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Analysis Of Factors Affecting Consumer Decisions To Make Top-Up Purchases In Online Games: A Case Study On Abc's Topup Games Platform

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Abstract

This study aims to explain the influence of social factors, price factors and functional factors on purchasing decisions. The research method used in this study is a quantitative approach by distributing online questionnaires and getting 120 respondents. The results of the analysis data using SPSS. The results of this study show that the variables of social factors, price factors and functional factors have a positive and significant effect on purchase decisions. This research can contribute to the literature on the topic of purchasing decisions by considering the variables of social factors, price factors and functional factors.

Keywords: Social Factors, Price Factors, Functional Factors, Purchase Decisions

INTRODUCTION

The rapid development of internet technology has significantly transformed the digital entertainment landscape, particularly through the growth of mobile gaming. In Indonesia, the online gaming industry has experienced substantial expansion, with mobile game downloads reaching 3.45 billion in 2023 (Deny, 2023). According to Adikara (2024), the number of Indonesian gamers increased from 121.7 million in 2021 to 174.1 million in 2022, and is projected to reach 192.1 million by 2025. This growth is largely driven by the popularity of mobile games, which offer convenience, interactivity, and accessibility across various demographics.

Mobile games commonly utilize a freemium model, where players can access the game for free but are encouraged to make in-game purchases, such as virtual currency

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(e.g., diamonds, gold), to enhance their gaming experience (Atmoko, 2020; Prandini, 2021). These in-game transactions, often referred to as top-ups, have become a significant revenue stream for game developers and top-up platforms such as Codashop, Unipin, and ABC Top-Up Games Platform. Research by Newzoo (2023) indicates that mobile gaming accounted for 49% of the global gaming market in 2023, generating $183.9 billion in revenue with 3.31 billion players worldwide.

Despite the industry's growth, understanding consumer behavior in in-game purchases remains a critical challenge. Factors such as social influence, price perception, and functional value have been identified as key determinants affecting purchasing decisions (Mardhika, 2020; Latifah, 2022). However, previous studies present mixed findings. For instance, Nasution (2010) and Hafizh (2023) found that social and functional factors positively influence purchase decisions, while Hudani (2020) reported no significant effect of social factors. Similarly, Sri et al. (2014) and Yuliana & Maskur (2022) showed conflicting results regarding the influence of price.

Given these inconsistencies, this study aims to analyze the factors influencing consumer decisions in purchasing in-game top-ups, focusing on the ABC Top-Up Games Platform as a case study. By examining the impact of social factors, price, and functional value, this research contributes to a deeper understanding of consumer behavior in the mobile gaming industry, offering insights for platform developers and marketers aiming to enhance user engagement and monetization strategies.

Objectives

This study aims to examine the factors influencing consumer decisions to perform in-game top-up purchases on the ABC Top-Up Games Platform and to analyze how social factors, price perception, and functional value affect purchasing behavior in mobile games, as these variables have been identified as key determinants in prior research.

LITERATURE REVIEW

Consumer Behavior

Consumer behavior refers to the process in which individuals, groups, or organizations select, purchase, use, and evaluate products, services, ideas, or experiences to satisfy their needs and desires (Mizuari, 2019; Nugraha et al., 2021; Zusrony & Kom, 2021). This behavior is influenced by four main factors: cultural, social, personal, and psychological factors (Zusrony & Kom, 2021). Cultural factors encompass lifestyle, habits, and traditions that shape consumer desires and behaviors. Social factors

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include reference groups, family, and an individual's social roles and status. Personal factors relate to age, life stage, occupation, economic situation, lifestyle, personality, and self-concept. Psychological factors involve motivation, perception, learning, and beliefs that drive purchasing decisions.

Stages of Consumer Behavior

The process of consumer behavior consists of three main stages: acquisition, consumption, and disposition (Rahayu & Afrilliana, 2021). The acquisition stage involves information search and purchasing activities, where consumers gather information from internal and external sources such as personal experience, advertisements, and online reviews. During the consumption stage, consumers use the product or service, and their experience influences their perception of its quality and benefits. Finally, in the disposition stage, consumers decide on further actions, such as repurchasing or disposal, based on their satisfaction with the product.

