

Designing a Money Management Board Game as an Effort to Address Hedonistic Behavior Among Adolescents Aged 14–18

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ABSTRAK

Seiring dengan perkembangan zaman dan kemajuan era globalisasi, pengeluaran akan semakin meningkat sejalan dengan kenaikan harga pasar. Perubahan ini menjadi salah satu faktor pemicu munculnya perilaku konsumtif atau hedonisme di masyarakat, terutama pada kalangan remaja. Remaja memiliki kecenderungan yang mudah terbawa arus, seperti mengikuti perkataan teman atau membeli hal-hal yang sedang populer pada saat itu. Oleh karena itu, diperlukan pemahaman dan pengelolaan keuangan yang baik dalam menghadapi era globalisasi ini. Penelitian ini bertujuan untuk membantu para remaja agar mampu mengelola keuangan dengan baik sehingga remaja dapat mengatur, mengelola, serta menentukan prioritas kebutuhan dengan bijak melalui media interaktif berupa permainan papan "*Budget Quest*" yang menggunakan mekanik *market/card drafting*, *resources management*, dan *set collection*. Metode yang digunakan dalam penelitian ini adalah metode deskriptif analitis dengan strategi metode kombinasi (mixed method) dengan pendekatan Research and Development (R&D) atau Design Thinking. Hasil penelitian menunjukkan bahwa penggunaan media interaktif seperti permainan papan atau *board game* dapat menjadi salah satu media yang efektif dalam memberikan pengetahuan serta penanganan perilaku konsumtif atau hedonisme pada remaja usia 14 hingga 18 tahun, dengan persentase sebesar 91% responden menyatakan bahwa board game ini memiliki tampilan visual yang menarik dan 93% responden menyatakan bahwa media ini juga dapat menjadi media belajar interaktif dan kreatif dalam proses pembelajaran.

Kata Kunci: Board game; hedonisme; manajemen keuangan

ABSTRACT

As times change and globalization advances, expenses rise alongside increasing market prices. These shifts contribute to the emergence of consumerist or hedonistic behavior within society, particularly among adolescents. Teenagers are often easily influenced by peer pressure, such as following friends' advice or purchasing items that are currently trending. Consequently, sound financial understanding and management are essential for navigating the era of globalization. This study aims to empower adolescents to manage their finances effectively, enabling them to organize, handle, and wisely prioritize their needs through an interactive medium: the board game "Budget Quest." The game incorporates mechanics such as market/card drafting, resource management, and set collection. The study employs a descriptive-analytical method using a mixed-methods strategy, grounded in a Research and Development (R&D) or Design Thinking approach. The results indicate that interactive media, such as board games, serve as an effective tool for imparting knowledge and addressing consumerist or hedonistic tendencies among adolescents aged 14 to 18; notably, 91% of respondents found the game visually appealing, and 93% acknowledged its potential as a creative and interactive learning tool.

Keywords: Board game; hedonism; financial management

INTRODUCTION

The era of globalization has brought many changes to human life, particularly through the development of the internet. Easier access to information has also influenced people's

lifestyles, including those of adolescents. Lifestyle itself can be viewed through the patterns of behavior or habits that a person engages in on a daily basis. In many cases, lifestyle is shaped by an individual's interests, opinions, and activities (Kotler, 1997). These changes have made adolescents more open to various trends emerging around them.

One of the impacts of these developments is the emergence of hedonistic behavior. Hedonism encourages individuals to prioritize personal pleasure over their primary needs. Social media, online shopping, and environmental influences have contributed to the increase in consumerist behavior. This phenomenon is particularly prevalent among younger generations, such as Generation Z and Generation Alpha (Dhiya, 2020). These generations tend to be more easily influenced by trends and desires rather than actual needs.

The questionnaire results indicate that adolescents aged 14–18 are vulnerable to becoming involved in hedonistic behavior. At this age, adolescents are going through a transitional period and are beginning to become familiar with e-commerce as well as social activities such as hanging out with friends. The desire for social recognition also encourages adolescents to spend large amounts of money in order to appear equal to those around them. In some extreme cases, adolescents have even reportedly sold their kidneys to purchase expensive mobile phones. This demonstrates that hedonism can have serious consequences for adolescents' lives (Liputan 6, 2023).

