

## **Exploring the Determinants of Students Personal Financial Management: The Role of Social Environment, Spiritual Intelligence, and Lifestyle**

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### **Abstract**

This study aims to identify the influence of social environment, spiritual intelligence, and lifestyle on personal financial management. This study uses a quantitative approach aimed at identifying problems through data collection, compilation, and analysis. The population in this study were students of the Management Study Program, Class of 2022, Faculty of Economics and Business, Pelita Bangsa University. The number of samples in this study was 102 respondents. The analysis method used was multiple regression analysis, using the SPSS 26 program as a statistical test. The results of the study partially, Social environment and spiritual intelligence have a positive effect on personal financial management, while lifestyle has no effect on personal financial management. These findings highlight the importance of social and spiritual factors in shaping students' financial behaviors, offering valuable insights for financial education strategies.

**Keywords:** Social Environment, Spiritual Intelligence, Lifestyle, Personal Financial Management

### **Introduction**

Economic growth increases along with the advancement of information technology. Technological developments can cause changes in people's behavior in meeting their every need through internet access. The results of a survey by the Indonesian Internet Service Providers Association (AJPII) in early 2024, who enjoyed and used the internet network in Indonesia currently reached 221 million, an increase from the previous year of 215 million people. The emergence of social media also has a major impact on life, especially for the younger generation, which will indirectly lead to an increase in individual lifestyles. Therefore, the younger generation who will follow the development of the times, one of which is students.

The younger generation tends to like to highlight their lives as an impact of social media. So that it creates competition between individuals to have higher standards than others. Another phenomenon that can be seen today is that many shopping centers, such as malls, cafes and outlet stores are often visited by students just to spend time looking for pleasure alone, therefore from this phenomenon shows a change in behavior shown by students resulting in changes in financial management.

Changes in habits carried out by individuals in using money can lead to changes in behavior. It is difficult to change individual habits or behavior if these opinions, ideas, and attitudes continue to change (Pradiningtyas and Lukiastuti 2019) . Financial management is something important in obtaining a decent life in the future. When individuals feel that they do not have the habit of managing money well even though it is for themselves, then every

expense that occurs will not be controlled properly (Shintya and Rizky 2024) . One of the behaviors in managing finances is in personal financial management. Often individuals think that managing personal finances can be done when they have a job, but managing finances is good when they are students even though the sources are obtained from their parents (Amelia, Sugiharto, and Putri 2020) . Students are part of the development process from adolescence to adulthood at that time they will begin to form themselves to be independent and better.

Financial management is a challenge and problem that exists in today's society due to the lack of knowledge and skills on how to manage funds effectively. The problems that arise are what will later affect ineffective money management. Referring to the results of the 2021 Kadata Insight Center (KIC) survey regarding the financial behavior of Generation Z and Y. The results show that only 24.8% allocate funds as fixed expenses, respondents who never do so are 34.2%. Respondents who like to save are 21% and respondents who rarely save are 40.4%, this proves that the attitudes and behavior of students who are dominant are generation Z are still not good at managing finances.

Financial management can be influenced by the social environment, spiritual intelligence, and lifestyle. The social environment can influence students in managing finances because the environment is a place and condition that will influence human actions and development (Rabbani et al. 2024) . Since birth, the family is the first place where humans are known and have direct relationships with others. Meanwhile, society is a social environment where individuals are identified and develop as individuals.

The existence of interactions or reciprocity that occurs in the social environment, humans and the environment have a relationship between humans being influenced by the environment, and the environment is also influenced by humans. (Anisah 2021) . Changes in behavior based on thoughts and bad decisions are driven by the state of the social environment. Fuadi and Trisnaningsih (2022) conducted research and the results showed that the social environment did not influence financial planning partially, in line with that studied by Rabbani et al. (2024) that the social environment does not influence student financial management, the figure obtained was 0.195.

Spiritual intelligence as the second factor Where it is considered to have an influence in managing finances. Intelligent individuals can produce good attitudes, such as responsibility and perseverance. Students who have spiritual intelligence are certainly able to respond to and instill positive behavior towards any decision they want to take (Fajzilah R. 2022) . Students will get motivation in controlling their lustful desires if intelligence is inherent in themselves, especially those related to income and expenses. A clear mind will improve students in using every money they have (Syamsuddin et al. 2024a) . Students who are given responsibility when they fail to manage their finances are expected to increase awareness and how to understand finances well.

