



## FINANCIAL LITERACY AND LOCUS OF CONTROL ON THE FINANCIAL BEHAVIOR OF THE K-POP FAN COMMUNITY IN MEDAN CITY

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### ABSTRACT

This study aims to analyze the influence of financial literacy and locus of control on financial behavior within the K-pop fan community in Medan City. The background of this research is based on the phenomenon of consumptive lifestyles among K-pop fans, most of whom come from the younger generation. This study employs a quantitative approach using a survey method with 96 respondents who are members of the K-pop community in Medan. Data analysis was conducted using multiple linear regression tests with the assistance of SPSS 25 software. The results of the study show that, partially, financial literacy has a significant influence on financial behavior ( $0.000 < 0.05$ ), while locus of control does not have a significant influence on financial behavior ( $0.724 > 0.05$ ). However, through simultaneous testing (F-test), it was found that financial literacy and locus of control together have a significant influence on financial behavior ( $0.000 < 0.05$ ). These findings highlight the importance of improving financial literacy among the younger generation to encourage healthy financial behavior, particularly within communities with consumptive tendencies. Therefore, community-based financial education becomes an important strategy in facing the demographic bonus era.

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### 1. INTRODUCTION

The phenomenon of South Korean culture, commonly known as the Korean Wave (Hallyu), has rapidly developed in many countries, including Indonesia. Among the various elements of the Korean Wave, Korean pop music, better known as K-Pop, has become one of the most popular. Indonesia is one of the countries with the largest number of K-Pop fans in the world. Based on data collected throughout 2021, Twitter revealed that there were 7.8 billion tweets related to Korean artists, particularly K-Pop. Indonesia ranked first on the list, followed by the Philippines in second place and Thailand in third (Basbas, 2022). Since its introduction, the Korean Wave has received high enthusiasm in Indonesia and Korean culture has been widely accepted by society (Asrofi, 2021). Goodstats (2023) also reported that Indonesia ranked first as the country with the most discussions about the Korean Wave on social media, as well as the country with the largest fan base. A survey conducted by IDN Times on the spread of K-Pop in Indonesia also showed that K-Pop fans, known as K-Popers, are spread across all provinces, with the highest concentration in East Java, West Java, and Jakarta. The demographics are dominated by those aged 20–25 years (40.7%) and 15–20 years (38.1%), reflecting strong interest among teenagers

and young adults. The survey further revealed that around 92.1% of K-Pop fans in Indonesia are female, indicating a significant interest from women.

The K-Pop fan community in Medan also demonstrates high enthusiasm in supporting their idols, reflected in various forms of spending such as purchasing albums, merchandise, concert tickets (including virtual concerts), and participating in fanbase projects. This situation is noteworthy because most K-Pop fans consist of teenagers and young adults, who generally still depend on their parents' income or have limited earnings (Sakinah et al., 2022).

In this context, concerns arise regarding their financial behavior, particularly related to spending priorities, the ability to manage personal finances, and the potential for excessive consumerism (Arrezqi, 2024). In practice, financial behavior is often influenced by cognitive biases, such as overconfidence where individuals feel overly confident in their ability to predict investment outcomes or loss aversion where they perceive the negative impact of losses more strongly than equivalent gains. Financial behavior illustrates the decisions individuals must make when confronted with financial considerations (Maria, 2022).

Financial management behavior is an important aspect of financial science, focusing on how individuals manage their finances responsibly and productively. This behavior involves decision-making and effective financial management, enabling the optimal use of funds. Without proper financial management, individuals will face difficulties in allocating money for savings or investment. Moreover, good financial behavior helps a person regulate spending more efficiently and align it with personal financial goals. According to Safryani (2020), indicators of financial behavior include planning, budgeting, managing, and saving.

On the other hand, low levels of financial literacy may worsen the situation, as individuals tend to lack sufficient understanding of financial planning, saving, and investing. Kahn and Hwang (2020), in their study, identified that financial literacy not only encompasses knowledge about financial products but also an understanding of behaviors and emotions that influence financial decisions. They emphasized the importance of psychological aspects in financial literacy, which can affect how individuals manage money and make investment decisions (Zahara & Machdar, 2025).

