

ANALYSIS OF CONSUMERS PURCHASE MOTIVATION AND DESIRE TO INVEST IN VIRTUAL GOODS ON MASSIVE MULTI PLAYER ONLINE GAMES IN WARNET CEZ – GO MANADO

ANALISA MOTIVASI PEMBELIAN KONSUMEN DAN KEINGINAN UNTUK INVESTASI DALAM BARANG VIRTUAL PADA MASSIVE MULTI PLAYER ONLINE GAME DI WARNET CEZ - GO MANADO

By
Reynaldo G. Kairupan

Faculty of Economics and Business, International Business Administration, Management Department
Sam Ratulangi University

E-mail:
kairupan68@gmail.com

Abstract: The digital realm of interaction is a quickly growing and significant part of our lives. It is also becoming an increasingly important target for research and theoretical debate. One area of research that is of particular interest to researchers is online gaming identity practices. If we take a look at the global gaming industry, there is no surprise that the online gaming industry has seen such huge growth. The purpose of this study to analyze the consumers Purchase Motivation and Consumers Desire to invest in virtual goods on Massive Multi-player Online games. This study used qualitative method with in depth interview on respondent. People that play a MMO Games tend to purchase virtual goods because of consumer motivation and desire. People that played MMO Games feels satisfied because the social needs is fulfillment by purchasing the virtual goods inside the Online Games or outside by using real money. People that purchase virtual goods think it as enjoyment for them and can become a profit also in the future. Finally this research recommended to the game developer to usually focus on improve the model of virtual goods for the future study.

Keywords: *consumer purchase motivation, consumer desire.*

Abstrak: Dunia digital interaksi adalah bagian yang tumbuh dengan cepat dan signifikan dalam kehidupan kita. Ini juga menjadi target yang semakin penting untuk penelitian dan perdebatan teoretis. Salah satu bidang penelitian yang menarik bagi para peneliti adalah praktik identitas game online. Jika kita melihat industri game global, tidak ada kejutan bahwa industri game online telah mengalami pertumbuhan yang sangat besar. Tujuan dari penelitian ini untuk menganalisa Motivasi Pembelian dan Keinginan Konsumen untuk berinvestasi pada barang virtual dalam Massive Multi-player Online Game. Penelitian ini menggunakan metode kualitatif dengan wawancara mendalam pada responden. Hasil dari penelitian ini menunjukkan bahwa orang yang memainkan Game MMO cenderung membeli barang virtual karena motivasi dan keinginan konsumen. Orang yang memainkan Game MMO merasa puas karena kebutuhan sosial dipenuhi dengan membeli barang virtual di dalam Game Online atau di luar dengan menggunakan uang nyata. Orang-orang yang membeli barang virtual menganggapnya sebagai kesenangan bagi mereka dan dapat menjadi keuntungan juga di masa depan. Penelitian ini merekomendasikan kepada pengembang game untuk fokus pada peningkatan model barang virtual untuk studi selanjutnya.

Kata Kunci: *consumer purchase motivation, consumer desire.*

INTRODUCTION

Research Background

Online games increasingly sell virtual goods to generate real income. As a result, it is increasingly important to identify factors and theory of consumption values that affect intent to purchase virtual goods in online games. Most studies related to online games are related to online game obsession, the characteristics of online game users, motivations for playing online games, and desire to play online games. The focus of this study is the factors that affect intent to purchase virtual goods in online games.

Massive multiplayer online games (MMOG) occupy a large part of game industry's income which continues to grow rapidly over the past few years and now that everyone has the possibility to have internet connection with high speed all over the world, playing a MMOG is the new way to have fun and spend your time pleasant. The rise of massively multiplayer games represents a revolution in the game industry. This claim can be justified by referring to their unprecedented technological requirements (Esbensen, 2005) their strong social significance (Kolo and Baur, 2004) and the new revenue models associated with them (MacInnes, 2005). Massively multiplayer games have also taken the complexity of games to a new level, prompting the use of the term virtual world.

Dota 2 is a multiplayer online battle arena video game developed and published by Valve Corporation. The game which was a community created mod for blizzard entertainment's and is played in matches between two teams of five player, with each team occupying and defending their own separate base on the map. Each of the ten players independently controls a powerful characters known as hero, who all have unique abilities styles of play. During a match, layers collect experience points and items for their heroes to successfully defeat the opposing team's heroes in a player versus player combat.