Hedonism is not only manifested through direct activities such as visiting luxurious places. Excessive online shopping habits can also be considered a form of hedonistic behavior (Nur et al., 2020). Social media reinforces the desire to constantly appear equal to or better than others. Internal factors, such as personal ambition, and external factors, such as the influence of friends and family, also affect these consumption patterns (Ministry of Finance of the Republic of Indonesia, 2023). Ultimately, hedonism can create a lifestyle that is difficult to control.

To address this issue, one approach that can be implemented is the use of board games as a medium. A board game is a type of game that uses a game board as one of its main components. Board games are often associated with the term "tabletop game," which is a general term that still carries a similar meaning to board games. Board games can be divided into two types: board games that use a game board and card games, which only use cards as the primary medium of play (Vagansza, 2019). Board games are chosen because they are interactive and capable of attracting adolescents' attention. These games can teach players how to develop strategies, manage money, and distinguish between needs and wants. In addition, board games provide opportunities for positive interaction among players (Daniela & Paige, 2022, pp. 58–63). Therefore, learning can become both more enjoyable and beneficial.

Previously, several studies have employed different approaches, such as logotherapy (Nurhidayatullah et al., 2021) and group counseling (Diah et al., 2024). Although these methods can be effective, they tend to be theoretical and may therefore be less appealing to adolescents. Board games are considered more appropriate because they not only provide understanding but also offer direct experiences. Through gameplay, adolescents can more easily understand the consequences of consumerist behavior. This allows them to become more reflective about their everyday habits.

Fundamentally, hedonism is a behavior that places personal pleasure above everything else. Individuals with this tendency are generally characterized by consumerism, selfishness, and difficulty feeling satisfied (Gramedia, 2024). If left uncontrolled, its effects may lead to individualism, a lack of responsibility, and even corrupt behavior. Therefore, it is important for adolescents to learn self-control from an early age. Appropriate education can help adolescents direct their lifestyles toward healthier and more positive patterns.

Preventive efforts can begin with simple actions, such as limiting expenditures and establishing priorities based on needs. Setting long-term goals and recording financial cash flow can also help develop discipline. Furthermore, choosing a positive social environment plays an important role in preventing adolescents from being easily influenced by others. Ultimately, the main objective is to help adolescents develop a productive rather than consumerist mindset. In this way, adolescents can face the era of globalization more wisely (OCBC, 2024).

Therefore, it can be concluded that there are several ways to address hedonistic behavior. One approach is to combine self-management techniques with board game media. This approach is selected and implemented with the expectation that it can help address the problems discussed in this study. This board game serves as an innovation because, to the best of the researchers' knowledge, no previous study has specifically taught adolescents to distinguish between primary, secondary, and tertiary needs while simultaneously learning how to manage finances through direct gameplay experiences. Through gameplay, players not only gain an understanding of the theory but also learn how to prioritize their needs and manage their finances through situations designed to resemble their everyday lives.

RESEARCH METHODOLOGY

Seeing this issue, a mixed-method approach is employed, combined with a Research and Development (R&D) or Design Thinking approach. Mixed-method research with descriptive analysis is an approach that combines quantitative methods (number-based) with qualitative methods (description-based). Quantitative methods are conducted through data collection from a specific population or sample, while qualitative methods focus on gaining an in-depth understanding of and perspective on the issues being investigated (Sugiyono, 2013).

Data analysis is conducted by integrating quantitative and qualitative findings to obtain a more comprehensive understanding. The aim is to test and verify the established hypotheses while also providing a systematic, factual, and accurate descriptive analysis. Thus, this study not only presents statistical data but also considers the contextual understanding of the issues being investigated. The research stages are presented in Figure 1.