Additionally, psychological aspects such as locus of control are also believed to play an important role. Locus of control refers to the extent to which individuals feel that outcomes are determined by their own actions or external forces (Tyler et al., 2020). According to Novis et al. (2020), locus of control is the belief that the results of one's experiences are caused by either self-control (internal) or external control. Individuals with an internal locus of control tend to believe that control over their life and finances lies in their own hands, while those with an external locus of control are more likely to believe that fate or external factors determine their circumstances. These differences may influence how individuals make financial decisions, including in the context of lifestyles as K-Pop fans (Siauw & Evelyn, 2025).

According to Hendry (2021), individuals with an internal locus of control are more proactive in managing their finances compared to those with an external locus of control. Research conducted by Prawira and Sari (2020) also showed that individuals with an internal locus of control are better able to organize their finances and make more effective decisions regarding investments and expenditures. In the context of K-Pop fan communities, understanding locus of control can help explain how fans manage their finances when facing various expenses related to their hobbies.

The objective of this study is to analyze the level of financial literacy among the K-Pop fan community in Medan, as well as to understand their comprehension of basic financial concepts. Furthermore, this research aims to explore the influence of locus of control on the financial behavior of K-Pop fans, identifying whether individuals with an internal or external locus of control are more likely to take responsibility for their financial management. This study will also assess the financial behavior of K-Pop fans, including spending patterns, saving, and financial planning, and examine how these behaviors are influenced by financial literacy and locus of control. Moreover, the research seeks to identify and analyze the relationship between financial literacy, locus of control, and financial behavior, as well as determine the significant effects of each variable on financial behavior. Ultimately, this study is expected to provide recommendations for financial education programs that can be implemented to improve financial literacy and awareness of financial management among K-Pop fans, thereby helping them make better financial decisions.

Thus, it is necessary to conduct research that examines how financial literacy and locus of control influence the financial behavior of the K-Pop fan community in Medan, in order to provide a more comprehensive overview of their consumption patterns and efforts to promote healthy financial management (Putri & Riski, 2025).

### **The Influence of Relationships Between Variables and Hypotheses**

In this study, two independent variables were analyzed, namely financial literacy and locus of control, along with one dependent variable, namely financial behavior. The following is an explanation of the influence of the relationships between variables and the hypotheses that can be included in the journal.

#### **The Influence of Financial Literacy on Financial Behavior**

Financial literacy refers to individuals' knowledge and skills in managing finances, which include understanding income management, expenditure, saving, and investment. Studies show that individuals with higher levels of financial literacy tend to demonstrate better financial behavior. Financial literacy is the ability to understand and use various financial information necessary to make sound decisions. According to Nelson (2021), financial literacy encompasses the knowledge, skills, and attitudes required to effectively manage personal finances. This is important because individuals with strong financial literacy are more capable of managing debt and avoiding financial problems.

Similarly, Sari (2021) emphasized that financial literacy involves the knowledge, skills, and attitudes needed for effective personal financial management, enabling individuals to handle debt responsibly and avoid financial distress. Maharani and Pratiwi (2022) argued that individuals with high financial literacy are more likely to establish sound financial plans, including budgeting and saving. They are also better at identifying financial products that meet their needs, thereby reducing the risk of mismanagement. According to Hendrawan (2025), low financial literacy may lead to excessive consumerism, particularly among adolescents. Research suggests that individuals lacking basic financial knowledge are more vulnerable to impulsive and unplanned spending, which can result in long-term financial difficulties. The Financial Services Authority of Indonesia (OJK) in its 2022 report also stated that improving financial literacy through education programs and national campaigns is essential for enhancing the quality of financial decision-making. These initiatives aim to provide the knowledge required for individuals to manage their finances more effectively.

**Hypothesis 1 (H1):** There is a positive and significant influence of financial literacy on the financial behavior of K-pop fan communities in Medan.

#### **The Influence of Locus of Control on Financial Behavior**

Locus of control refers to individuals' belief about control over the outcomes of their actions. Individuals with an internal locus of control tend to be more proactive in managing their finances. However, this study found that locus of control does not significantly affect financial behavior.

