

Research Article

The Effect of Character Competency and Intensity of Virtual Item Purchases on the Financial Management of the Indonesian PUBG Mobile Game

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Abstract: This study aims to analyze the influence of character competencies and the intensity of virtual item purchases on the financial management of PUBG Mobile players in Indonesia. Character competencies are studied through indicators of discipline, responsibility, investment, driving factors and self-control. Meanwhile, the purchase intensity of virtual items is measured based on the frequency of purchases, the number of items purchased, the level of satisfaction, the desire to buy, and the type of items purchased, such as skins, weapons, and clothing. A descriptive-verifiable approach was used in this study, with a structured questionnaire distributed to 61 active PUBG Mobile players who had purchased virtual items. Data analysis was conducted using SmartPLS 4 to evaluate the validity and reliability of the measurement model, as well as identify the relationships and significance between variables. The results showed that character competence and the intensity of purchasing virtual items significantly affected players' financial management practices. Players with a higher level of character skill tend to have good discipline and self-control, which allows them to manage the game budget more efficiently and not spend too much. In contrast, intensive purchasing behaviors are associated with increased awareness of financial limits, where players adjust their spending habits to balance in-game needs and real-life priorities. This research emphasizes how important character competencies are to encourage players to make wise financial decisions. The study also emphasizes how important it is for players to understand how their purchasing intensity is, which can help them make better financial planning

Keywords: Character competence, virtual item purchases, financial management, PUBG Mobil

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1. Introduction

The internet is a very important tool in daily life. We can use the internet to communicate, play, do business, and even watch entertainment. As it continues to evolve and meet the needs of many people, the internet has also made the emergence of many exciting online games. Today, more and more people in Indonesia are using the internet, showing how important this technology is for everyone.



Picture 1 The Development of the World Game Industry

Figure 1 explains that the world's gaming industry is growing rapidly as technology advances, especially smartphones, which encourages vendors to compete with better specifications, including the launch of gaming-specific smartphones, thus creating great opportunities; this is evident from data from the Entertainment Software Association and The NPD Group which recorded video game revenue in the United States reached 43.8 billion USD in 2018, an increase of 18 percent compared to the previous year and beating the box office revenue of the Hollywood film industry (Sandi, 2020)



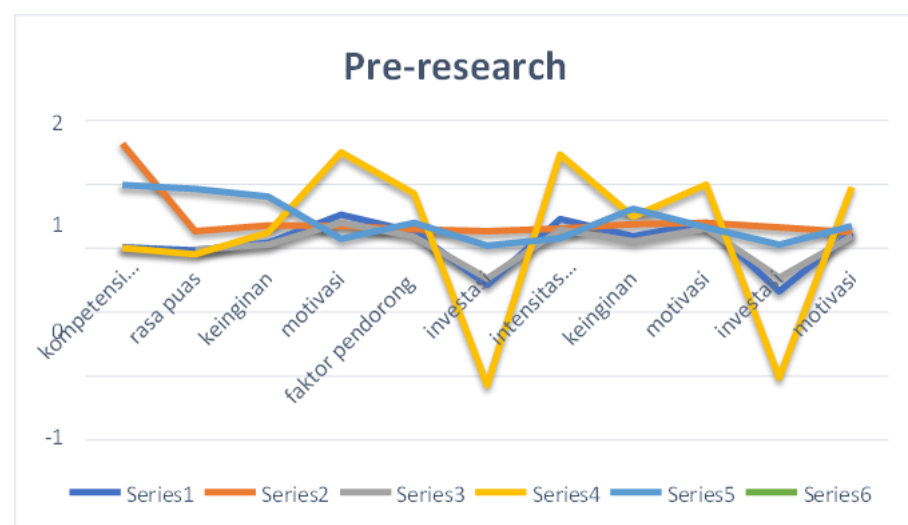
Picture 2 Development of the Game Industry in Indonesia

