

THE EFFECT OF INTERNAL LOCUS OF CONTROL AND SPIRITUAL INTELLIGENCE ON PERSONAL FINANCIAL MANAGEMENT BEHAVIOR

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Abstract

This study examines the effect of internal locus of control and spiritual intelligence on personal financial management behavior in Bengkulu, Indonesia. Snowball sampling was employed with a total sample size of 300 respondents. The data collection was collected through an online questionnaire distributed to the respondents using social media. The data was analyzed using SPSS to identify the relationship between variables. The results showed that internal locus of control has a positive effect on personal financial management behavior, spiritual intelligence has a positive effect on personal financial management behavior. Internal locus of control and Spiritual intelligence will shape better financial management behavior and reduce the possibility of financial stress in the future.

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1. Introduction

Digitalization has consequences and changes everything, providing greater convenience. The convenience has resulted in various sectors continuously offering different types of products and services. Economics is a very important aspect of life that can undergo changes. The effects of Substantial changes in the economy may have an impact on financial behavior (Dima et al., 2021). These changes require serious efforts by all parties, both by government, community and individuals in managing their finances so that they are able to survive (Suryantari & Patni, 2020). Behavioral finance is a new financial discipline by combining psychological theory and financial behavior that a person uses in financial decision making (Talhartit et al., 2022). According to OECD, (2020), financial behavior is an related with stress of financial. Saving and long-term planning can cushion such a sudden crisis before making considered purchases and keeping track of cash flow. Financial behavior can be explained using the Integrated Behavioral Model (IBM) which is a further extension of the Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB). Indirect determinants of individuals' behavioral intention are age, gender, income, education and social factors such as religion, race, ethnicity, culture, media, law, and geography (Qin & Song, 2022).

The economic uncertainty poses a threat to a financial condition, so you must be more careful in managing your finances. In 2020, GoBear conducted a financial health index (FHI) survey in 2020 involved respondents aged between 18-65 years who have access to the internet. The survey results showed that Indonesia's financial health index was only 59%. This score is due to the fact that most Indonesians have a relatively high level of consumption compared to investing or saving and only rely on income without having an emergency fund (Safryani et al., 2020). Every individual often experiences financial problems. The problems are a lack of knowledge in understanding of basic financial concepts which lead to bad financial decision making, the habit of getting carried away by the current lifestyle, and an improper financial mindset. So, big steps are needed in order to make good financial decisions. This can be started by expanding your financial literacy, breaking bad financial habits, and fixing wrong financial mindset. Hariani, (2019) states that a common financial problem people may face is not lack of income but bad financial management, so that it is necessary to manage your money the right way.

Herlindawati (2017) defines personal financial management behavior as the process of reaching your financial goals through an underpinning knowledge of financial management. Sina & Noya, (2012) explains that the values of life such as responsibility, honesty, and discipline are in relation to personal financial management. The values of life and personal responsibility taught him to be aware that he was responsible for failure and success in managing finances. Personal financial management behavior becomes important in improving the welfare of life (Hikmah, 2019). Personal financial management behavior really needs to be carried out carefully and wisely in different situations of financial decision making that arise due to recession so that they must be able to adapt to all existing conditions and be ready for inevitable uncertainty of life (Fauziyyah & Ersyafdi, 2021). Someone with good and appropriate financial management can be responsible for the money he has (Tsuroyya & Nuryana, 2021).



According to a press release from the Financial Services Authority in 2017, the Indonesian people are encouraged to have financial attitudes and behavior to determine financial goals and carry out financial planning. Although OJK strongly continues to encourage the public to have high financial attitudes and behavior, the level of financial literacy index in Bengkulu Province reported in 2021 was recorded at 34.12 percent which is classified as a well literate level (Otoritas Jasa Keuangan, 2023).

The consumer shopping online from Bengkulu Province has increased. It can be seen from the results of the CBS survey in 2020 revealed that it has an increase of 31%, 28% decreased and 41% remained. The increase in online shopping is accompanied by the ease of transactions, which makes it very difficult to carry out effective financial management. This situation will lead to bad financial management due to compulsive buying, buying items that are not needed (Faramitha et al., 2021). One of the financial management behaviors is influenced by locus of control. Internal locus of control is individuals' perspective and belief about an event in which they themselves have control over their own actions (Kholilah & Iramani, 2013). Internal locus of control can build healthy financial habits (Angulo-Ruiz & Pergelova, 2015). According to Grable et al., (2009), the locus of control from individuals must have is the belief that they have the potential, knowledge abilities, skills to determine experienced. Someone who tends to have and can apply a high internal locus of control tends to maintain good financial management behavior (Kholilah & Iramani, 2013). This study only focuses on internal locus of control because it derives from a person's belief in determining and controlling himself for future events, without relying on fate.

Another factor that affects financial management behavior is spiritual intelligence. Intelligence is essential for everyone to live a life that will be used to achieve success in life. Spiritual intelligence is a person's ability to understand the meaning within the community so that it makes an individual more flexible in facing problems that exist in society. Spiritual intelligence can help individuals to set their goals and manage their finances the right way so that they are able to avoid making bad decisions (Rakhmawati, 2020). Spiritual intelligence has a significant impact on personal financial management behavior. It is considers the most important part of a person in carrying out their daily lives, regardless of the problems and situations experienced by the individual (Amri et al., 2021). Intelligence of Spiritual can be interpreted as a person's ability to live following the teachings of religious beliefs and make decisions according to the applicable morals and religious teachings so that they can achieve life goals with a calm heart (Arganata & Lutfi, 2019). Based on these reviews it is clear that one needs to implement good financial management behavior. Therefore, this study will discuss the effect of internal locus of control and spiritual intelligence on personal financial management behavior.