Money can be used well if individuals are willing to learn to improve their ability to manage money, even if they have a lot of money (Misbahuddin 2023) . And individuals will get peace and a sense of security when they have spiritual intelligence. Research conducted by Rohman, Sriyono, and Setiyono (2024) showed that the spiritual intelligence variable has a positive and significant influence on student financial management. In contrast to the study conducted by Damayanti (2019), financial management is not influenced by spiritual intelligence. When students realize that individuals must be responsible for their money and students can plan their future well if students plan their finances well too.

In addition to spiritual intelligence, lifestyle also affects students in managing finances. Most of the students' opinions are related to the activities carried out, namely spending money on college needs and spending time hanging out with friends (Abid Rabbulizat Rajendra Ekofani and RA Sista Paramita 2023). Changes in appearance, behavior, ethics and others can occur due to lifestyle. Everyone, including students, have been affected by this lifestyle change. By looking at the current conditions in Cikarang, this strengthens and is real evidence that changes in students' lifestyles are increasing. According to Liputan6 (2024), consumer responses to various products that are often purchased are fashion and shoe products at 67%. Then, beauty products 61%, and electronic products reach 40%. It can be concluded that the products with the highest purchase rate are fashion and shoe products. Citing the research results of Rabbani et al. (2024) student financial management is significantly influenced by lifestyle and a very low figure of 0.024 is obtained. In contrast to the research by Abid Rabbulizat Rajendra Ekofani and RA Sista Paramita (2023), the results showed that lifestyle does not influence students in financial management. The inconsistency of findings related to lifestyle's impact also confirms the importance of re-examining this factor in a specific context and demographic, which this study addresses.

Based on the results of the initial observation conducted by the author with 15 respondents to represent the 2022 Class of Management undergraduate students. Where students said that the knowledge they had about finance, especially through learning about finance, but most students could not manage their finances well. In addition, there are still few students who record and income. There are students who say that lifestyle is important and most students often go to places such as cafes, malls, restaurants and others. Especially students who still receive funds from their parents. Students are accustomed to using their money because they think it is important, namely buying clothes, shoes, sandals, headscarves, makeup, skincare, and bodycare. Few students use money to buy reading books or needs that support lecture activities

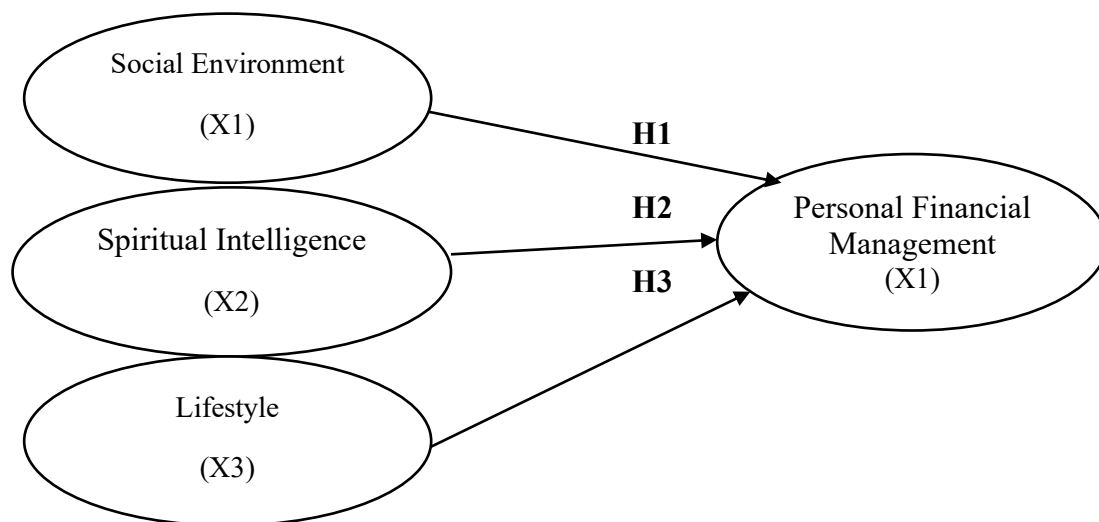
Personal financial management of students can be found through a more logical financial approach, by linking social aspects, intelligence, and lifestyle. Good financial management requires not only practical skills, but also an understanding and awareness of the impact of the social environment. By combining these more complex methods, students can learn how to save money, reduce consumer behavior, and find consistency with the intelligence they have. Thus, the novelty of this study lies in its integrated investigation of three psychosocial factors social environment, spiritual intelligence, and lifestyle simultaneously, to explain personal financial management behavior among university students in the Jabodetabek area, which has not been comprehensively explored in previous research.