Source : Ggwp.Id. 2020

Figure 2 explains that the Indonesian game industry has experienced significant growth, as evidenced by sales reaching US\$121.2 million or around IDR 1.8 trillion at the largest game exhibition in Europe, and projected to reach a transaction value of IDR 5.6 trillion in 2023 with 68 million users in 2024 (Achmad Fauzi, 2024). Mobile technology advancements, particularly through the popular game PUBG (PlayerUnknown's Battlegrounds), which was released in 2017, combine elements of battle royale, AR, strategy, and adventure, making it a phenomenon in the gaming industry (Roby Irzal Maulana, 2024) PUBG Corporation also organizes prestigious esports tournaments such as the PUBG Global Invitational (PGI) in 2018 and the PUBG Mobile Global Championship (PMGC), which began in 2020 with a prize pool of three million US dollars and 48 teams, including the defending champion S2G Mobile (Cristian Wiranata Surbakti, 2024)

The growing popularity of PUBG Mobile in Indonesia is due to the exciting gaming experience and virtual items such as skins and weapons that players can buy. Although in-game purchases are rational as they can improve the character's performance in the game, the player's desire to buy virtual items is influenced by their functional and social value

According to (Hafni Herawan & Yudy Rachman, n.d. 2021), the income of online game publishers comes from several sources. First, there are paid games where players pay a monthly fee to play them. Second, games that are purchased once upon download and registration, with no monthly fees. Third, free games that can be played at no cost. In addition, developers also earn money from the sale of virtual items, advertisements, transactions between players, subscription fees, game events or tournaments, expansion packs, and various other means. This study wanted to see how players' abilities, in-game item buying habits, and desire to buy items affect how PUBG Mo-bile Indonesia players manage their money and their spending behavior while playing the game.



Picture 3 Pre-Research Results

Source : processed by the author, 2025

From a pre-study conducted on 30 active PUBG Mobile players, researchers found that Character Competencies and Virtual Item Purchase Intensity have an effect on PUBG Mobile players' Financial Management in Indonesia Character competencies, such as discipline and self-control, help players manage expenses wisely when buying in-game items Virtual Item Purchase Intensity e.g. frequency and number of items purchased, can encourage or affect character competence, the more often the purchase, the greater the urge to manage finances well so as not to interfere with the allocation of funds for other needs, the relationship of these two factors affects the player's ability to balance in-game expenses with other financial needs.

Research conducted by (Hafni Herawan & Yudy Rachman, n.d. 2021) explains that the purchase of in-game items is rational, because the item can improve the character's performance in the game, and purchase decisions are influenced by their functional and social value. Other. Research conducted by (Melia Zulfa Hijriyah, 2023) found that the use of online games has a positive and significant effect on financial management, which has a positive and significant effect on personal financial management. In addition, gender cannot moderate the influence of online game use, emotional intelligence, and parental income on personal financial management. Research conducted by Julfa Hannan and Lutfi Ardhani Research (2024) concluded that price and income have a significant impact on virtual item purchase decisions. Research conducted (Nurulhilmia et al., 2024). This consumptive behavior can be seen from their spending as cosplayers. Starting from buying merchandise, renting costumes,

or attending cosplay events or exhibitions. Due to low financial literacy, this leads to consumptive behavior among young cosplayers

Based on research, it has experienced significant growth. The purchase of virtual in-game items, which is influenced by functional, social, and player convenience and satisfaction, is increasingly becoming a phenomenon. While purchasing such items is a logical move to improve a character's performance, factors such as price, income, and emotional intelligence also play an important role in purchasing decisions. In addition, changes in individual preferences and attributes, such as age and financial condition, also affect the intensity of game consumption. With the increasing transactions in the gaming industry indicating the huge market potential in the future,

Research Objectives

The purpose of this study is to know, analyze, and explain (1) the player's character competence, the intensity of purchasing virtual items, and personal financial management in the PUBG Mobile Indonesia game (2) knowing how the partial influence of player character competencies and the intensity of purchasing virtual items (3) knowing how the partial influence of purchasing intensity on financial management behavior

2. Literature Review

Financial Management

Financial management, according to K.D. Wilson (2020), includes collecting money and using it wisely to increase shareholder wealth. Liefman also explained that the purpose of financial management is to provide funds and use them to buy assets. Bambang Riyanto added that financial management includes all the company's efforts to secure the necessary funding at the best available conditions and at the lowest possible cost, as well as to manage finances as effectively as possible. James Van Horne states that financial management involves the acquisition, funding, and management of assets with a comprehensive and profitable goal (Hasan et al., n.d. 2022).