Purchase Decision

Purchase decision is defined as the mental and behavioral process through which consumers choose, purchase, use, and evaluate a product or service to fulfill their needs and desires (Kotler & Armstrong, 2018; Rahayu & Afrilliana, 2021; Wulandari & Mulyanto, 2024). This process involves five stages: problem recognition, information search, alternative evaluation, purchase decision, and post-purchase behavior (Rahayu & Afrilliana, 2021). Initially, consumers recognize a need or problem, then seek information from various sources. They evaluate alternatives based on criteria such as price, quality, and brand, before making a final decision. After the purchase, they assess their satisfaction, which may lead to repurchase or complaint.

Factors Influencing Purchase Decision

Several factors influence consumer purchase decisions, including brand ambassador, brand experience, and brand image (Witjaksono, 2023). Brand ambassadors, as influential figures, can drive consumer trust and purchasing intent. Brand experience, shaped by the consumer's interaction with the product, significantly impacts their decision. A strong and positive brand image also plays a strategic role in attracting consumer attention and influencing their purchase behavior.

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Social Factor

Social factors include reference groups, family, and social roles and status (Hudani, 2020). Close relationships with friends, family, and parents can significantly influence purchasing decisions. Additionally, consumers often make purchases based on their awareness of their social class and lifestyle. Social factors in gaming contexts are further influenced by social support and self-expression (Oktaviansyah & Tutiasri, 2023). Support from gaming communities and family members can reinforce players' desire to continue playing and make in-game purchases. Moreover, players tend to choose virtual items that reflect their identity, indicating that in-game purchases are not only for personal entertainment but also for social visibility within the gaming community.

Price Factor

Price is defined as the monetary value assigned to a product or service, serving as a key determinant in consumer decision-making (Alma, 2016; Chandra, 2016). Internal factors influencing pricing decisions include marketing objectives, marketing mix strategy, cost, and organizational considerations. External factors include market demand, competition, and economic conditions (Malau, 2017). Consumers evaluate the affordability, quality alignment, competitiveness, and benefit alignment of a product's price before making a purchase (Setyo, 2017). These indicators are crucial in determining whether a consumer proceeds with a transaction.

Functional Value Factor

Functional value refers to the rational assessment of a product's utility and efficiency from the consumer's perspective (Park, 2004; Ahn & Back, 2019; Oesman, 2010; Surahman, 2002). It is influenced by price utility, functional quality, and character competence (Ho & Wu, 2012). In the context of mobile gaming, functional value is related to the usefulness and performance of virtual items. Consumers are more likely to make purchases when they perceive that the item offers long-lasting value, consistent quality, acceptable standards, and good production quality (Zhang, 2019).

Hypotheses Development

Several studies have established the influence of social, price, and functional factors on purchase decisions. Research by Nasution (2010) indicates that social factors positively and significantly influence purchase decisions. Similarly, Adipramita (2019) found that price perception has a positive and significant impact on purchasing behavior.

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Furthermore, Khairiyah & Yunita (2018) confirmed that functional value significantly affects purchase decisions. Based on these findings, the following hypotheses are proposed:

- **H1:** Social factors have a positive effect on purchase decisions.
- **H2: Price factors have a positive effect on purchase decisions.**
- **H3: Func**tional value factors have a positive effect on purchase decisions.

METHODOLOGY

Research Approach

This study employed a quantitative survey-based approach to examine the factors influencing consumer decisions to perform in-game top-up purchases on the ABC Game Platform.

Population

The population consisted of consumers who had previously conducted top-up transactions on the platform. Given the unknown population size a sample of 120 respondents was determined using Roscoe's formula (Roscoe, 1975) which suggests a minimum sample size between 30 and 500 depending on the number of variables.

Samples and Sampling Techniques

Data were collected through an online questionnaire distributed via Google Forms using a convenience sampling technique. The research instrument utilized a 5-point Likert scale, ranging from Strongly Agree (5) to Strongly Disagree (1). The independent variables included Social Factors (X1), Price Factors (X2), and Functional Value Factors (X3), while the dependent variable was Purchase Decision (Y) .

Table 1. Instrument Reliability Test Results

Variable	Cronbach' Alpha	Description
Social Factors	0.806	Reliable
Price Factors	0.810	Reliable
Functional Factors	0.789	Reliable
Purchase Decision	0.864	Reliable

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Prior to the main data collection, a pilot test was conducted with 40 respondents to assess the validity and reliability of the instrument. The validity test was performed using Pearson Product-Moment correlation, and reliability was assessed using Cronbach's Alpha. All items showed acceptable validity (r-hitung > r-tabel = 0.312) and reliability (Cronbach's Alpha > 0.7).