Mobile Legends is a multiplayer online battle arena designed for mobile phone. This games similar to Dota 2 where the two opposing teams fight to reach and destroy the enemy's base while defending their own base for control of a path, the three lanes known as top, middle, and bottom, which connects the bases.

Player Unknown's Battlegrounds is an online multiplayer battle royale game developed and published by PUBG Corporation, a subsidiary of south koreana video game company Bluehole. Inspired by the 2000 japanese film battle royale, and expanded into a standalone game under Greene's creative direction. In the game, up to one hundred players parachute onto and island and scavenge for weapons and equipment to kill others while avoiding getting killed themselves. The available safe area of the game's map decreases in size over time, directing surviving players into tighter areas to force encounters. The last player or team standing wins the round.

This research proposes an innovative conceptual framework that to analyze the consumer purchase motivation, and consumers desire to invest in virtual goods on MMOGs with the requirement that they participate in an online game. Furthermore the relation between 12 affective or experiential motives is investigated which lead the user to participate and invest in virtual goods on a MMOG. These factors, mostly social, economic and psychological, influence the consumer and lead him to participate in an MMOG and invest his money to it, buying monthly subscription fee or buying virtual items in order to enchant his gameplay.

Research Objectives

The objective of this research is to analyse the consumers Purchase Motivation and Consumers Desire to invest in virtual goods on Massive Multi-player Online games.

THEORETICAL REVIEW

Marketing

According to Kotler (2009), marketing is a nodal and managerial process by which individuals and groups obtain what they need and want through creating and exchanging products and value with others. Marketing means managing markets to bring about exchanges for the purpose of satisfying human needs and wants. Thus, return to definition of marketing as a process by which individuals and groups obtain what they need and want by creating and exchanging products and value with others. Exchange processes involve work. Sellers must search for buyers, identify their needs, design good products and services, promote them, and store and deliver them. Activities such as product development, research, communication, distribution, pricing and service are core marketing activities.

Kotler (2009) defined the marketing concept holds that achieving organizational goals depends on determining the needs and wants of target markets and delivering the desired satisfactions more effectively and

efficiently than competitors do. However, the marketing concept does not mean that a company should try to give all consumers everything they want. Marketers must balance creating more value for customers against making profits for the company.

The traditional way of viewing the components of marketing is via the four Ps: (1). Product. Goods and services (creating offerings). (2). Promotion. Communication. (3). Place. Getting the product to a point at which the customer can purchase it (delivering). (4). Price. The monetary amount charged for the product (exchanging).

Consumer Motivation

The term motivation appears to have first crept into psychologists' vocabularies in the early 1880s. Prior to that date, the more amorphous concept of the will was used by philosophers and social theorists when they discussed the antecedents and features of effortful, directed, and motivated human behavior. Motivation is the act or process of providing a motive that causes a person to take some action. In most cases motivation comes from some need that leads to behavior that results in some type of reward when the need is fulfilled (Shanks, 2011). The term motivation can be used in different ways, but in essence it refers to any sort of general drive or inclination to do something (Baumeister and Vohs, 2007). Motivation is the driving force within individuals that impels them to action. It is defined as the stimulation of any emotion or desire operating upon, one's will and prompting or driving it to action.

A person has many needs at any given time. Some needs are biogenic; they arise from physiological states of tension such as hunger, thirst, discomfort. Other needs are psychogenic; they arise from psychological states of tension such as the need for recognition, esteem, or belonging. A need becomes a motive when it is aroused to a sufficient level of intensity. A motive is a need that is sufficiently pressing to drive the person to act (Kotler, 2002).

Intrinsic Motivation

Intrinsic motivation refers to motivation that comes from inside an individual rather than from any external or outside rewards, such as money or grades. Motivation, meanwhile, is identified as an inner drive that reflects goal-oriented arousal. The motivation comes from the pleasure one gets from the task itself or from the sense of satisfaction in completing or even working on a task. An intrinsically motivated person will work on a math equation, for example, because it is enjoyable. Or an intrinsically motivated person will work on a solution to a problem because the challenge of finding a solution provides a sense of pleasure. In neither case does the person work on the task because there is some reward involved, such as a prize, a payment, or in the case of students, a grade.