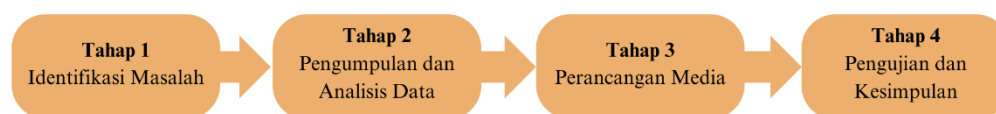


Figure 1. Research Stages

The first stage involves problem identification, which aims to determine the issues occurring within society. Based on the results of the identification process, the problem is then formulated, and the research focus is directed toward adolescents aged 14 to 18 who are vulnerable to hedonistic behavior. This issue is subsequently established as the main topic of the research.

The second stage is data collection, which is conducted through the distribution of questionnaires and interviews with respondents who meet the target audience criteria. The data collected at this stage are then analyzed comprehensively.

The third stage is media design. The media developed are tailored to the needs and characteristics of the respondents. The results of the design process are then carried forward to the next stage, namely testing.

The fourth stage involves media testing and drawing conclusions. The designed media are tested with respondents to evaluate their effectiveness. Based on the test results, a final conclusion is formulated regarding strategies for addressing hedonistic behavior among adolescents. The design process flowchart is presented in Figure 2.

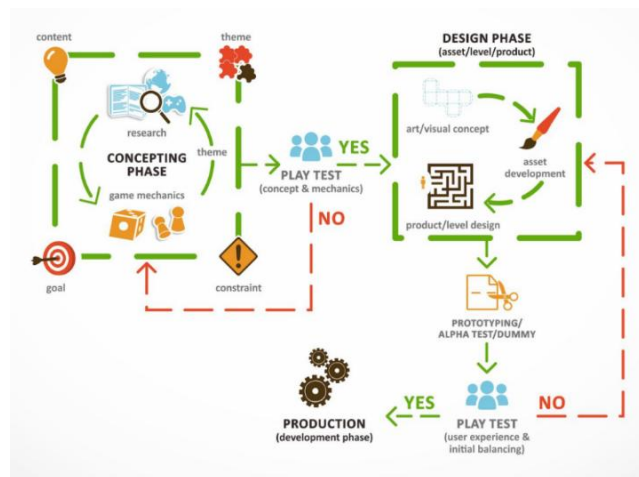


Figure 2. Game Design Process
(Source: PT Arkara Buana Kummara)

Furthermore, the method used in the board game design was adapted from the design method proposed by Kummara, which is divided into three stages: (1) concepting phase, in which brainstorming is conducted based on the data collected and the identified focus of the problem, followed by the development of the theme and mechanics to be used in the game; (2) design phase, in which the game is further developed through the creation of assets, illustrations, and appropriate game levels or difficulty levels; and (3) production, which involves the creation and production of the previously designed board game and serves as the final stage of the design process (Kummara, 2021).

These two methods are used as the foundation for developing the board game. The mixed-method approach is used as the research approach to identify and validate the respondents' needs, while Kummara's method is used as the design approach to apply or implement the research findings into a board game as the final product of the study. The combination of these two methods is expected to support and complement the research and design processes, from problem identification through product testing.

DISCUSSION

Budget Quest is a board game centered on financial management, designed to prevent hedonistic behavior and provide adolescents with knowledge about the importance of managing finances from an early age. In this game, players simulate the experience of being fresh graduates entering the real working world, where they are required to manage their own finances.

The use of a board game as a medium is considered an effective and interactive approach to engaging adolescents while providing knowledge and promoting awareness of consumerist and hedonistic behavior. Therefore, this board game is expected to serve as an alternative supporting medium for teaching and introducing financial management to adolescents.

Problem Identification

At this stage, problem identification begins with observing the surrounding environment, as well as current events and trends. In addition, observations of social behavior and conditions, particularly among adolescents in public places such as shopping malls, serve as an initial basis for identifying the problem. The influence of ongoing societal and technological developments is also considered one of the factors that may encourage adolescents to engage in consumerist behavior.