According to Wibowo et al. (2020), locus of control is divided into two dimensions: internal and external. Individuals with an internal locus of control believe they can influence life outcomes through their own efforts and decisions, while those with an external locus of control tend to believe outcomes are determined by external factors such as fate or luck. Rizki (2021) highlighted that individuals with an internal locus of control are more proactive in managing finances, displaying greater discipline in saving and investing, as well as stronger resilience in overcoming financial challenges. Conversely, individuals with an external locus of control are more likely to neglect financial responsibility.

Research by Fitria and Sari (2020) found that individuals with an internal locus of control are better able to make sound financial decisions. They are more confident in taking calculated risks and more capable of managing debt, demonstrating the role of locus of control in influencing financial management. Dewi et al. (2020) further suggested that while locus of control plays an important role in financial management, social and environmental factors also affect financial decision-making. Within communities, peer pressure and social norms may influence how individuals with either internal or external locus of control make financial decisions.

**Hypothesis 2 (H2):** There is a positive and significant influence of locus of control on the financial behavior of K-pop fan communities in Medan.

#### **The Simultaneous Influence of Financial Literacy and Locus of Control on Financial Behavior**

Although locus of control may not significantly influence financial behavior individually, this study found that financial literacy and locus of control simultaneously have a significant effect on financial behavior. This indicates that both variables can interact and collectively influence financial decision-making. The F-test results showed that financial literacy and locus of control simultaneously influence financial behavior, with a significance value of 0.000 ( $0.000 < 0.05$ ). This confirms that the combination of both variables significantly contributes to variations in respondents' financial behavior (Putri, 2025).

**Hypothesis 3 (H3):** There is a positive and significant influence of financial literacy and locus of control simultaneously on the financial behavior of K-pop fan communities in Medan.

From the above explanation, it can be concluded that financial literacy and locus of control play an important role in influencing individual financial behavior. Strong financial literacy helps individuals make wiser financial decisions, while locus of control determines the extent to which individuals feel responsible for those decisions. Both variables interact and can affect consumption patterns, especially within communities that tend to display high levels of consumerism, such as K-pop fans.

## 2. RESEARCH METHODS

This study employed a quantitative approach with both descriptive and causal designs. The descriptive approach aims to provide an overview of the levels of financial literacy, locus of control, and financial behavior among K-Pop fan communities in Medan. Meanwhile, the causal approach is used to analyze the cause-and-effect relationships between financial literacy and locus of control on financial behavior. The population in this study consisted of K-Pop fans in Medan, with a total of 1,497 followers of the Instagram fanbase account @kpopersmedan. The sample was determined using Slovin's formula, which is calculated as follows:

$$n = \frac{N}{1 + Ne^2}$$

Where:

n = Number of samples (respondents)

N = Total population

e = Margin of error (desired level of precision)

By applying Slovin's formula, the sample size can be calculated as follows:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{1497}{1 + 1497(0,1)^2}$$

$$n = \frac{1497}{15.97} = 93.73$$

Based on the calculation using Slovin's formula, the required sample size is 93.73, which is rounded up to 94 respondents.

Data were collected through a survey using questionnaires distributed to members of the K-Pop fan community in Medan. The questionnaire was designed to measure three main variables: financial literacy, locus of control, and financial behavior.

Data analysis was carried out using descriptive statistics to describe the characteristics of the respondents and the variables studied, including minimum, maximum, mean, and standard deviation values. A normality test was conducted using the One-Sample Kolmogorov-Smirnov Test to ensure that the residual data were normally distributed. Furthermore, multiple linear regression analysis was employed to examine the effect of financial literacy and locus of control on financial behavior. The F-test was used to examine the simultaneous effect of both independent variables on the dependent variable, while the t-test was employed to test the partial effect of each independent variable on the dependent variable.

With systematic methods, data collection techniques, and data analysis, this study aims to provide a deeper understanding of the influence of financial literacy and locus of control on the financial behavior of K-Pop fan communities in Medan City.

## 3. RESULT AND ANALYSIS

This study employs a quantitative approach using statistical methods to process the data, aiming to analyze the influence of financial literacy, locus of control, and financial behavior on the financial behavior of K-pop fan communities in Medan City. Primary data were collected through a Google Form questionnaire distributed online via social media, making it easily accessible to the target respondents. A total of 96 respondents were successfully gathered for this study.