To ensure the robustness of the regression model, classical assumption tests were conducted, including normality , multicollinearity , and heteroscedasticity tests . Multiple linear regression analysis was then performed to test the hypotheses, using the following model:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Description :

Y	: Purchase Decision
a	: Constant
b_1, b_2, b_3	: Regression Coefficient of Independent Variables
X_1	: Social Factors
X_2	: Price Factors
X_3	: Functional Factors
e	: Error

Hypothesis testing was conducted using F-test (simultaneous effect), t-test (partial effect), and R^2 (coefficient of determination).

RESULTS AND DISCUSSION

Descriptive Analysis of Respondent's Profiles

The study collected data from 120 respondents who completed an online questionnaire distributed via Google Forms. The descriptive analysis provides insights into the demographic characteristics of the respondents, including age, gender, occupation, and income level. Which summarizes these profiles:

Age: The majority of respondents (75%) were aged between 12 and 27 years, followed by 23.3% aged 28–43 years, and only 1.7% aged 44–59 years.

Gender: The sample was predominantly male (92.5%), with a small proportion of female respondents (7.5%).

Occupation: Most respondents were students or university students (70.8%), followed by private sector employees (20%), entrepreneurs (8.3%), and civil servants (0.8%.

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Income: The largest group reported monthly incomes below Rp. 2,500,000 (70%), while 25% earned between Rp. 2,500,000 and Rp. 5,000,000, and 5% earned more than Rp. 5,000,000.

These findings indicate that the primary user base for in-game top-up purchases on the ABC Game Platform is young adults, primarily students or professionals with relatively low to moderate incomes. This aligns with previous studies highlighting the dominance of younger demographics in mobile gaming activities (Oktaviansyah & Tutiasri, 2023).

Validity Test

Table 2. Validity Test of Research Instruments

Variable	Statement	R-count	Rtabel	Conclusion
Social Factors	X1.1	0.498	> 0,1509	Valid
	X1.2	0.632		Valid
	X1.3	0.492		Valid
Price Factors	X2.1	0.636	> 0,509	Valid
	X2.2	0.566		Valid
	X2.3	0.596		Valid
	X2.4	0.484		Valid
Functional Factors	X3.1	0.506	> 0,1509	Valid
	X3.2	0.516		Valid
	X3.3	0.603		Valid
	X3.4	0.568		Valid
Purchase Decision	Y1.1	0.672	> 0,1509	Valid
	Y1.2	0.561		Valid
	Y1.3	0.461		Valid
	Y1.4	0.509		Valid

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	Y1.5	0.563		Valid
	Y1.6	0.484		Valid

To ensure the reliability of the research instrument, a validity test was conducted using Pearson Product-Moment correlation. All items in the questionnaire were deemed valid, as their calculated r-values exceeded the critical r-value (r-table = 0.1509) at a significance level of 5%.

Reliability Test

Table 3. Reliability Test of Research Variables

Variable	Cronbac'hs Alpha	Standard α	Conclusion
Social Factors	0.719	> 0,7	Reliable
Price Factors	0.766		Reliable
Functional Factors	0.752		Reliable
Purchase Decision	0.790		Reliable

Cronbach's Alpha was used to assess the reliability of the questionnaire. All variables achieved Cronbach's Alpha values above 0.7, indicating high internal consistency. These results confirm that the questionnaire is reliable and suitable for measuring the constructs under investigation.

Descriptive Analysis of Variables

Scores on this scale range from 1 to 5 points, with 5 being the highest score and 1 being the lowest score. The data interval of each variable in the analysis can be expressed as follows:

$$Interval = \frac{(\text{skor tertinggi} - \text{skor terendah})}{\text{Jumlah Kelas}}$$

$$= \frac{(5-1)}{5}$$

$$= 0.8$$

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Next, we will first explain the explanation of the descriptive variable category scale, which can be seen in Table 4 as follows:

Table 4. Variable Assesment Criteria

Interval	Social Factors	Price Factors	Functional Factors	Purchase Decision
1.00 – 1.80	Very Few	Very Low	Very Few	Very Few
1.81 – 2.60	Few	Low	Few	Few
2.61 – 3.40	Quite Many	Quite High	Quite Many	Quite Many
3.41 – 4.20	Many	High	Many	Many
4.21 – 5.00	Very Many	Very High	Very Many	Very Many