Data Collection

Table 1. Initial Research Findings

No	Questions	Percentage
1	Saving but not consistently.	69,4%
2	Saving regularly.	41,7%
3	Using allowance for shopping, socializing, or going out.	58,3%
4	Choosing to save money.	41,7%
5	Asking for additional allowance when the money provided runs out before the expected time.	58.3%
6	Feeling the need for additional money even though they have just received their allowance.	56,9%
7	Habits influenced by family.	87,5%

In the design of this board game, data were collected from three different sources using a mixed-method data collection approach. One of the data collection methods involved 72 students aged 14–18 through questionnaires distributed at schools. The results showed that most respondents had already developed the habit of saving money, but only a small proportion did so regularly. Specifically, 69.4% of respondents stated that they saved money, while only 41.7% reported doing so consistently.

Furthermore, the desire to own the same items as friends or other people was found to be one of the factors influencing adolescents' financial management. The fear of missing out, the desire to be accepted within their social circles, and the pressure to follow trends in their social environment were among the main reasons behind consumerist behavior. The questionnaire results also indicated that peer influence plays a significant role in shaping adolescents' lifestyles. Invitations to gather at shopping malls or caf  s, as well as the desire to purchase similar items, often encourage adolescents to spend more money.

Other data showed that 58.3% of respondents spent more of their allowance on shopping, socializing, or going out, while only 41.7% chose to save their money. Furthermore, 58.3% of respondents admitted to asking for additional allowance when their money ran out before the scheduled time. Some respondents even referred to their parents as a "walking wallet." In certain situations, such as when they wanted to purchase personal items, 56.9% of respondents felt that they needed additional money even though they had recently received their allowance.

In addition to peer influence, the family environment also has a significant impact on adolescents' financial management. A total of 87.5% of respondents stated that family habits, such as frequently shopping or visiting malls, encourage adolescents to imitate such consumerist behavior. Some respondents even viewed their parents as their primary source of financial support that could be relied upon whenever needed. Furthermore, some parents give their children excessive freedom to purchase items without considering their usefulness and provide insufficient education on how to manage finances properly and wisely.

The second data collection process was conducted through an interview with a psychology expert. The findings indicated that hedonistic tendencies can be influenced by various factors as globalization continues to develop. In addition, the surrounding environment, including relationships with friends and family, plays a significant role in shaping hedonistic behavior. According to the interviewee, such behavior can be minimized through continuous counseling and supervision from people closest to the adolescents. One method considered effective in addressing hedonistic behavior is the implementation of budgeting habits, which involve managing finances and prioritizing needs in a structured manner.

The third data collection process involved interviews with several parents as individuals who are closest to the adolescents. The interviews revealed that some parents believed their children were already capable of managing their finances independently, for example, by saving money and not immediately giving in to every desire. However, other parents believed that their children still experienced difficulties in managing their finances due to peer influence and the increasing cost of living as society continues to develop. Nevertheless, almost all parents stated that their children had been taught how to manage finances from an early age, as they considered this important so that their children would be able to save and manage their finances properly as adults without developing wasteful habits.

Data Analysis

Based on the overall data obtained, it can be concluded that hedonistic behavior among adolescents is indeed prevalent and is influenced by various factors, such as the desire to be accepted within peer groups, the influence of friends' invitations or persuasion, contemporary lifestyles such as spending time at cafés, and the influence of the family environment. These factors can contribute to the emergence of consumerist and hedonistic behavior among adolescents.

Design

A. Concepting Phase

Based on the data collected, the idea for a money management-themed board game entitled "Budget Quest" was developed. In this game, players take on the role of a fresh graduate who has just entered the workforce and is required to manage their own finances by determining which needs should be prioritized. The objective of the game is to enable players to collect item cards according to their priority needs while learning how to manage their finances wisely.

The game mechanics used in the board game design include market/card drafting, which involves selecting cards from an available open area; resource management, which represents the financial management system within the game; and set collection, which involves collecting specific need cards that provide bonus points when all items on a designated list have been successfully collected.