**Table 1.** Characteristics

Characteristics	Category	Frequency	Percentage
Gender	Male	4	4,2%
	Female	92	95,8%
Age	<18 years	14	14,6%
	18-24 years	67	69,8%
	25-30 years	13	13,5%
	>30 years	2	2,1%

Monthly Income	Rp.500.000	28	29,2%
	Rp500.000-	28	29,2%
	Rp1.000.000	28	29,2%
	Rp1.000.000-	24	25%
	Rp3.000.000	16	16,7%
Duration as K-pop fans	>Rp3.000.000	16	16,7%
	< 1 years	3	3,1%
	1-3 years	21	21,9%
	3-5 years	21	21,9%
	>5 years	51	53,1%
Attended K-pop Concerts	Yes	22	22,9%
	No	74	77,1%

The majority of respondents in this study were female (95.8%), aged 18-24 years (69.8%), and earned monthly incomes ranging from ≤ Rp. 500,000 (29.2%) to Rp. 500,000-1,000,000 (29.2%). Additionally, more than half of the respondents (53.1%) had been K-pop fans for over five years, while 74 respondents (77.1%) reported never having attended a live K-pop concert.

#### Descriptive data analysis

**Table 2.** Results of Descriptive Statistics Analysis

N Statistic	Minimum Statistic	Maximum Statistic	Sum Statistic	Mean		Std. Deviation Statistic	Variance Statistic
				Statistic	Std. Error		
Literasi Keuangan	96	8	39	2989	31.14	.484	4.741
Locus Of Control	96	6	28	1627	16.95	.335	3.281
Perilaku Keuangan	96	5	25	2060	21.46	.323	3.165
Valid N (listwise)	96						10.019

The descriptive analysis results of the three variables indicate that 96 respondents were analyzed. Each variable demonstrates different characteristics of data distribution, including minimum and maximum values, mean, and the level of dispersion measured through standard deviation and variance.

For financial literacy, the mean score was 31.14 with a minimum of 8 and a maximum of 39. This suggests that respondents generally scored relatively high in this variable. The standard deviation of 4.741 indicates a moderately wide distribution, while the variance of 22.476 further reflects considerable differences in understanding or attitudes among respondents.

For locus of control, the mean score was 16.95, ranging from 6 to 28. This indicates a moderate tendency in respondents' locus of control. With a standard deviation of 3.281 and a variance of 10.766, the distribution of this variable is narrower compared to financial literacy, showing that respondents' perceptions of locus of control were relatively more uniform.

For financial behavior, the mean score was 21.46, with a minimum of 5 and a maximum of 25. A smaller standard deviation (3.165) and variance (10.019) suggest a relatively homogeneous distribution, meaning most respondents' responses were not significantly different from one another.

Overall, the three variables show variations within acceptable limits, with no extreme outliers, indicating that the dataset is sufficiently representative for further analyses such as correlation and regression testing.

#### Normality test

**Table 3.** Normality Test Results

N	Unstandardized Residual	
	Mean	Std. Deviation
Normal Parameters <sup>a,b</sup>	.0000000	2.56377119
Most Extreme Differences	.056	.046
	.046	-.056

Test Statistic	.056
Asymp. Sig. (2-tailed)	.200c,d

Based on the results of the normality test using the One-Sample Kolmogorov-Smirnov Test shown above, it can be explained that the test was conducted on the Unstandardized Residuals of the regression model. This test aims to determine whether the residual data are normally distributed, which is one of the key assumptions in multiple linear regression analysis. The test results show that the Asymp. Sig. (2-tailed) value is 0.200, which is greater than the commonly used significance threshold of 0.05. Thus, it can be concluded that the residual data are normally distributed. Therefore, the assumption of residual normality in the regression model has been fulfilled, indicating that the model is appropriate for further analysis.

**Table 4.** Results of Multiple Linear Regression

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	8.947	2.004			4.465	.000
	Literasi Keuangan	.386	.058	.578		6.635	.000
	Locus Of Control	.030	.084	.031		.354	.724

From the table above, the regression equation can be written as:

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3$$

$$Y = 8,947 + 0,386 + 0,030 + e$$

Interpretation:

1. The constant value of 8.947 indicates that if Financial Literacy and Locus of Control = 0, the average value of Financial Behavior is 8.947.
2. The coefficient of 0.386 for Financial Literacy means that every one-unit increase in financial literacy will increase financial behavior by 0.386, assuming other variables remain constant.
3. The coefficient of 0.030 for Locus of Control means that every one-unit increase in locus of control will increase financial behavior by 0.030, assuming other variables remain constant.