Based on the results of questionnaires that have been filled in by respondents regarding social factors, price factors and functional factors. The distribution of respondents' assessments will be shown in Table 5 below:

Table 5. Descriptive Variable

No	Item	Mean	Category
	Social Factors		
1	I consider my friends recommendations when I want to top-up my game.	4.08	Many
2	I consider my family when I want to top-up games.	4.02	Many
3	I top-up games to improve my social status among friends.	4.18	Many
	Price Factors		
4	I look for a top-up platform that fits my budget	3.93	High
5	I consider the price and quality I get when I want to top-up games.	4.17	High
6	I compare prices from different platforms when I want to top-up games.	4.11	High
7	I consider the benefits of top-ups according to the price given.	4.25	Very High

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	Functional Factors		
8	I choose a platform that always offers consistent quality when topping up.	4.12	Many
9	I like platforms that are well developed before topping up.	4.12	Many
10	I appreciate platforms that meet high quality standards when I top up.	4.10	Many
11	I prefer platforms that remain interesting and relevant after I top up.	4.13	Many
	Purchase Decision		
12	I choose top up products that match my favorite games.	4.09	Many
13	I prefer top ups from trusted and well-known brands.	4.12	Many
14	I look for a reputable top up provider.	4.15	Many
15	I usually top up when there is a promo or discount.	4.23	Very Many
16	I determine the top up amount based on my in-game needs.	4.17	Many
17	I use the most convenient and secure payment method.	4.24	Very Many

Descriptive statistics were computed for each variable using a five-point Likert scale. The mean scores for each item are summarized in Table 4.5, along with their corresponding categories:

Social Factors: Mean scores ranged from 4.02 to 4.18, indicating strong agreement among respondents regarding social influences on in-game purchases.

Price Factors: Mean scores ranged from 3.93 to 4.25, showing high agreement on price-related considerations.

Functional Value Factors: Mean scores ranged from 4.10 to 4.13, reflecting consistent agreement on the importance of functional benefits.

Purchase Decision: Mean scores ranged from 4.09 to 4.24, demonstrating overall agreement on factors influencing purchase decisions.

These findings suggest that respondents generally agree with the statements related to social, price, and functional value factors, supporting their roles in shaping purchase decisions.

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Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		120
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.32486175
Most Extreme Differences	Absolute	.068
	Positive	.057
	Negative	-.068
Kolmogorov-Smirnov Z		.743
Asymp. Sig. (2-tailed)		.639

Table 6. Data Normality Test

Normality was assessed using graphical methods (P-P Plot and histogram) and statistical tests (Kolmogorov-Smirnov). The P-P Plot showed data points closely following the diagonal line, and the histogram exhibited a bell-shaped distribution. Additionally, the Kolmogorov-Smirnov test yielded a significance value (p = 0.639), which is greater than 0.05, confirming normality.

Multicollinearity Test

Table 7. Multicollinearity Test Results

Variable	Tolerance	VIF	Description
Social Factors (X1)	0.487	2.055	No Multicollinearity
Price Factors (X2)	0.422	2.369	No Multicollinearity
Functional Factors (X3)	0.502	1.993	No Multicollinearity

Multicollinearity was evaluated using Tolerance and Variance Inflation Factor (VIF). All independent variables had Tolerance values above 0.10 and VIF values below 10:

Social Factors: Tolerance = 0.487, VIF = 2.055

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Price Factors: Tolerance = 0.422, VIF = 2.369
Functional Value Factors: Tolerance = 0.502, VIF = 1.993
This indicates no significant multicollinearity among the independent variables

Heteroscedasticity Test.

Table 8. Glejser Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	.346	.152		2.270	.025	.044	.647		
	X1	.005	.042	.016	.121	.904	-.078	.088	.487	2.055
	X2	-.010	.048	-.031	-.215	.830	-.105	.084	.422	2.369
	X3	-.019	.049	-.052	-.395	.694	-.117	.078	.502	1.993

a. Dependent Variable: ABSRES

Heteroscedasticity was tested using scatterplots and Glejser tests. The scatterplot did not show any clear pattern of increasing or decreasing variance, and the Glejser test yielded significance values greater than 0.05 for all variables, confirming the absence of heteroscedasticity.