Character Competencies

Player character competencies, such as discipline, responsibility, and self-control, affect the way they manage finances, including in the virtual purchase of items. Players who are disciplined are more careful in managing expenses, while those who are able to control impulses are more likely to maintain financial stability (Melia Zulfa Hijriyah, 2023). The in-game gacha system allows players to use real or virtual money to acquire items at random, with limited characters or objects and a high level of rarity (Nurulhilmia et al., 2024). This triggers players to pull gacha repeatedly in order to get the desired object, which risks making them spend more money with no guarantee of a definite outcome. Some indicators of character competencies that affect financial management are the level of financial stability of the character, decision-making, concentration and mental resilience, character ethics and attitudes, time management

Virtual Item Purchase Intensity

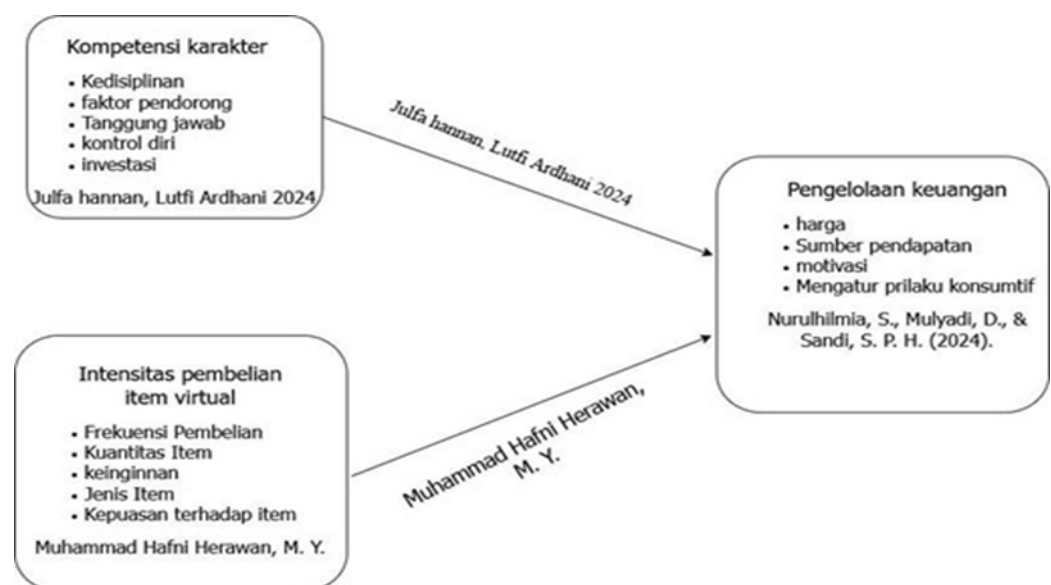
Research by Widodo & Balqiah (2020) shows that addiction to playing online games can encourage players to buy in-game items, as achieving high levels and acquiring desired items provides satisfaction. The findings of Yasir and Agus (2021) also reveal that social motivation and enthusiasm for playing have a major effect on players' desire to buy in-game items. (Hafni Herawan & Yudy Rachman, n.d. 2021) explained that the virtual quality of items, such as quantity, type, performance, appearance, rarity, and customizability, also affects decisions

Financial Management

Income is all the money or profits that a person earns in a given period, usually in a month. Income includes a variety of sources, including salaries and other income received by individuals or families during that time (Julfa Hannan¹, 2024). According to (Kasihyana et al., 2023) a price is the amount of money a consumer has to pay to get a product or service, which includes all the costs incurred to acquire or use the product. (Nurulhilmia et al., 2024) Consumptive behavior, which is characterized by excessive, luxurious, impulsive, and unnecessary consumption of goods and services, is defined as an individual's personal behavior that is influenced by social elements in his or her daily life. Priority-based purchases, a balance of spending between gaming and real life, thoughtful buying techniques, and individual purchase analysis are some of the signs of excellent purchasing decisions. (Melia Zulfa Hijriyah, 2023).

3. Research Framework And Hypotheses

The following is the framework of this research



Picture 4 Research paradigm

Source : processed by the author, 2025

Research Hypothesis

Based on the framework of thought that has been compiled, the following hypotheses can be formulated:

1. There is a direct influence of Character Competence on Financial Classification on individuals involved in virtual goods purchase activities.
2. There is a direct effect of Virtual Goods Purchase Intensity on Financial Classification on individuals involved in virtual goods purchase activities.