#### F-Test (Simultaneous Test)

**Table 5.** Results of F-Test

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	327.406	2	163.703	24.381	.000b
	Residual	624.428	93	6.714		
Total		951.833	95			

Based on Table 5, the calculated F-value is 24.381, which is greater than the F-table value of 3.093, and the significance value is 0.000 < 0.05. Therefore, H0 is rejected and Ha is accepted, meaning that Financial Literacy and Locus of Control simultaneously influence Financial Behavior.

#### T-Test (Partial Test)

**Table 6.** Results of T-Test

Mode		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	8.947	2.004			4.465	.000
	Literasi Keuangan	.386	.058	.578		6.635	.000
	Locus Of Control	.030	.084	.031		.354	.724

Based on Table 6 above, the results of the hypothesis testing (t-test) are as follows:

1. The t-count value for the Financial Literacy variable (X1) is 6.635, which is greater than the t-table value of 1.985, with a significance value of 0.000 < 0.05. Therefore, H0 is rejected and Ha is accepted, meaning that the financial literacy variable has a significant effect on financial behavior.
2. The t-count value for the Locus of Control variable (X2) is 0.354, which is smaller than the t-table value of 1.985, with a significance value of 0.724 > 0.05. Therefore, Ha is rejected and H0 is accepted, meaning that the locus of control variable does not have a significant effect on financial behavior.



## DISCUSSION

### The Influence of Financial Literacy on Financial Behavior

Based on the results of the F-test analysis, it was found that financial literacy has a significant influence on financial behavior, meaning that the financial literacy variable affects financial behavior.

This finding shows that individuals with a higher level of financial literacy tend to demonstrate better financial behavior. In other words, the higher a person's understanding of basic financial concepts such as managing income, expenses, savings, investments, and risks, the greater their ability to make wise financial decisions. In the context of the K-pop fan community, which is often faced with the temptation to spend money on idol-related products, financially literate individuals are more capable of controlling their consumptive impulses and prioritizing needs over wants. They are more likely to engage in financial planning, set budgets, and think long term.

The results of this study are consistent with research conducted by Putri (2025), which stated that financial literacy has a positive and significant effect on financial behavior. According to Nurikadini (2025), a higher level of financial literacy is more likely to encourage the adoption of cautious and well-informed financial management strategies, thereby reducing the risk of unplanned financial behavior. Financial literacy encompasses the knowledge and skills needed to make sound financial decisions, such as understanding budgeting, saving, investing, and debt management.

The findings indicate that financial literacy has a tangible effect on individuals' financial behavior. This demonstrates that the higher one's understanding of financial management, the wiser they will be in making financial decisions. Individuals with good financial literacy are better able to prioritize needs over wants, create both short-term and long-term financial plans, and allocate funds for savings and investments. Adequate knowledge of financial products and the risks associated with them also enables individuals to be more prepared to face changes in economic conditions. Thus, good financial literacy becomes one of the key factors in shaping healthy and responsible financial behavior.

### The Influence of Locus of Control on Financial Behavior

Based on the analysis results, locus of control did not show a significant influence on the financial behavior of members of the K-pop fan community in Medan City. In contrast, although locus of control is theoretically believed to affect financial behavior where individuals with an internal locus of control are considered more responsible and disciplined in financial matters this study found that the effect was not statistically significant.

This may be due to several factors. First, the influence of culture and lifestyle within the community may be more dominant than individual personality traits. In K-pop fan communities, financial decisions are often driven by emotional factors, peer pressure, and social media trends. Even individuals with an internal locus of control can be influenced by their social environment to make less rational financial decisions. Second, an individual's understanding of self-control does not necessarily translate into concrete actions, especially if it is not supported by adequate financial literacy. A person may feel responsible for their financial decisions, but without sufficient knowledge or appropriate strategies to manage money, internal control alone is not enough to produce sound financial behavior. Third, the possibility that respondents' locus of control was homogeneous or lacked variation may also have affected the analysis results. If most respondents had relatively similar levels of locus of control, differences in financial behavior could not be strongly explained by this variable.

