income, the greater the effort to learn how to manage money through financial knowledge. Research from [33], [28], [16], [34], [35] and [19] states that income levels are not affect their financial management behaviour, does not support this review.

The relationship between *self* -control variables and *financial management behaviour variables*

According to the findings of the data analysis, self-control has a significant positive effect on financial management behaviour. Controlling one's expenses is done against wants rather than needs, so that good self-control can help people manage their finances better. The answers to the first statement in the self-control questionnaire reveal Mobile Legend gamers with strong self-control. As many as 73 respondents said in the first statement that they frequently took the initiative to save for unexpected expenses. In response to the second statement, as many as 72 respondents frequently stated that they planned to save. In the third statement, as many as 68 respondents frequently stated that they were uncomfortable without financial planning, and in the fourth statement, as many as 68 respondents frequently stated that they were uncomfortable with unnecessary spending.

The findings of this study are in accordance with the research of [28] which shows that the self-control affects the behaviour of financial management. [36] has been discovered that the better a person's self-control, the better his financial management behaviour. This is contrary to the research findings of [33] which did not find a relationship between self-control and financial management behaviour.

The relationship between *financial attitude variables* and *financial management behaviour variables*

According to the findings of the data analysis, financial attitude has a significant positive effect on financial management behaviour. The theoretical implications of this research support the Theory of Planned Behaviour, which serves as the foundation for the theory of financial attitude variables. According to Ajzen, the theory of planned behaviour explains why people do things. Personal factors that influence behaviour include a person's attitude, personality, life values, emotions, and intelligence. Financial attitude is a type of personality. The Theory of Planned Behaviour underpins that an individual's behaviour is based on an attitude toward behaviour. Attitude toward behaviour is defined as an individual's attitude or behaviour toward a thing.

The more positive an individual's attitude toward his personal finances, the better the individual's financial management skills. The answers to the first statement in the financial attitude questionnaire show that Mobile Legend gamers have a positive financial attitude. As many as 71 respondents agreed that keeping records is critical for managing all expenses. In the second statement, as many as 67 respondents strongly agree that it is critical to develop the habit of saving regularly. In the third statement, as many as 70 respondents agreed that it is critical to categorize financial assets based on their benefits. As many as 69 respondents strongly agree in the fourth statement that having money saved for the future is important, and as many as 65 respondents strongly agree in the fifth statement that setting a financial budget is essential to achieve financial success throughout the life cycle.

The results of this study are consistent with the research results of [40] ; [25] ; [39] ; [34], [21], [51] and [19] shows that there is a significant positive impact between *financial*

attitude and financial behaviour. The better the individual's financial behaviour, the more caring or positive their financial attitude is. However, it is not consistent with the research results of [41] and [53] which explain that *financial attitude* does not affect financial management behaviour.

5. Conclusion

The results of this study suggest that financial literacy affects how mobile phone players handle their finances. This proves that improved money management results from more financial knowledge. The hedonistic way of life has little impact on how mobile Legend gamers handle their money. This illustrates that the worse the money management, the higher the hedonistic lifestyle. The income of mobile Legend players affects their financial management behaviour. This demonstrates that greater financial management behaviour is associated with higher income levels. Self-control affects financial management behaviour in mobile gaming. This illustrates that a person's financial management behaviour improves with increased self-control. In mobile legends players, financial attitude affects financial management behaviour. This illustrates that a person's financial management abilities increase in direct proportion to how well they view their own personal money.,

Based on the findings of the research, it is hoped that Mobile Legend Gamers associated with the financial management lifestyle will use the game as an educational tool for users, such as being able to sort and apply priority needs. Users can improve their financial knowledge by browsing the internet, reading books, or attending financial seminars. Counselling, socialization, and training provided by related parties or the government to improve the community's self-control in its ability to manage finances. Financial satisfaction, financial experience, time preference, financial self-efficacy, and other variables thought to influence financial management behaviour should be developed for future researchers who wish to conduct similar research. Furthermore, it is preferable for future researchers to increase the number of research samples in order to obtain a more comprehensive picture of financial management behaviour.

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