4. Research Methods

The research method in this study is descriptive verifiable with the population of all PUBG Mobile players in Indonesia who have bought virtual items of 72 people. The sampling method uses a non-probability technique with purposive sampling approximation (Yusuf Zulkarnaen, et al., 2024). The data collection stage was carried out by distributing

questionnaires to research samples that met the criteria, namely players. The data collection was carried out by distributing questionnaires to research samples that met the criteria, namely PUBG players. Skla Likert is used in questionnaires that are shared online. For the data analysis stage, the SmartPLS 4 application is used. The collected data is then processed and analyzed to test the validity, reliability and hypothesis of the research.

5. Results Of Research And Discussion

Research Results

The overall data collection process uses a numerical approach for this study using a survey method to collect data from PUBG Mobile players in Indonesia. Data was collected through an online questionnaire that was shared with at least 61 people who answered. The main purpose of data collection is to obtain accurate, relevant, and reliable data. Descriptive statistical measurement of variables is used to describe the overall data. Character Competencies, Virtual Item Purchase Intensity, and Financial Management are these variables.

Respondent Characteristics

Respondent characteristics are used to determine the different types of respondents taken, based on age, gender, and faculties. The following are the characteristics of the respondents in this study.

Table 1 Respondent Characteristics

Respondent Characteristics		Frequency	Presentase
Age	16 – 21	22	36%
	22 – 27	35	57%
	28 – 40	4	7%
Gender	Man	36	59%
	Woman	25	41%
Employment Status	Student/Student	25	41%
	Work Full-Time	24	39%
	Working Part-Time	5	8%
	Not Working	7	11%
	Less than IDR 1,000,000	23	38%
	IDR 1,000,000–IDR 3,000,000	8	13%
Monthly Income	IDR 3,000,000–IDR 5,000,000	16	26%
	Above IDR 5,000,000	14	23%
	6 months–1 year	11	23%
How Long to Play PUBG Mobile	1–2 years	4	8%
	More than 2 years	33	69%

Source : processed by the author, 2025

This study involved 61 PUBG Mobile Indonesia players who were selected through an online questionnaire. The majority of respondents were males between the ages of 16 and 27. Most of the people who answered were students or college students, and the second were full-time workers. Most of the people who answered have been playing PUBG Mobile for more than two years and earning less than IDR 1,000,000.

Revenue from game results

Income from the game can be earned through the sale of virtual currencies such as (Unknown Cash) UC, live streaming, creative content creation, participation in tournaments or screams, push rank jockey services, and the sale of accounts or rare items that have high value.

Table 2 Uc Sales Revenue Per Month

Income (Rp)	Number of People	Percentage (%)
500	5	17,24%
1.000.000	11	37,93%
1.500.000	7	24,14%
2.000.000	6	20,69%
Total	29	100%
500.000	5	17,24%
1.000.000	11	37,93%
1.500.000	7	24,14%

Source : processed by the author, 2025

The result of the research was above the average monthly income of the respondents was IDR 1,241,379.31. Most of the respondents have an income of IDR 1,000,000 per month.

Table 3 Live Streaming Revenue Per Month

Income (Rp)	Number of People	Percentage (%)
500.000	5	22,73%
1.000.000	10	45,45%
1.500.000	2	9,09%
2.000.000	5	22,73%
Total	22	100%

Source : processed by the author, 2025

The results of the above research The average monthly income is around IDR 1,159,091. Most respondents have an income of IDR 1,000,000 per month.

Table 4 Monthly Content Creator Revenue

Income (Rp)	Number of People	Percentage (%)
500	7	31,82%
1.000.000	6	27,27%
1.500.000	7	31,82%
2.000.000	2	9,09%
Total	22	100%

Source : processed by the author, 2025

The results of the above research are the average monthly income of IDR 1,090,909 per month, Most of the respondents have an income of IDR 500,000 – IDR 1,000,000.