Extrinsic Motivation

Extrinsic motivation comes from outside of the individual. Common extrinsic motivations are rewards like money and grades, coercion and threat of punishment. Competition is in general extrinsic because it encourages the performer to win and beat others, not to enjoy the intrinsic rewards of the activity. A crowd cheering on the individual and trophies are also extrinsic incentives.

Consumer Desire

There is a tradition in consumer research that sees material consumption resulting from attempts to actualize what is conjured up through daydreaming (Belk, 2001) work on passionate consumption is based on an analysis of desire in the fields of psychoanalysis, cultural anthropology and sociology. Their multi-disciplinary reading recognizes consumer desire as a cyclical, highly pleasurable experience resulting from internalized moral codes deployed by consumers themselves as a means of self-management.

So, while consumers curb many desires, they also undertake self-seduction, imagining ideal, culturally validated lifestyles and pursuits first (Molesworth and Denegri-Knott, 2012) and finding suitable goods to help substantiate them. Such goods must be 'just out of reach but not unobtainable in order to allow the distance necessary to inflame a desire while at the same time sustaining the hope that a yearned for outcome is possible.

These are precious meanings which are purposefully removed from the here and now and placed in different out of reach locations in time and space, like golden pasts or exciting futures, or even different countries, to avoid being tested. As anticipation and longing are what makes desire so enjoyable, eventual consummation through purchase of goods often results in disappointment caused by the loss of desire. The longing for a desiring state triggers a new cycle of desire for yet another purchase (Belk, Ger and Askegaard, 2003).

Massive Multiplayer Online in General

Massive multiplayer online games (MMOGs) are highly graphical 2-D or 3-D videogames played online, allowing individuals, through their self-created digital characters or Avatars, to interact not only with the gaming software (the designed environment of the game and the computer-controlled characters within it) but with other players avatars as well. These virtual worlds are persistent social and material worlds, loosely structured by open-ended (fantasy) narratives, where players are largely free to do as they please – slay ogres, siege castles, barter goods in town, or shake the fruit out of trees. They are notorious for their peculiar combination of designed escapist fantasy yet emergent social realism (Kolbert, 2001).

Before you are ready to explore the vast areas of any MMOG you have to create your digital character also known as Avatar which represents your actual self but in game. The avatar is the most conspicuous online manifestation of people's desire to try out alternative identities or project some private aspect of them (Hemp, 2006).

Addiction

In a study of the socio-demographic characteristics of online game players, Griffiths, Davies and Chappel (2003) analysed data provided by players of the MMORPG game Ever quest. In this survey, it was found that 25% of players played for more than 41 h per week, and the authors suggested that these people may well have been addicted since playing to this extent would be highly likely to have an impact upon other aspects of a person's life.

Escapism

Escapism, mainly referred as an imagined response (Hirschman, 1983), is by definition the extent to which online game playing is perceived to be a relief of boredom and an escape from routine even from daily life problems. So a person who would like to live the experience of escapism through participating in a MMOG would be more in acceptance to invest in the virtual goods this game has to offer.

Sociability

This factor will be divided in two forms sociability in real life and sociability in online communities. Sociability is the tendency to affiliate with others and to prefer being with others to remaining alone (Cheek and Buss, 1981). For some, the concept creates fuzzy, warm, reassuring feelings; for others it conjures up concern about people operating at the margins of society to create networks of hatred or support for deviant behavior. Some people view online community as a social phenomenon, others focus on the structure of the supporting software.

Trading Opportunity in Virtual Worlds

In virtual worlds players have other virtual item obtaining manners than web-based shopping in addition to the in-world purchase manner. For example, players may get desired virtual items in virtual worlds through in-world non-purchase manners, e.g. fighting with non-player characters (NPCs), which may randomly drop virtual items, or by finishing quests in game-oriented virtual worlds, and via self-design in socially oriented virtual worlds, in addition to buying from other players. In the game, players (Avatars) purchase various items required by using the virtual currency the game use. However some players, despite the forbid of some games, trade the items in the real world using real currency through auction sites of the Internet, such as eBay (Yamaguchi, 2004).

Buying from other players can be achieved through Web-based platforms or face-to face approaches (i.e. out-of-world purchasing manners). Compared to virtual items, perhaps purchasing in the real world (i.e. using real money) is the only method to get desired real products/goods and very limited in-world trading platforms have been used for purchasing real products/goods so far (i.e. using virtual currencies) (Guo and Barnes, 2009).