Multiple Linear Regression Analysis

Multiple linear regression was conducted to examine the linear relationship between three independent variables (Social Factors, Price Factors, and Functional Value Factors) and the dependent variable (Purchase Decision). The analysis aimed to determine the impact of each independent variable on the dependent variable while controlling for other variables.

Table 9. Multiple Linear Regression Analysis Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	1.202	.233		5.167	.000	.741	1.662		
	X1	.195	.064	.258	3.052	.003	.068	.321	.487	2.055
	X2	.271	.073	.337	3.723	.000	.127	.416	.422	2.369
	X3	.256	.075	.283	3.404	.001	.107	.405	.502	1.993

a. Dependent Variable: Y1

The results are summarized below:

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Impact of Social Factors on Purchase Decision

The regression coefficient for Social Factors (X_1) was 0.258, indicating a positive relationship. A one-unit increase in Social Factors leads to a 0.258 increase in Purchase Decision, assuming other variables remain constant. The calculated t-value ($t_{calculated}$ = 3.052) exceeded the critical t-value (t_{table} = 1.980), and the significance value (p = 0.003) was well below the alpha level of 0.05. This confirms that Social Factors have a significant positive influence on Purchase Decisions.

Impact of Price Factors on Purchase Decision

The regression coefficient for Price Factors (X_2) was 0.337, also positive. An increase of one unit in Price Factors results in a 0.337 increase in Purchase Decision, holding other variables constant. The t-value ($t_{calculated}$ = 3.723) was significantly higher than t_{table} =1.980, and the significance value (p = 0.000) was far below the alpha level of 0.05. This indicates a strong positive and significant relationship between Price Factors and Purchase Decisions.

Impact of Functional Value Factors on Purchase Decision

The regression coefficient for Functional Value Factors (X_3) was 0.283 positive suggesting that a one-unit increase in Functional Value Factors leads to a 0.283 increase in Purchase Decision, assuming other variables remain unchanged. The t-value ($t_{calculated} = 3.404$) surpassed t_{table} = 1.980 and the significance value (p = 0.001) was below the alpha level of 0.05. This confirms a significant positive relationship between Functional Value Factors and Purchase Decisions.

Simultaneous Test (F-Test)

To determine whether all independent variables (Social Factors, Price Factors, and Functional Value Factors) collectively influence the dependent variable (Purchase Decision), a simultaneous F-test was conducted.

Table 10. F Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.773[a]	.598	.588	.32904	.598	57.524	3	116	.000	1.815

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y1

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The F-statistic (Fcalculated = 57.524) was compared against the critical F-value (Ftable = 2.68). The significance value (p = 0.000) was well below the alpha level of 0.05 indicating that the model is statistically significant at the 95% confidence level. This suggests that the independent variables together have a significant impact on Purchase Decisions.

Coefficient of Determination (R²)

Table 11. Test Results of the Coefficient of Determination (R²)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.773[a]	.598	.588	.32904	.598	57.524	3	116	.000	1.815

a. Predictors: (Constant), X3, X1, X2
b. Dependent Variable: Y1

Source: Primary Data

The coefficient of determination (R^2) was 0.588 (58.8%), indicating that 58.8% of the variation in Purchase Decisions can be explained by the three independent variables. The adjusted R^2 accounted for the number of predictors and sample size, confirming the model's explanatory power.

Partial Test (t-Test)

Table 12. Hypothesis Test Results (T Test)

Variable	T- Count	T- Table	Significance	Conclusion	Decision
Social Factors (X1)	3.052	1.980	0.003	Positively Significant	Hypothesis Accepted
Price Factors (X2)	3.723	1.980	0.000	Positively Significant	Hypothesis Accepted
Functional Factors (X3)	3.404	1.980	0.001	Positively Significant	Hypothesis Accepted

Individual contributions of each independent variable were assessed using t-tests:

- Social Factors : The t-value ($t$calculated = 3.052) exceeded $t$table = 1.980, and the significance value (p = 0.003) was below 0.05, confirming a significant positive effect.

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- Price Factors : The t-value ($t_{calculated}$ = 3.723) was significantly higher than t_{table} = 1.980, and the significance value (p = 0.000) was far below 0.05, indicating a strong positive and significant relationship.
- Functional Value Factors : The t-value ($t_{calculated}$ = 3.404) surpassed t_{table} = 1.980, and the significance value (p = 0.001) was below 0.05, confirming a significant positive relationship.