Table 5 Tournament Revenue

Income (Rp)	Number of People	Percentage (%)
500.000	0	0%
1.000.000	6	45,45%
1.500.000	7	27,27%
2.000.000	2	27,27%
Total	15	100%

Source : processed by the author, 2025

The results of the above research Average monthly income is IDR 1,363,636 per month. Most of the respondents have an income of IDR 1,000,000 per month.

Table 6. Jockey Income

Income (Rp)	Number of People	Percentage (%)
500	0	0%
1.000.000	10	44.44%
1.500.000	3	20%
2.000.000	4	35.56%
Total	17	100%

Source : processed by the author, 2025

The results of the above research are the average monthly income of IDR 1,323,529 per month. Most of the respondents have an income of IDR 1,000,000 per month.

MODELING PROCESS USING SMARTPLS

Data Validity Test

The degree of accuracy between the data collected from the study and the data that actually occurs on the item being studied is known as the validity test. If an instrument can measure exactly what needs to be measured, it is considered legitimate. According to Ghazali (2018), the loading factor value ≥ 0.70 is considered ideal, but the loading factor value ≥ 0.50 is still acceptable as a tolerance limit. Outer loading is a measure of the correlation between an indicator and the latent variable it represents, also known as convergent validity, which indicates the indicator's ability to represent latent variables. The indicator is considered valid if the outer loading value is more than 0.70. Therefore, outer loading plays an important role in measuring the validity of indicators against latent constructs. The outer loading value of each indicator in this study is presented in the following table (Nurhaliza 2019).

Table 7 Outer Loading

Variabel	Indicator	Outer loading value	Information
Character competency (X1)	X1.1	0.745	Valid
	X1.2	0.781	Valid
	X1.3	0.81	Valid
	X1.4	0.822	Valid
	X1.5	0.808	Valid
Virtual item purchase intensity (X2)	X2.1	0.865	Valid
	X2.2	0.902	Valid
	X2.3	0.825	Valid
	X2.4	0.86	Valid
	X2.5	0.903	Valid
Financial management (Y)	Y1.1	0.912	Valid
	1.2	0.788	Valid
	Y1.3	0.871	Valid
	Y1.4	0.745	Valid

Source : processed by the author, 2025

Can indicate that the data is using SmartPLS4 software. Before obtaining fully valid data with values above 0.7, the external model values first have a loading factor value below 0.5 with a total of 61 validity criteria. Respondents provide the right answers so that they can get the highest outside loading values, are valid, and can maintain all indicators.

Validity of Discrimination (Cross Loading)

To ensure that each latent model idea is different from the other variables, discriminant validity is used. The findings of the discriminatory validity of the research model are shown in the table below.

Tabel 8 Cross Loading

Variabel	Indicator	Outer value	Information
Character competency (X1)	X1.1	0.745	Valid
	X1.2	0.781	Valid
	X1.3	0.81	Valid
	X1.4	0.822	Valid
	X1.5	0.808	Valid
Virtual item purchase intensity (X2)	X2.1	0.865	Valid
	X2.2	0.902	Valid

Financial management (Y)	X2.3	0.825	Valid
	X2.4	0.86	Valid
	X2.5	0.903	Valid
	Y1.1	0.912	Valid
	Y1.2	0.788	Valid
	Y1.3	0.871	Valid
	Y1.4	0.745	Valid

Source : processed by the author, 2025

It is known that the results of Virtual Item Purchase and Financial Management are above the threshold of 0.50 which indicates greater than the cross-loading value of other latent variables, indicating that the discriminant validity of the indicators in this study is very good.

Composite Reality Test

The reliability test aims to assess the consistency, accuracy, and correctness of the indicators in the questionnaire. Good research must produce valid and reliable data so that the results are consistent even when tested at different times. In PLS, reliability is measured using Cronbach's Alpha and Composite Reliability, with a reliability value considered very good if it is above 0.70 (Yusuf Zulkarnaen, Rengga Madya Pranata, and Ujang Suherman 2024)

Tabel 9 Ronbach Alpha

	Composite reliability	Information
Intensity Purchase	0.94	Reliabel
Character Competencies	0.894	Reliabel
Pengelolaan	0.908	Reliabel

Source : processed by the author, 2025

Table 10 Composite Realability Test

	Composite reliability	Information
Virtual Buying Intensity	0.94	Reliabel
Competence	0.894	Reliabel
Pengelolaan	0.908	Reliabel

Source : processed by the author, 2025

It is known that the results of the above reliability test show that the competency variables of Character and Intensity of Virtual Item Purchases have an effect on Financial Management because the value is more than 0.7, in these results so that these variables are considered reliable.