Perceived Enjoyment

Perceived Enjoyment is by definition the extent to which the activity of participating in an online game is perceived to be pleasurable, exciting, enjoyable, fun and happy. The experiential motives of enjoyment were derived from the concept of flow. This flow concept is defined by Csikszentmihalyi (1990) as the state in which people are so intensely involved in an activity that nothing else seems to matter; the experience itself is so enjoyable that people will do it even at great cost, for the sheer sake of doing it.

Previous Research

Milik (2017), online interaction involving identity can be divided into two distinct categories. On the one hand, there is the study of the players, which often asks questions of a psychological or economic nature. On the other hand, there is the study of characters, which looks at issues of language or culture, and critical theory topics such as gender, class, and race online. While these two approaches have created a field of digital games research that provides many valuable resources and research projects, the separation between these topics is also limiting due to the complex and intertwined nature of online and offline interaction in the modern age. This paper presents a new definition of persona as an additional methodological concept that can be used to observe interaction in the online world, particularly as it applies to the presentation of an identity to others. This construct serves as a joint identity of character and player, combining these otherwise separate topics to allow for a greater depth of understanding of the actions and reasoning behind the characters and players of digital games. It is also applicable to other online contexts, such as social networking, live streaming, and forum use.

Durmaz and Diyarbakırhoğlu (2011) was aim of marketing to meet and satisfy target customers' needs and wants. The field of consumer behavior studies how individuals, groups, and organizations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and desires. Understanding consumer behavior is never simple, because customers' behaviors are changeable. They may not be in touch with their deeper motivations, and they may respond to influences and change their minds at the last minute. All marketers can profit from understanding how and why consumers buy. If you do not understand your customer's motivations, needs, and preferences you will fall into some major mistakes. The need to predict consumer behavior outcomes is considered to be a very important issue for marketers. Isolated individual psychological constructs such as attitudes, motives, personality traits and learning styles have been used to identify their predictive capacity for actual consumer behavior with varying degrees of success. In this study, the strength of motivation in customer behavior was investigated in a theoretic manner.

Molesworth (2013) was aim the paper to discuss and illustrate how the use of software available in digital virtual worlds of consumption, including wish lists, watch lists and digital virtual goods (DVGs) interact with consumer desiring practices. We draw on a data set of three interpretative studies with technology users living in the South of England. We note the emergence of software-human hybrids where various aspects of competence in and commitment to desire construction, maintenance and actualization are distributed between subject and software, leading to new configurations of consumer desire. We bring to the fore the often neglected role of nonhuman agents in the practice of consumer desire and highlight the potential breaks caused in the assemblage of the practices unfolding in digital virtual worlds of consumption. Our study shows new ways in which consumer desire practices are re-assembled in software-human hybrids, thereby enhancing our understanding of the role of nonhuman agents (software) in consumer desire practices. It also contributes a finer understanding on how software used in the construction and actualization of desire ultimately reconfigure consumer desire practices into a management process, where the focus is not daydreaming activity or material commodities per se, but rather the software itself. Here, the software not only presents things to be desired, but also absorbs some of the skill and competence needed to conjure up desire. Ultimately these configurations appear to create breaks in the experience of desire that weaken the hold previously binding consumers to objects of desire.

RESEARCH METHOD

Type of Research

This research used qualitative analysis interview method. A qualitative research emphasizes the qualities of entities, processes and meanings that are not experimentally examined or measured in terms of quantity, amount, intensity or frequency.

Place and Time of Research

This research conducted in Manado City, North Sulawesi. The time of the research and preparation of a final report is conducted from January to April 2019.

Population and Sample

Population is all good value calculation and measurement results, both quantitative and qualitative, of certain characteristics about a group of objects that complete and clear. According to Sugiyono (2007) in qualitative research there is no population term but just social situation, which consists of three elements: place, actors and activity. The social situation of this research is all Elements from respondent about Motivation and Desire to Invest in Virtual Goods on Massive Multi Player Online Games.

Sampling Techniques

In this research, the sampling that researcher used is snowball sampling and purposive sampling. First, the researcher collected information from relatives, and internet about the potential respondents that can give information regarding Motivation and Consumer Desire to Invest.