DISCUSSION

Influence of Social Factors on Purchase Decisions

Social factors significantly influence purchase decisions for in-game top-ups. When users are exposed to positive recommendations and reviews from friends or communities, they tend to feel more confident and motivated to make purchases. Social interactions, such as discussions in gaming forums or social media groups, enhance user confidence and reduce hesitation in decision-making. The influence of peers and relevant community opinions creates a supportive experience, making users feel more comfortable and motivated to perform top-ups, thereby increasing the likelihood of repeat purchases in the future.

The demographic analysis revealed that the majority of respondents were aged 12–27 years (75%) indicating that this age group is dominant in the online gaming market. This generation's familiarity with technology and digital platforms makes them more open to in-game purchases. Social factors, such as peer interactions and community support, play a crucial role in their purchasing decisions, as social engagement often motivates users to engage in top-ups and share positive experiences.

Regarding gender characteristics, the majority of respondents were male (92.5%), while only 7.5% were female. This suggests that the online game top-up market is predominantly male-dominated, reflecting higher interest and involvement in gaming activities among men. This gender disparity highlights an important consideration for companies in designing marketing strategies and content to attract more female users and expand their reach. Social influences, such as community and peer support, can encourage female participation if they feel supported and included in the gaming environment, prompting companies to create more inclusive and welcoming environments for all genders. In terms of occupation, most respondents were students or university students (70.8%), indicating that this segment is the primary user base for online game top-up services. Their active involvement in education and social life likely contributes to their high interest in games as a form of entertainment. Social factors, such

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as interactions with peers and surrounding communities, significantly impact their decision to make top-ups. Support and recommendations from their social circles increase their engagement in gaming activities and encourage repeat purchases.

Regarding income characteristics, the majority of respondents had incomes ≤ Rp. 2,000,000 (70%), showing that users with limited income remain actively involved in online gaming activities, reflecting strong interest in digital entertainment despite financial constraints. Companies should consider pricing strategies that are more affordable and promotional campaigns to appeal to and satisfy this segment, thereby increasing their chances of repeat purchases.

This study found that social factors positively and significantly influence purchase decisions, consistent with previous research by Nasution (2010), which also reported a significant positive effect of social factors on purchase decisions.

Influence of Price Factors on Purchase Decisions

Price factors significantly influence purchase decisions for in-game top-ups. Users are more likely to make purchases when they perceive the offered price as fair relative to the quality and benefits received. Competitive pricing, discounts, or promotional packages can attract users' attention and prompt quicker decision-making. Additionally, transparency in pricing is crucial, as users want to feel they are getting good value for their money.

The demographic analysis showed that the majority of respondents were aged 12–27 years (75%), indicating that this age group is dominant in the online gaming market. Younger users, who are more familiar with technology and digital platforms, are more open to in-game purchases. Price sensitivity is particularly significant, as respondents are more inclined to buy when prices are considered affordable and provide good value. When prices align with their budget, younger users are more motivated to perform top-ups, suggesting that companies need to adjust their pricing strategies to attract this segment.

Regarding gender characteristics, the majority of respondents were male (92.5%), while only 7.5% were female. This indicates that the online game top-up market is predominantly male-dominated, reflecting higher interest and involvement in gaming activities among men. This gender disparity is an important consideration for companies in designing marketing strategies and content to attract more female users and expand their reach. Price competitiveness is also crucial; competitive pricing can attract female users, who may be more sensitive to costs. By offering promotions or discounts,

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companies can create a more inclusive environment and encourage female participation, opening opportunities to expand their user base and increase engagement within the gaming community. In terms of occupation, most respondents were students or university students (70.8%), indicating that this segment is the primary user base for online game top-up services. Their active involvement in education and social life likely contributes to their high interest in games as a form of entertainment. Price factors are highly significant, as students and university students typically have limited budgets. Therefore, affordable pricing and promotional offers can capture the attention of this segment. With the right pricing strategy, companies can increase the likelihood of purchases and loyalty among young users, enhancing their overall gaming experience.

Regarding income characteristics, the majority of respondents had incomes ≤ Rp. 2,000,000 (70%), showing that users with limited income remain actively engaged in online gaming activities, reflecting strong interest in digital entertainment despite financial constraints. This underscores the importance of price factors in purchase decisions, as users are more likely to invest in gaming experiences when prices are deemed reasonable and aligned with their financial capabilities.