Normality Test Analysis

Finding out whether the data distribution for each indicator is close to the normal distribution is the goal of the normality test. If the slope or kurtosis value in this test is outside the range of -2 to 2, the indicator is considered not to be distributed normally. On the other hand, the data is considered to be distributed regularly if the slope and kurtosis values are within that range.

Table 11 Normality Test Results

	Excess Kurtosis	
		Skewness
X1.1	-0.253	-0.772
X1.2	0.351	-0.925
X1.3	0.49	-1.136
X1.4	0.022	-0.916
X1.5	-0.099	-0.674
X2.1	-0.863	-0.556
X2.2	-0.607	-0.359
X2.3	-1.317	-0.123
X2.4	-0.517	-0.749
X2.5	-0.905	-0.545
Y1.1	-1.233	0.254
Y1.2	-0.607	-0.359
Y1.3	-1.053	0.034
Y1.4	-1.317	-0.251

Source : processed by the author, 2025

The normality test data showed that all indicators had kurtosis and skewness values that were within the normal limit of -2 to 2. This indicates that the distribution data is normal.

Descriptive analysis

Here is a table that presents a descriptive analysis, which summarizes the data from each indicator into related variables. This table includes the number of respondents, minimum values, maximum values, standard deviations, and averages for each indicator.

Table 12 Descriptive Statistical Tests

Indicator	N	Minimum	Maximum	Standard Deviation	Mean	Rerata
X1.1	61	1	5	1.171	3.852	
X1.2	61	1	5	1.055	4.033	
X1.3	61	1	5	1.103	4.115	
X1.4	61	1	5	1.108	4.049	
X1.5	61	1	5	1.119	3.836	

Average Character Competencies						3.977
X2.1	61	1	5	1.363	3.508	
X2.2	61	1	5	1.218	3.393	
X2.3	61	1	5	1.459	3.033	
X2.4	61	1	5	1.327	3.672	
X2.5	61	1	5	1.397	3.443	
Average Virtual Item Purchase Intensity						3.123
Y1.1	61	1	5	1.435	2.803	
Y1.2	61	1	5	1.218	3.393	
Y1.3	61	1	5	1.354	3.262	
Y1.4	61	1	5	1.459	3.033	
Average Financial Management						3.41

Source : processed by the author, 2025

a. Character Competencies

The results of the descriptive analysis showed that the respondents' character competencies showed good results, with a fairly high average score on indicators such as discipline 3,852 driving factors, responsibility, investment, and self-control. All indicators showed that respondents had fairly good character competencies, with slight differences between one respondent and another. The average overall character competency is 3,977.

b. Virtual Item Purchase Intensity

The results of the descriptive analysis showed that the intensity of virtual purchases of items showed that respondents had a moderate purchase intensity. There was considerable variation between respondents in the average score for indicators such as purchase frequency of 3,508, desire, item quantity, item type, and item satisfaction of 3,443, with the overall average for virtual item purchase intensity of 3,123.

c. Financial Management

The results of the descriptive analysis showed that financial management showed that respondents were quite good at managing their finances. price indicators 2.803, income, motivation, and consumptive behavior 3.033 Despite differences of opinion between respondents, the overall average financial management was 3.41, which indicates fairly good financial management.

R-Square Results Test

A R-Square value above 0.5 on a variable in a structural model indicates a strong model, while a value between 0.2 and 0.5 indicates a moderate model, and a value less than or equal to 0.2 indicates a weak model.

Table 13 R-Square Results (Summary Model)

	R-Square	Regression Results
Financial Management	0.858	Strong

Source : processed by the author, 2025

From the results of the data collected, it is 0.858. The dependent variables (financial management) and independent variables (character competence and the intensity of virtual purchases of items) have a relationship, as shown by the value of the correlation coefficient. have strong relationship categories. If the coefficient of determination (R) is entered into the formula, the result is as follows: $R \text{ Square} \times 100\% = 0.858 \times 100\% = 85.8\%$

Results of Hypothesis Test Analysis (Path Coefficients)

Path Coefficient A measurement tool used to see how much influence one variable has on another.