Data Collection Method

Primary data are data that are collected for the specific research problem at hand, using procedures that fit the research problem best. On every occasion that primary data are collected, new data are added to the existing store of social knowledge.

As quoted from Sekaran and Bougie (2010), primary data are data gathered for research from the actual site of occurrences of events are called primary data. Researcher will collect primary data through in-depth interview method.

Data Validity

In a study required a validation stage of a data that has been obtained, to make sure the data is valid or not before the data processed. Hair, et all (2007) described in qualitative research, validation is the extent to which qualitative findings accurately represent the phenomena being examined. As quoted from Sekaran and Bougie (2010), there are two methods that had been developed in enhancing validity of qualitative research:

- a. Generalizations by number of events occurring. It can help in addressing concern about the qualitative data reporting.
- b. Ensuring that every case is represented and inclusion of contradicted cases.

Data Analysis Method

The steps in qualitative data analysis are Data Collection, Data Reduction, Data Display, Drawing and Verifying conclusion.

RESULT AND DISCUSSION

Result

This research used qualitative method and interview as the tool to gain the information. The population of this research is the Warnet CEZ-GO Manado. In first step, questions were arranged and prepared before the interview.

Table 1. Data of Informants

| NO | Informant | Sex | Age | Length of Play | Profession |
|----|-------------|--------|-----|----------------|----------------|
| 1 | Informant 1 | Female | 22 | 5 years | Student |
| 2 | Informant 2 | Female | 21 | 8 years | Student |
| 3 | Informant 3 | Male | 30 | 9 years | Banker |
| 4 | Informant 4 | Male | 20 | 4 years | Student |
| 5 | Informant 5 | Male | 23 | 3 years | Hotel Employee |
| 6 | Informant 6 | Male | 18 | 4 years | Student |
| 7 | Informant 7 | Female | 26 | 10 years | Freelancer |

Source: Data Drawing, 2019

Informant 1

Informant 1 is 22 years old, she's a student in big university in Manado and already plays many MMO Games such as DOTA 2 and recently favorites Mobile Legends. She wants to buy virtual goods since playing the games a little while and start to get interested by looking at other player that have a better goods than her.

She does not categorize herself as addicted since she only buy something when she have money for it. By having great equipment attached, other player can recognize her well than an ordinary player, makes her socialize more in the game. There is some feature than makes her item become tradable in the game and she often trade when she get bored and wants to have other item. She can enjoy buying the virtual goods insode the game because she can mix-match the item (or outfits) according to her creativity, just as in real life. .

Informant 2

Informant 2 is 21 years old, he is a student in big university in Manado and plays MMORPG since middle school. Because he used to play for a long time, buy virtual goods in game is a usual thing for him, but he does not feel addicted by it. He feels that in-game environment makes him buy more virtual goods because in some game, have an unique item is necessary for socialize more in-game. Sometimes the item is tradeable also to make him more comfortable to build communication within other player.

Informant 3

Informant 3 is 30 years old, he's a banker and plays Mobile Legends often. He only plays this game because the social circle in his works makes him feel interested for playing the game itself. He stated that once he started playing, he cannot stop easily. He tends to buy virtual goods also because there are some costumes within game that eye-catching for him. Like he said that he only plays because of his social-circle, when playing the game he manage to meet other people than he do not know before and be social with them.

Informant 4

Informant 4 is 20 years old, she's a student in big university in Manado and plays MMORPG games since senior high. She occasionally purchased virtual goods because he gets used to it since senior high. She feels addicted to it because she wants to stop but realize that it is not easy. Many of her friends she met when playing games because within game she tends to socialize with other player. She also buys item because there are some items that tradable and make profit for her.

She feels the item that she chooses to buy make her innovative because there is some item that cannot buy or even she cannot find in real life, and she can also enjoy for it.

Informant 5

Informant 5 is 23 years old, he works at companies on hotel industry and plays MMO games that based on shooting like PUBG on his free time only. He does not buy much virtual goods compare to other people since he only play games only on his free time. But because he feels like there are some virtual goods that can make him socialize more in game, he often buy it when he have enough money.

He does not know the trading system in the game but he heard that it applicable, but since he does not understand, he never trade item with other player. He feel enjoy when playing and buying virtual goods even though he still categorized newbie in terms of player.