Some of the phenomena explained above and based on the differences in the results of previous studies and the novelty in this study are very motivating and provide reasons for the author to conduct research entitled " Social Environment, Spiritual Intelligence and Lifestyle on Students' Personal Financial Management " and the location that will be the place of research, namely (Pelita Bangsa University).

## Method

The type of study used is a quantitative approach, the aim is to analyze the influence of each variable in testing the hypothesis based on existing theories in previous studies. The variables to be analyzed are the social environment, spiritual intelligence and lifestyle on personal financial management. In collecting data in this study by distributing questionnaires

via a form link to respondents. The population in this study were students of the 2022 Management Study Program, Pelita Bangsa University, with a population of 1,700 people. If the sample size is too large, a formula is needed to add up the samples to be used in this study. So by using the Slovin formula with an error level of 10%, 94.4 people were obtained as samples. The total results of the distribution of questionnaires collected and to be used were 102 respondents. The questionnaire was measured using a 5-point Likert scale, ranging from “strongly disagree” to “strongly agree”, to assess the level of agreement with each statement item. To describe and test the data in this study, SPSS 26 was used. The regression assumption testing procedure includes normality testing using the Kolmogorov-Smirnov method, multicollinearity testing through tolerance and VIF values, and heteroscedasticity testing using the Glejser test, all of which are conducted to ensure the validity of the regression model. The framework of thought in this study regarding the influence of independent variables on independent variables is as follows:



Hypothesis:

- X1 : Social Environment Influences Personal Financial Management
- X2 : Spiritual Intelligence Influences Personal Financial Management
- X3 : Lifestyle Influences Personal Financial Management

## Results and Discussion

This study obtained data by distributing questionnaires in the form of filling in links on a Google form to each participant who was a management student of Class of 2022, Pelita Bangsa University. The participants obtained were 102 participants. The questionnaires that had been distributed had been filled in by respondents with several characteristics such as gender and age. Respondents with male gender were 22 respondents (21.6%) and those with female gender were 80 respondents (78.4%). For the age criteria, the number of respondents aged 19 years (5 respondents) or 4.9%, respondents aged 20 years (50 respondents) or 48.9%, respondents aged 21 years (29 respondents) or 28.4%, respondents aged 22 years (9 respondents) or 8.8%, respondents aged 23 years (3 respondents) or 3%, respondents aged 24 years (2 respondents) or 2%, respondents aged 26 years (1 respondent) or 1%, respondents aged 27 years (1 respondent) or 1%, respondents aged 30 years (2 respondents) or 2%.

### Validity Test

Estimating the consistency of each question used, so the validity test is measured through the questions. This analysis can be carried out if all question items are declared valid (Ferdinand et al. 2024) .

Table 1. Validity and Reliability Test

Variable	Item	R count	R table	Information
Social Environment	X1.1	0.807	0.195	Valid
	X1.2	0.765	0.195	Valid
	X1.3	0.700	0.195	Valid
	X1.4	0.840	0.195	Valid
	X1.5	0.748	0.195	Valid
	X1.6	0.710	0.195	Valid
	X1.7	0.721	0.195	Valid
	X1.8	0.660	0.195	Valid
	X1.9	0.530	0.195	Valid
Spiritual Intelligence	X2.1	0.806	0.195	Valid
	X2.2	0.780	0.195	Valid
	X2.3	0.825	0.195	Valid
	X2.4	0.762	0.195	Valid
	X2.5	0.713	0.195	Valid
Lifestyle	X3.1	0.672	0.195	Valid
	X3.2	0.594	0.195	Valid
	X3.3	0.660	0.195	Valid
	X3.4	0.713	0.195	Valid
	X3.5	0.670	0.195	Valid
	X3.6	0.672	0.195	Valid
Personal Financial Management	Y1	0.852	0.195	Valid
	Y2	0.713	0.195	Valid
	Y3	0.805	0.195	Valid
	Y4	0.641	0.195	Valid