Table 14 Results Analysis has no direct effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Regression Results
Character Competencies - Management > Finance	0.068	0.071	0.05	1.379	0.168	Rejected

Source : processed by the author, 2025

The results of the hypothesis test showed that character competencies such as discipline, responsibility, and self-control did not have a significant influence on financial management, with a T-Statistics of only 1.379 and a P-value of 0.168, so the hypothesis was rejected. Thus, the player's financial management is more influenced by the intensity of the virtual purchase of items than by competence character.

Table 15 Results of Direct influence analysis

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Regression Results
Virtual Item Purchase Intensity -> Management Finance	0.901	0.902	0.025	36.053	0	Accepted

Source : processed by the author, 2025

The results of the hypothesis test show that the intensity of virtual purchases of items has a significant influence on the financial management of PUBG Mobile players, with a T-Statistics value of 36,053 and a P-value of 0,000, which means that the hypothesis is accepted. This shows that the more frequent and large virtual purchases of items, the greater the influence on how players manage their finances.

Descriptive Discussion

This discussion aims to describe the results of descriptive analysis of each research variable, namely Character Competence, Intensity of Virtual Item Purchase, and Financial Management. Each variable was analyzed based on the respondents' responses to the statements in the questionnaire, in order to provide an overview of the behavioral and attitude tendencies of PUBG Mobile players in the context of purchasing virtual items and managing their finances.

a. Character competencies

Based on the data obtained, the Character Competency variable showed positive results overall, with each indicator having good validity. In a statement stating the importance of making a plan before buying, respondents responded that showed a high level of discipline in managing expenses. In addition, the ability to resist the urge to buy unnecessary items also gets a positive response, which reflects good self-control, especially in managing expenses related to the purchase of virtual items in the PUBG Mobile game. However, several other questions in making purchasing decisions show that not all respondents have the same behavior patterns, so the influence of character competencies on financial management can vary between individuals. Overall, character competencies, which include discipline, responsibility, investment, driving factors and self-control. proves to be an important element that supports wise financial decision-making, especially in situations that often trigger impulse purchases.

b. Virtual Item Purchase Intensity

Based on the data obtained, the virtual purchase intensity variable showed positive results overall, with each indicator having good validity. In a statement stating that frequent purchases of virtual items in PUBG Mobile and the purchase of virtual items every time there is an event or discount, it shows that the intensity of purchases is greatly influenced by the availability of promotions or discounts. Additionally, statements that measure revenue allocation and satisfaction after a purchase, such as feeling satisfied after purchasing a virtual item in PUBG Mobile reflect the influence of emotional motivation on purchasing decisions. This shows that the intensity of virtual purchases of items in PUBG Mobile is influenced by a combination of internal factors, such as satisfaction and purchase habits, as well as external factors, such as promotions or discounts.

c. Financial Management

Based on the data obtained, the variable Financial management shows fairly good validity, indicating that players who have fairly good financial management tend to be more aware of their spending, including on the purchase of virtual items. In a statement stating that recording every expenditure including for the virtual purchase of items and having full control over in-game spending, PUBG Mobile shows an important role in building financial discipline in the context of the game. This shows that there is a relationship between in-game spending behavior and the ability to manage personal finances. Good management includes not only cost awareness, but also the ability to resist the urge to make impulse purchases, which can negatively impact a player's financial condition.

Discussion of the Results of Verification Analysis

This verifiable discussion presents the results of a hypothesis test regarding the relationship between research variables, namely Character Competence and Intensity of Virtual Item Purchases on Financial Management. Each finding is analyzed in depth to understand its strength and direction of influence, as well as compare it with the results of previous research.

1. The Influence of Character on Financial Management

Based on the test results, it shows that there is no direct influence of the character's competence on the management of the coefficient, this is caused by impulsive behavior from the player, especially when dealing with interesting events or discounts in the game. Many of them tend to make purchases suddenly without careful planning, even if they have good character value.

This impulsive behavior is the main obstacle in the application of character competencies to financial management, where PUBG Mobile players tend to make impulsive purchases, especially when there are events or discounts. Thus, the financial behavior shown by the players is more impulsive and not fully aligned with the character competencies they have.