Informant 6

Informant 6 is 18 years old, he's a senior high student and already plays MMO games since middle high. Since he plays for a while for MMO Games, he already knows that some items can be bought or even tradable. He also bought few items that he can brag to other player since there are some items that unique and other player did not have it. He can get innovative by mix-match the item he bought.

He often socialize with other players to figure out the information of item/virtual goods since the game he plays really makes the virtual goods matter in this game. He feel the game really enjoyable for him and by buying virtual goods, he feels that the prestige of his character is different than other player.

Informant 7

Informant 7 is 26 years old, he's a freelancer and plays MMO games for about 10 years. Buying virtual goods within game is a usual thing for him, since he already become a gamer for a long time, he even make profit by playing game or selling the virtual goods. He feel enjoy by playing it but not stated himself as addicted to those game, since he still can control his playtime. By playing game, he tends to socialize with other player and trade information within game, and get to know other player outside the game also.

Discussion

Games and virtual environments are increasingly developed and maintained like services as well as published online. This shift has implied many new challenges to the business models, game design and

marketing of games. Furthermore, the number of companies developing games has dramatically increased due to cost efficient publishing.

Selling virtual goods entails problems of its own. Free-to-play developers have faced the problem of how to create demand for the virtual goods, or in other words, how to create situations in the game which would justify and create value for the virtual goods in order for the players to perceive them as desirable. As anticipation and longing are what makes desire so enjoyable, eventual consummation through purchase of goods often results in disappointment caused by the loss of desire. The longing for a desiring state triggers a new cycle of desire for yet another purchase (Belk, 2003).

But by looking at the graph, that there are many player worldwide that ready to buy those virtual goods in the market, game developer should not be to worry. The finding tells us that people buy virtual goods since there are items that remarkable for them and they feel that if they buy it, they will enjoy it more. According to Csikszentmihalyi (1990), as the state in which people are so intensely involved in an activity that nothing else seems to matter; the experience itself is so enjoyable that people will do it even at great cost, for the sheer sake of doing it.

It is not categorized as addiction by buying those virtual goods, as stated on data that found in interview that they bought the virtual goods because people buy the goods when they feel they want to, and when they have money for that.

The virtual goods that they have makes them be social within game since in-game environment sometimes makes player that have unique items stand-out more in the crowd/party. This result is supported by Cheek and Buss (1981) stated sociability is the tendency to affiliate with others and to prefer being with others to remaining alone. High sociability people tend to seek friendships and opportunities to engage in relationships (McAdams, 1988), including retailing relationships (Reynolds and Beatty, 1999), online relationships (Blais, et al 2008), and sports activities (Ko and Pastore, 2005) in order to fulfill social needs.

There are some tradeable items as well, that can be sold also according to Informant 7 and the player can get profit by selling it. Personal innovativeness is a personality trait that is possessed by all individuals to a greater or lesser degree (Midgley and Dowling, 1978), as some people characteristically adapt while others characteristically innovate. Participating in a MMOG and investing in virtual items it is an innovative behavior that is more likely to be adopted by innovators than non-innovators. So when they buy item from game, in other words can became another investment for them, since there are item that in the future can be sold for a higher place, and becoming one of the player motivation for buying virtual goods. Motivation also effect the player to invest with the purpose to achieving goals and satisfying needs, as cited from Pride and Ferrell (2000), a motive is an internal energizing force that orients a person's activities toward satisfying needs or achieving goals.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

People that play a MMO Games tend to purchase virtual goods because of consumer motivation and desire. Nowadays people that played MMO Games feels satisfied because the social needs is fulfillment by purchasing the virtual goods inside the Online Games or outside by using real money.

People that purchase virtual goods thinks of it as enjoyment for them and can become a profit also later in the future. The player enjoyment came when they become increasingly involved inside the games because of the games elements, thus made them willingly to spend their material assets for the virtual goods and felt satisfied in the end. Beside of the satisfaction, as similar as other goods or products, there are material values that embedded on the virtual goods.

Virtual goods in online games are important because its impact for the player socialize with other players. Socialize within Online Games can get a community and good friends that make a comfortable while playing Online Games.

Recommendation

Based on the result and analysis, the recommendation given in this research is as follows:

1. Game developer must know the consumption market of a player and keep being innovative to their product.
2. In regarding to theory of consumer desire to invest, the future research may be focused on others indicators of consumption values that did not involve in this research.

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