The results of this study are consistent with research conducted by Putri (2025), which showed that locus of control had a negative and insignificant effect on financial behavior. However, another study conducted by Pakaya (2024) demonstrated that locus of control had a positive influence on the financial management behavior of students majoring in management at the Faculty of Economics, Gorontalo State University. This suggests that as self-control increases, individuals' financial management behavior also improves.

These findings indicate that individuals' beliefs about the extent to which they can control events in their lives whether internally or externally do not directly affect how they manage their finances. In other words, both individuals with an internal locus of control and those with an external locus of control may demonstrate similar financial behaviors. It is likely that the financial behavior of respondents in this study was more strongly influenced by other factors, such as financial literacy levels, income, social environment, or personal habits, making the role of locus of control less significant in the tested model.

### The Influence of Financial Literacy and Locus of Control on Financial Behavior

Based on the F-test results, it was proven that, simultaneously, financial literacy and locus of control influence the financial behavior of the K-pop fan community in Medan City. This indicates that the better the financial literacy and locus of control, the better the financial behavior within the K-pop fan community in Medan City. Essentially, individuals with a sound financial mindset are more likely to make wise decisions in addressing various financial problems.

The results of this study are supported by research conducted by Eko Budiono (2020), which stated that the variables of financial attitude and locus of control have a positive and significant effect on financial management behavior. This means that individuals with good financial attitudes positively impact their financial behavior.

Financial literacy and locus of control have a significant influence on an individual's financial behavior. Strong financial literacy enables individuals to understand and manage their finances effectively, including controlling expenses, saving, investing, and avoiding harmful financial decisions. Meanwhile, an internal locus of control encourages individuals to believe that financial success or failure is the result of their own efforts and decisions, which promotes more planned and responsible financial behavior. Conversely, individuals with an external locus of control tend to attribute financial conditions to external factors such as luck or other people, which can lead to less healthy financial behavior. Therefore, the combination of high financial literacy and a strong internal locus of control enhances an individual's ability to make wise and sustainable financial decisions.

#### 4. CONCLUSION

The partial test results (t-test) show that the calculated t-value of the Financial Literacy variable (X1) is  $6.635 >$  the t-table value of 1.985 with a sig. value of  $0.000 < 0.05$ . Therefore,  $H_0$  is rejected and  $H_a$  is accepted, meaning that the financial literacy variable influences financial behavior. This implies that the higher an individual's understanding of basic financial concepts such as money management, saving, and financial planning, the better the financial behavior demonstrated by members of the K-pop fan community in Medan City. The calculated t-value of the Locus of Control variable (X2) is  $0.354 <$  the t-table value of 1.985 with a sig. value of  $0.724 > 0.05$ . Therefore,  $H_a$  is rejected and  $H_0$  is accepted, meaning that the locus of control variable does not influence financial behavior. This indicates that an individual's attitude toward control over their life does not have a direct impact on financial behavior in the context of this community. The simultaneous test results (F-test) show that financial literacy and locus of control collectively have a significant influence on financial behavior ( $0.000 < 0.05$ ). Although locus of control does not have an individual (partial) effect, when combined with financial literacy, both collectively contribute significantly to the variation in respondents' financial behavior. This means that financial behavior is not determined by a single factor alone but is the result of the interaction of several psychological and knowledge-related factors. Based on the research data and the conclusions described above, the following suggestions can be proposed in relation to this study: For the K-pop fan community in Medan City, it is necessary to deepen their knowledge of financial management. By improving financial literacy, members can learn how to budget, save, and invest wisely, thereby avoiding excessive consumptive behavior. For the government, it is expected to establish more structured and sustainable financial education programs for the K-pop fan community. These programs can include workshops, seminars, or group discussions that address topics such as budgeting, saving, investing, and debt avoidance. By improving understanding of financial literacy, it is hoped that community members can make wiser financial decisions. For future researchers, it is recommended to explore other factors that influence financial behavior, such as the impact of social media and peer pressure. Qualitative research and interdisciplinary collaboration can provide deeper insights into consumption patterns among K-pop fans.

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