Source: primary data processing with SPSS, 2024

Looking at the table above, the results of the validity test for each variable (X1) have 9 items, (X2) have 5 items, (X3) have 6 items, and (Y) have 4 items. From all the statement items that have been tested for validity, the results are positive and more than the rtable value (0.195). So the conclusion in this test is that all statements are declared valid.

### Reliability Test

A measuring instrument needs to be known for its suitability by means of a reliability test. If the measurement is repeated, is it still the same and is the measuring instrument trustworthy (Slamet et al. 2022)



Table 2. Reliability Test Results

Variables	Statement Items	Cronbach Alpha		Information
		Count	Standard	
Social Environment	9	0.887	$\geq 0.6$	Reliable
Spiritual Intelligence	5	0.836	$\geq 0.6$	Reliable
Lifestyle	6	0.736	$\geq 0.6$	Reliable
Personal Financial Management	4	0.749	$\geq 0.6$	Reliable

Source: primary data processing with SPSS, 2024

Looking at the table above, the results of the reliability test using 3 variables have a Cronbach alpha calculation value which all have an average value of more than 0.6. So all items from the statement with 3 variables are said to be reliable.

### Normality Test

The collected data must come from a normal population and data, to determine this, a normality test needs to be carried out (Fahmeyzan 2018) .

Table 3. One-sample Kolmogorov-Smirnov test

	Unstandardized Residual
N	102
Asymp. Sig. (2-tailed)	.125 <sup>c</sup>

Source: primary data processing with SPSS, 2024

Looking at the table above, the normality test on this study data uses the Kolmogorov-Smirnov method, the method is to match the Asymp value. The sign must be more than 0.05 (Usmadi 2020) . The results obtained a significance value of  $0.125 > 0.05$ . So that the data used in the study has normal data.

### Multicollinearity Test

In knowing the strength of the relationship between variables, the multicollinearity test is one way to describe the findings of the variables whether there is a relationship or not. A good regression model must be free from correlation of each variable (Kasenda 2013) .

Table 4. Multicollinearity Test

Variables	Collinearity Statistics		Information
	Tolerance	VIF	
X1	.543	1,841	No Multicollinearity
X2	.479	2,088	No Multicollinearity
X3	.599	1,669	No Multicollinearity

Source: primary data processing with SPSS, 2024

Looking at the table above, it shows that there are no symptoms of multicollinearity in the independent variables in the relationship model used, namely social environment, spiritual intelligence, and lifestyle, because all independent variables show tolerance values  $> 0.1$  and  $VIF < 10.00$ .

### Heteroscedasticity Test

In multiple regression, the inequality test is used to determine whether the residual variations are truly the same or not. If there is no heteroscedasticity problem, the regression model can be said to be good (Purba et al. 2021) . The results of processing the heteroscedasticity test using the Glejser test:

Table 5. Heteroscedasticity Test Results

Variables	<i>Coefficients</i>		Information
	Std.Error	Sig.	
X1	.033	.635	No Heteroscedasticity
X2	.060	.109	No Heteroscedasticity
X3	.051	.219	No Heteroscedasticity

Source: primary data processing with SPSS, 2024

Looking at the table above shows the results, the significance for variable (X1) gets a value of (0.635), variable (X2) gets a value of (0.109) and variable (X3) gets a value of (0.219). Of course after seeing this the value is more than 0.05, then there is no sign of heteroscedasticity data.