This study found that price factors positively and significantly influence purchase decisions, consistent with previous research by Adipramita (2019), which also reported a significant positive effect of price factors on purchase decisions.

Influence of Functional Factors on Purchase Decisions

Functional factors significantly influence purchase decisions for in-game top-ups. When users perceive that the features and benefits offered by the game align with their needs and expectations, they are more likely to make purchases. The availability of additional features, ease of use, and satisfying gameplay experiences can attract users and prompt quicker decision-making. Additionally, reliability and performance are crucial, as users seek smooth and enjoyable gaming experiences.

The demographic analysis revealed that the majority of respondents were aged 12–27 years (75%), indicating that this age group is dominant in the online gaming market. Younger users, who are more familiar with technology and digital platforms, are more open to in-game purchases. Functional factors, such as item quality, additional features, and transaction ease, significantly impact purchasing decisions. Users from this age group tend to seek satisfying and innovative gaming experiences, making games that offer good functionality more appealing to them.

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Regarding gender characteristics, the majority of respondents were male (92.5%), while only 7.5% were female. This indicates that the online game top-up market is predominantly male-dominated, reflecting higher interest and involvement in gaming activities among men. This gender disparity is an important consideration for companies in designing marketing strategies and content to attract more female users and expand their reach. Functional factors, such as the types of items provided and relevant features, need attention. By offering elements that appeal to both genders, companies can increase female participation in the gaming community and create more inclusive experiences. In terms of occupation, most respondents were students or university students (70.8%), indicating that this segment is the primary user base for online game top-up services. Their active involvement in education and social life likely contributes to their high interest in games as a form of entertainment. Functional factors, such as items that work well without issues, become attractive to the majority of students and university students who prioritize smooth and efficient gaming experiences.

Regarding income characteristics, the majority of respondents had incomes ≤ Rp. 2,000,000 (70%), showing that users with limited income remain actively engaged in online gaming activities, reflecting strong interest in digital entertainment despite financial constraints. This highlights the importance of functional factors like the value offered by game items and the quality of the gaming experience. Users will prefer items that provide maximum benefit at minimal cost.

This study found that functional factors positively and significantly influence purchase decisions, consistent with previous research by Khairiyah & Yunita (2018), which also reported a significant positive effect of functional factors on purchase decisions.

CONCLUSION

The study aimed to investigate the influence of Social Factors, Price Factors, and Functional Value Factors on Purchase Decisions for in-game top-up purchases on the ABC Game Platform. Based on the findings, several key conclusions can be drawn for Key Findings Descriptive Analysis, the highest mean rating was observed for the social factor indicator X1.3: *"I perform game top-ups to improve my social status among friends"* indicating its significant role in purchase decisions. Conversely, the lowest rating was for X1.2: *"I consider family when wanting to make a game top-up."* For Price Factors, the highest rating was for X2.4: *"I consider the benefits of top-ups relative to the price paid,"* while the lowest was for X2.1: *"I look for a top-up platform that fits my budget."* Regarding

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Functional Factors, the highest rating was for X3.4: *"I prefer platforms that remain attractive and relevant after I make a top-up,"* whereas the lowest was for X3.3: *"I appreciate platforms that meet high quality standards during top-ups."* In terms of Purchase Decision, the highest rating was for *"I use the safest and most convenient payment method,"* while the lowest was for *"I choose top-up products that match my favorite games."*

For multiple Linear Regression Analysis the simultaneous test (F-test) revealed that Social Factors (X1), Price Factors (X2), and Functional Value Factors (X3) collectively have a significant impact on Purchase Decisions (Y) for in-game top-ups on the ABC platform. The partial test (t-test) further confirmed that all three factors significantly influence Purchase Decisions. Notably, Price Factors emerged as the most dominant variable affecting purchase decisions, aligning with previous studies by Adipramita (2019).

For future research, it is recommended to increase the sample size, explore additional variables, and consider a broader scope, including different gaming platforms or geographic regions. Adopting a mixed-methods approach combining quantitative surveys with qualitative techniques such as interviews or focus groups could provide deeper insights into consumer behavior in in-game purchases. This would enhance both the depth and validity of findings in understanding the dynamics of digital consumer decision-making.

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