B. Design Phase

The next stage is the design phase, which involves the creation and development of the design. The design of this board game adopts a pop art style characterized by the use of dotted

patterns in its illustrations. The pop art style was selected because of its use of bold and contrasting colors, expressive and playful visuals, and its suitability for application in board game design. In addition, this art style facilitates the delivery of the messages conveyed through the game.

The primary colors used consist of blue, yellow, green, and pink as the dominant contrasting colors. Meanwhile, cream is used for the boxes and game board to create a softer appearance, while white serves as a separator or outline to prevent the illustrations from blending together and to maintain visual clarity. The use of a fun and casual font is also an important consideration in the design of this board game.

The following are several components that complete the “Budget Quest” board game:

1. Item Cards

Item cards are cards used to purchase the items listed on the list cards. These item cards are divided into three categories: primary, secondary, and tertiary needs, with nine different representative items in each category. The item cards are shown in Figure 3.



Figure 3. Three Types of Item Cards Based on Categories of Needs

2. List Cards

List cards serve as the main guide in the game, requiring players to collect all the types of items listed on the card in order to achieve victory. Each list card contains nine types of items that must be collected to obtain the maximum number of points. The list cards are shown in Figure 4.

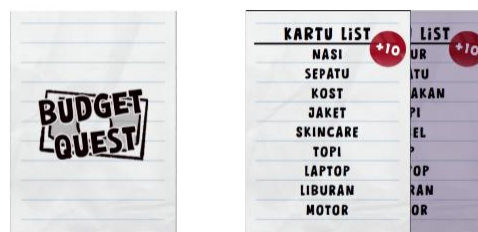


Figure 4. List Cards

3. Event Cards

Event cards contain various events that are activated when an item card with an icon or star symbol is purchased or selected by a player. There are eight types of event cards, which are divided into two categories: individual events, which affect a specific player, and universal events, which apply to all players. The event cards are shown in Figure 5.

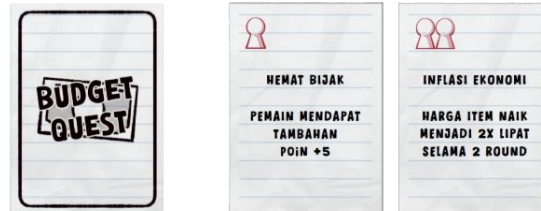


Figure 5. Event Cards

4. Investment Tokens

Investment tokens are placed on the investment column area of the game board and serve as markers for players' investments. These tokens indicate the investment actions taken by players and are used to track the amount of investment funds they have accumulated during the game. The player tokens are shown in Figure 6.



Figure 6. Investment Tokens

5. Time Tracker

The time tracker is placed along the side of the game board in the month and week columns to track the progress and duration of the game. The time tracker is shown in Figure 7.



Figure 7. Time Tracker

6. Game Money

Game money is one of the main components of the game. It is used to purchase and sell item cards and to make investments. The game money consists of denominations of 50, 100, 200, 500, 1,000, and 2,000. The game money is shown in Figure 8.



Figure 8. Game Money

7. Board Game

The game board is the main component of this board game, where all item cards, investment tokens, and the time tracker are placed. The game board features illustrations of a simple food stall, a café, and a luxury store, representing each category of needs. It also includes a bank illustration in the investment column of the game board. The game board is shown in Figure 9.

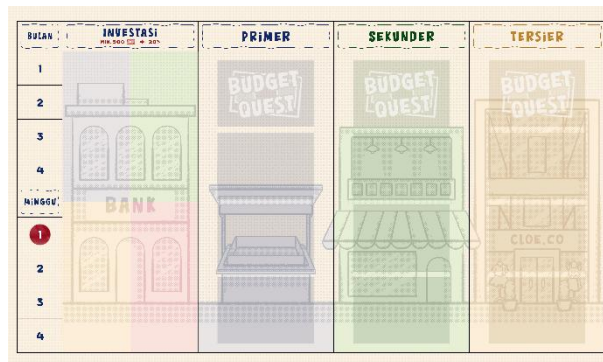


Figure 9. Board Game

8. Rulebook

The rulebook serves as a comprehensive guide to the game, containing information about the game concept, game components, setup, gameplay, and winning conditions used to determine the winner. The rulebook is written in semi-formal Indonesian to make it easier for players to understand the rules and flow of the game. The rulebook is shown in Figure 10.