### Multiple Linear Regression Test

Multiple linear regression analysis is a method used to examine data in the form of numbers or statistical values, including one dependent variable (Y) and more than one independent variable (X) (Sulantari et al. 2024) . The results of the multiple linear regression analysis test can be seen in the following table:

Table 6. Multiple Linear Regression Test Results

Variables	<i>Unstandardized Coefficients</i>		t-count	Sig
	(B)	Std. Error		
Constants	2.251			
X1	.199	.052	3,843	.000
X2	.278	.094	2,942	.004
X3	.038	.080	.471	.639

Source: primary data processing with SPSS, 2024

The following regression equation was found based on the results of the multiple regression test in table 5:

$$\text{Personal financial management} = 2.251 + 0.199(X1) + 0.278(X2) + 0.038(X3) + e.$$

1. With a constant value of 2.251, personal financial management will have a value of 2.251 if the social environment, spiritual intelligence, and lifestyle have a value of 0.

2. The regression value of the Social Environment (X1) is positive at 0.199, indicating that the value increases by 1 unit on X1. The assumption is that other independent variables remain the same if financial management is increased by 0.199.
3. The regression value of the Spiritual Intelligence variable (X2) is positive at 0.278, indicating that the value increases by 1 unit on X2. The assumption is that the other independent variables remain the same if financial management is increased by 0.278.
4. The regression value of the Lifestyle variable (X3) is positive, which is 0.038, meaning that the value increases by 1 unit on X3. The assumption is that the other independent variables remain the same if financial management is increased by 0.038.

### F Test

Simultaneous test, also known as the F Test, is used to prove and convince how to see the interaction of independent variables on dependent variables (Vendhi Prasmoro et al. 2023)

Table 7. F Test Results (Simultaneous)

Model	<i>Anova</i>		Information
	F count	Sig.	
Regression on	27,043	.000 <sup>b</sup>	Simultaneously Influential

Source: primary data processing with SPSS, 2024

Seeing this means that the f test gets a number. F count (27.043) > F table (2.170), and its significance is  $0.000 < 0.05$ . So the regression model gets the results of independent variables (social environment, spiritual intelligence, and lifestyle) simultaneously have an influence on the dependent variable (personal financial management).

### T-test

The partial test is also known as the T-test, where this test is used to understand how much influence a separate independent variable has on the dependent variable (Hervina et al. 2021).

Table 8. T-Test Results (Partial)

Variables	<i>Coefficients</i>		Information
	T count	Sig.	
X1	3,843	.000	Significantly Influential
X2	2,942	.004	Significantly Influential
X3	.471	.639	No effect

Source: primary data processing with SPSS, 2024

Based on this, the influence of each variable is:

1. The T-count value obtained from the social environment is T-count 3.843, meaning T-count > T-table ( $3.843 > 1.98447$ ) the significant figure is  $0.000 < 0.05$ . So hypothesis 1 is accepted by stating partially that the social environment has a positive influence on personal financial management.



2. The T-value obtained from spiritual intelligence is T-value 2.942, meaning T-value > T-table (2.942 > 1.98447), the significant figure is 0.004 < 0.05. So hypothesis 2 is accepted by stating that the social environment has a positive influence on personal financial management partially.
3. The T-value obtained from lifestyle is T-value 0.471, meaning T-value < T-table (0.471 < 1.98447) the significant figure is 0.639 > 0.05. So hypothesis 3 is rejected by stating partially that lifestyle has no effect on personal financial management.

### Coefficient of Determination Test

Table 9. Results of the Determination Coefficient Test		
<i>Model Summary</i>		
Model	<i>R</i>	<i>Adjusted R Square</i>
	.673	.436

Source: primary data processing with SPSS, 2024

Seeing this for testing the Adjusted R<sup>2</sup> determination coefficient is 0.436. This means that the influence of each variable X<sub>1</sub>, X<sub>2</sub> and X<sub>3</sub> on Y is 43.6%. The remaining 56.4% is described by other factors that are not described in this study.