This result is different from several previous studies, this is due to the fact that there has been no research that discusses the influence on financial management of variable character competition, in the world of online games such as PUBG Mobile, the temptation to buy items instantly is very high, so that personal characters are not enough to withstand consumptive impulses. Thus, although the character indicator shows a positive value in the descriptive analysis, its real influence on financial management remains insignificant due to the existence of impulsive buying habits.

2. The Influence of Virtual Item Purchase Locality on Financial Management

Based on the results of the study, the intensity of virtual item purchases shows a significant direct influence on the financial management of PUBG Mobile players in Indonesia. The higher the intensity of a player's virtual purchase of items, the greater the impact it will have on how they manage their finances, including budgeting, spending priorities, and financial control. This is due to the increasing awareness of players in planning and allocating funds for virtual purchases of items.

Players who have a high purchasing intensity tend to be more aware and planned in managing their finances. They are better prepared to make expenses for entertainment needs, such as the purchase of virtual items, while ensuring that their budget remains well managed. They can adjust budgets and prioritize expenses more controllably, so they can avoid overspending. This suggests that the intensity of virtual purchases of items does not trigger impulsive financial behavior, but rather reflects a more rational and structured pattern of behavior.

Factors such as the price of virtual items and the player's income level also play a role in making purchasing decisions. This is in line with the findings of Julfa Hannan and Lutfi Ardhani (2024), who show that purchasing intensity has a significant influence on players' financial management, with key indicators including price and income. Therefore, it can be concluded that the intensity of virtual purchases of items can encourage players to be wiser in managing their expenses, thus contributing to better and responsible financial management.

6. Conclusion and Implications

Conclusion

Based on the results of the research, it can be concluded that several things can be concluded regarding the influence of character competence, the intensity of purchasing virtual items on financial management among PUBG Mobile game players as follows:

1. Based on the results of the descriptive analysis, the character competencies of PUBG Mobile players showed positive results, with respondents having a good level of discipline and self-control in managing expenses, although there was still impulsive behavior, especially when there were events or discounts in the game. The intensity of virtual purchases of items also shows that players tend to buy more often when there are promotions or discounts, which are influenced by emotional motivation and buying habits. Meanwhile, players' financial management is generally quite good, with their awareness of recording and controlling expenses, although the urge to impulsively buy virtual items still affects their financial stability.
2. The results of the Correlation Analysis showed a positive relationship between the intensity of virtual purchases of items and financial management, where players who frequently make purchases are more conscious and planned in managing their expenses. The more often purchases are made, the greater the awareness of players in managing budgets and spending priorities. Meanwhile, although character competence shows a positive relationship with financial management, the effect is less significant due to the tendency to impulse purchases that affect players' ability to manage their finances wisely, especially when there are events or discounts that trigger unplanned expenses.
3. Partial testing (t-test) 'There was no significant direct influence between character competence and financial management, since impulsive behavior, especially when there were promotions or discounts, was more dominant in influencing purchasing decisions without planning. Even if players have good character competencies, the temptation to make impulse purchases still affects their financial management. Conversely, the intensity of virtual item purchases has been shown to have a significant influence on financial management. Players who make more frequent purchases tend to be wiser in planning and managing their budgets, although there is still a tendency for impulsive purchases to emerge, but awareness of budget management is more maintained.

Implication

Based on the results of the research, several things can be suggested regarding the influence of character competence, the intensity of purchasing virtual items on financial management among PUBG Mobile game players as follows:

1. The results of this study show that players' financial awareness has shown self-control and the habit of recording expenses, but is still vulnerable to the influence of promotion and emotional satisfaction. This means that financial education is still needed so that players can be wiser in shopping for virtual items.
2. The more often players buy virtual items, the more important they are in managing their finances. This means that regular purchases encourage the need for better financial planning, so that spending does not exceed the limit of affordability.
3. Good character does not necessarily make players able to manage money well. On the other hand, the habit of buying virtual items has a big influence on how players manage their finances. Therefore, the focus of education should be directed to habits and behaviors, not just attitudes.
4. For future researchers, further research can dig deeper for further studies of the income patterns from in-game activities and the relationship between character competencies

and financial management skills, while encouraging the need for effective strategies for players to be able to control spending and maintain a balance between fun and financial responsibility.

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