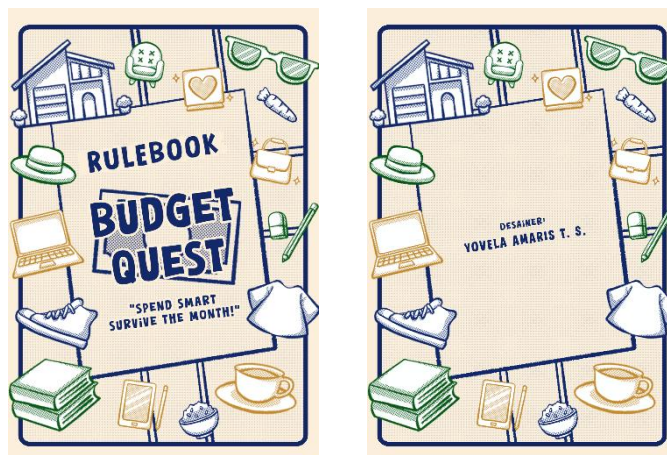


Figure 10. Rulebook

C. Development Phase

The final stage is the development phase, in which the previously created prototype is further developed after conducting playtesting. Improvements are made to the game mechanics, gameplay, visuals, and rulebook to ensure that the final product is more aligned with the research topic.

TESTING RESULTS ANALYSIS

After the board game design process was completed, testing was conducted with a board game expert, a subject-matter expert, and the target audience. The first test was conducted with the subject-matter expert, Joan Ariesta Puspasari, S.Psi., M.Psi., Psychologist. The results indicated that the existing design concept was highly appropriate, visually appealing, and capable of helping adolescents manage their finances. In addition, the implementation of a budgeting mechanic was considered particularly useful in the counseling process.

The expert also provided several suggestions for improvement, including modifying the item cards to make their visual representations more closely resemble real-world objects. The denominations of the game money should also be made clearer by writing the full numerical values; for example, the denomination “1K” should be written as “1,000.” The testing process with the subject-matter expert is shown in Figure 11.

**Figure 11.** Testing the “Budget Quest” Board Game with the Subject-Matter Expert

The second test was conducted with a board game expert from Hompimpa Games and Books Solo, Mr. Hery Prasetya, S.Psi., M.Psi., Psychologist. The results indicated that Budget Quest was consistent with the selected concept and topic, namely the prevention of hedonistic behavior among adolescents. In terms of color and illustration, the visual design was considered attractive and comfortable to look at, while the selected game mechanics were also deemed appropriate.

Several suggestions for improvement were also provided, including adding a first-player token as a reminder and player marker, as well as modifying several board game components, particularly the item cards, so that their prices could be more realistically visualized. In addition, it was suggested that more mechanics be incorporated into the game to prevent the gameplay from becoming monotonous and to increase interaction among players. The testing process with the board game expert is shown in Figure 12.



Figure 12. Testing the “Budget Quest” Board Game with the Board Game Expert

The final testing phase was conducted with the target audience, consisting of 37 students from a senior high school (SMA) in Sukoharjo. A quantitative method was employed through a questionnaire using a Likert scale, consisting of five response options: Strongly Disagree, Disagree, Neutral, Agree, and Strongly Agree. The results were presented in percentage tables.

The questionnaire was administered after the gameplay session to determine the students’ opinions and impressions of the “Budget Quest” board game. The results are presented in Tables 2, 3, and 4.