### Discussion

#### The Influence of Social Environment on Personal Financial Management

Based on the findings of the problem description, a T-test has been conducted, namely that the social environment has a positive influence on personal financial management by showing a significance value (0.000 < 0.05) and a calculated T value > T table (3.843 > 1.98447). With this, the study conducted is supported by research (Abdurrahman et al. 2020) and (Parmitasari, Alwi, and S. 2018) which show that the social environment partially has a significant positive influence on personal financial management. Because of this, the social environment refers to the context in which various interactions between individuals and their surroundings take place. Students tend to buy an item after seeing their friends using the item, besides that students often ask for opinions first before making a purchase. This finding aligns with the social reality of Indonesian students who are highly embedded in collectivist cultural values, where peer influence and group conformity play a dominant role in shaping behavior, including spending habits. In urban areas like Jabodetabek, digital peer interaction through social media platforms further amplifies these influences, especially in financial decision-making related to consumption trends.

#### The Influence of Spiritual Intelligence on Personal Financial Management

Based on the findings of the problem description, a T-test has been conducted, namely that spiritual intelligence has a positive influence on personal financial management by showing a significance value (0.004 < 0.05) and a calculated T value > T table (2.942 > 1.98447). With this, the study carried out received support from research (Putrananda 2023) and (Syamsuddin et al. 2024) which showed that Spiritual Intelligence has a significant positive influence on Personal Financial Management. This spiritual intelligence can encourage individuals to have clear thinking in managing finances, so that their welfare can

be guaranteed in the future. Spiritual Intelligence will encourage someone to take a positive attitude, including being responsible for the decisions taken, especially those related to financial management. In the Indonesian context, where spiritual and religious values are deeply ingrained in daily life and education, students with higher spiritual awareness often exhibit better self-control and future orientation in financial matters. This reinforces the cultural importance of spiritual grounding in shaping responsible economic behavior among youth.

### **The Influence of Lifestyle on Personal Financial Management**

Based on the findings of the problem description, a T-test was conducted, namely that lifestyle has no influence on personal financial management, showing a significant value ( $0.639 > 0.05$ ) and also the calculated T value  $>$  T table ( $0.471 < 1.98447$ ). The findings of this study do not agree with the research of Rabbani et al. (2024), which states that lifestyle has an influence on financial management. However, this study is supported by the results of his research (Sutisman et al. 2019), which states that lifestyle has no influence on personal financial management, this does not guarantee that each individual has good or bad financial management. Personal financial management in students is generally determined by the ability to manage money, not lifestyle, if someone has a lot of money, they tend to have the most luxurious lifestyle. If someone has enough money, they also tend to have the simplest lifestyle. It is also undeniable that lifestyle has no effect if someone has a high and good educational background, but is not applied in terms of financial management. applied in terms of financial management. These findings reflect a unique nuance in the behavior of Indonesian students, especially in regions where lifestyle aspirations are high due to social media exposure, but economic limitations constrain actual financial behavior. This gap indicates that lifestyle expression may not directly correlate with financial decisions, particularly among students who still rely on parental financial support and may lack real autonomy in managing finances.

### **Conclusion**

From the findings, there are 3 hypotheses that have been tested previously, where there are 2 accepted hypotheses and 1 rejected hypothesis. This is, seeing the results of the T test that the social environment on personal financial management has a significant and positive influence. Getting a T count of 3.843 means  $T \text{ count} > T \text{ table}$  ( $3.843 > 1.98447$ ) the significance number is  $0.000 < 0.05$ . Seeing the results of the T test that spiritual intelligence on personal financial management has a significant and positive influence. Getting a T count of 2.942 means  $T \text{ count} > T \text{ table}$  ( $2.942 > 1.98447$ ) the significance number is  $0.004 < 0.05$ . Seeing the results of the T test that lifestyle on personal financial management has no significant influence. Getting a T count of 0.471 means that  $T \text{ count} < T \text{ table}$  ( $0.471 < 1.98447$ ) the significant figure is  $0.639 > 0.05$ . These findings imply that efforts to improve students' personal financial management should focus on strengthening positive social environments such as peer groups that promote financial awareness as well as fostering spiritual intelligence through value-based education. Financial education programs in universities can be enhanced by integrating discussions on ethical spending, responsibility, and self-control rooted in spiritual understanding. Although lifestyle was found to have no significant influence, it remains important to provide students with critical thinking tools to evaluate their consumption habits.

Therefore, institutions should design holistic financial literacy programs that not only teach budgeting techniques but also address social and psychological drivers of financial behavior.

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