Table 2. Board Game Evaluation Results

No	Questions	Percentage
1	The design and visual appearance of this board game are appealing and make me want to play it.	91%
2	The text and fonts used in the board game are easy to read and not confusing.	90%
3	The illustrations and visual elements in the rulebook help me understand how to play the game.	89%
4	The gameplay is easy for me to understand without requiring a lengthy explanation.	80%
5	Components such as the cards, player pieces, and game board are easy to use and not cumbersome.	91%
6	The rulebook is easy for me to understand when reading the game rules.	87%
7	The flow of the game is clear and easy to follow from beginning to end.	86%
8	The playing time feels appropriate not too long and not too short.	82%

Table 3. Results After Playing the Board Game

No	Questions	Percentage
1	After playing the game, I have a better understanding of how to manage my own money.	87%
2	After playing the game, I know how to distinguish between needs and wants.	90%

3	After playing the game, I realize that I need to prioritize needs over wants.	91%
4	After playing the game, I think more carefully before purchasing something that is not particularly important.	91%
5	After playing the game, I feel more capable of reducing my consumerist habits.	88%
6	After playing the game, I have a better understanding of the importance of managing money wisely from an early age.	90%

Table 4. Results for Other Opinions

No	Questions	Percentage
1	I find this board game enjoyable and interesting enough to play again.	89%
2	This board game provides an enjoyable and beneficial gaming experience.	92%
3	The information and educational messages in this board game are easy for me to understand.	90%
4	I feel that the message about financial management is conveyed effectively through this game.	90%
5	This board game can be an engaging way to learn compared to simply reading or listening to explanations.	93%
6	Overall, I am satisfied with this board game.	90%

Based on the data presented in Table 2, 91% of the students stated that the design and visual appearance of the board game were appealing and that the components used were easy to handle and not cumbersome. In addition, 80% of the students reported difficulty understanding how to play the board game without receiving an explanation at the beginning of the game, indicating the need for a game master to guide the gameplay. Furthermore, the results in Table 2 showed that 82% of the students considered the game duration appropriate, neither too long nor too short. However, some students felt that the game took too long and expressed a desire to stop playing midway through the session.

Based on the data presented in Table 3, 91% of the students stated that after playing the board game, they became more aware of the importance of prioritizing needs over wants. They also reported becoming more thoughtful before purchasing items that were not essential or were merely based on personal desires. Furthermore, 87% of the students stated that they gained a better understanding of how to manage their own finances after playing the board game.

Meanwhile, the results presented in Table 4 showed that 93% of the students believed that the board game could serve as an engaging learning method or educational medium compared to simply reading or listening to an explanation. In addition, 89% of the students stated that they would be interested in playing the board game again in the future. The testing process with the students is shown in Figure 13.



Figure 13. Testing the “Budget Quest” Board Game with Students

Based on the research conducted, the Budget Quest board game demonstrates strong potential as an interactive learning medium for adolescents. Evaluations by the subject-matter expert and board game expert indicated that the game concept, budgeting mechanics, and visual elements were appropriate for the research objectives, namely helping adolescents understand financial management and reduce tendencies toward hedonistic behavior. In addition, the feedback and suggestions provided, such as adding new game mechanics and additional components like a first-player token, are expected to be incorporated into future improvements of the game.

The results of testing with the target audience further support these findings, as the majority of adolescents responded positively. The game was considered engaging, enjoyable, and capable of providing a different learning experience compared to conventional learning methods. Furthermore, after playing the game, the adolescents demonstrated greater awareness of the importance of prioritizing needs over wants, as well as a better understanding of how to manage their finances properly and wisely.

CONCLUSION

This study concludes that the Budget Quest board game was successfully designed as an interactive educational medium for adolescents aged 14–18 to help them understand the differences between primary, secondary, and tertiary needs, as well as the importance of financial management from an early age. The product can be implemented as a supporting learning medium in schools, particularly in financial literacy activities, economics education, and guidance and counseling services, with the assistance of teachers or facilitators.

The game can be implemented through group gameplay sessions followed by discussions and reflections on the financial decisions made by players during the game. This approach allows the knowledge gained through gameplay to be connected to real-life situations. In the future, further development can focus on expanding the variety of game mechanics, improving the clarity of the rules, and refining the visualization of game components to optimize both the gameplay experience and the delivery of educational content.

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