2. Literature Review

Integrated Behavioral Model

Financial behavior can be explained using the Integrated Behavioral Model (IBM) which is a further extension of the Theory of Reasoned Action and Theory of Planned Behavior. TPB derived from TRA and the main difference is that TRA



postulates that a person's intention towards behavior is formed by two main determinants, namely attitude towards the behavior and subjective norms, while TPB adds a third determinant, namely perceived behavioral control (Ajzen, 2020). Theory of Planned Behavior (Ajzen, 2020), is a theory about a person's intention engage in a specific behavior. Each individual performs a behavioral intention. The behavioral intention is influenced by three aspects, namely attitude, subjective norms or perceived behavioral control. Attitude is described as a positive or negative judgment to a person to influence the way someone behave. Subjective norms refer to a person's believe on how they behave based on other people's thoughts. adds individual factors to the TPB. The factors in question are three things, namely personal, social and informational. Personal factors are the attitude of an individual regarding a matter, the value of one's life, individual intelligence, emotions and personality traits of a person. Social factors include gender, age, education, income, religion and ethnicity. While the information factor include knowledge, exposure to the media and experience. This study focuses on personal factors regarding individual intelligence and social factors regarding religion. Religion referred to a person's spirit or inner energy. Spiritual intelligence that affects his behavior.

Financial Management Behavior

Good of financial management behavior is a behavior that will help individuals attain a more stable financial position and build their net worth by reducing liabilities or increasing assets (Amri et al., 2022). This study measures financial management behavior using the Financial Management Behavior Scale (FMBS) which is reliable and valid in measuring financial management behavior.

The dimensions and items of financial management behavior are described as follows: cash-flow management, namely comparing prices when buying products or service; Saving and investment, namely building savings for an emergency fund, saving money from each salary, saving for a retirement fund, saving for long-term goals such as cars, education, houses, and others, and buying stock, bonds, or mutual funds; Credit of management, namely paying credit card bills in every month, maxing out one's credit card, making minimum payments on debts; and Insurance behavior, namely purchasing or maintaining a health insurance plan, purchasing or maintaining adequate life insurance, purchasing or maintaining adequate property insurance such as car or home ownership insurance.

Internal Locus of Control

The concept of locus of control was a social learning theorist (Siraji & Haque, 2022). Locus of control in social psychology refers to the extent to which individuals believe they can control events that occur so that they can be predicted and individual behavior plays a role in it. This theory describes the individual's beliefs about the source of the determinants of his behavior. This study adopts the measurement of internal locus of control from (Kholilah & Iramani, (2013) which includes the ability to make feelings in life, financial decisions, the ability to realize ideas, the ability to change important things in life, the ability to solve financial problems, the level of confidence in the future, and the role in controlling daily finances.



Spiritual Intelligence

Widhianningrum, (2017) revealed that spiritual intelligence is the intelligence of the soul or intelligence of wisdom, and this intelligence is an innate capacity of the human brain, spirituality based on structures from within the brain that give us the basic ability to form values, meanings and goals. It is the ability of a person's soul to build himself as a whole which is related to awareness and willingness to face challenges and the ability to solve problems faced by adhering to the teachings of his religion (Yusanti, 2020).

This study adopts the measurement of spiritual intelligence from Yusanti (2020) with the following indicators: 1) Remain calm and smile when facing financial problems; 2) Can find solutions to solve financial problems; 3) Do not linger regretting mistakes but will learn from the experience; 4) Appreciate the advice of others when making mistakes in managing finances; 5) Religious teachings to live simply according to the necessary needs; 6) Enjoy daily life; 7) Fill your spare time with worship activities; and 8) Set aside some money to share with others.

Research Framework

The framework arrangement is presented in the following figure:

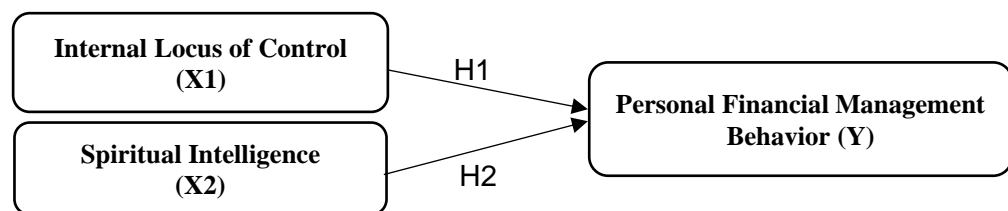


Figure 1. Research Framework

Hyphoteses:

- H1 : Internal locus of control (X1) has an effect on personal financial management behavior.
- H2 : Spiritual intelligence (X2) has an effect on personal financial management behavior.

3. Research Methods

The research is quantitative research. The population involved respondents aged 18 years from Bengkulu Province because they are considered independent and can be responsible for their own financial management behavior and have good control over their finances. Snowball sampling technique was used in this study. The researcher chose to use primary data. The data were collected using an online questionnaire. The questionnaire used was in the form of close-ended questions using a five-point Likert scale.

Validity Test

Validity test is used to measure valid from questionnaire (Ghozali & Ratmono, 2017). The validity of the instrument in this study uses a construct. The construct validity used the Product Moment Person correlation test. The provisions in the Product Moment Person correlation test are as follows (Ghozali & Ratmono, 2017). The value of $\text{sig} < \alpha (0.05)$ means that the data is valid and if the value of $\text{sig} >$



alpha (0.05) means that the data is invalid. All items of internal locus of control, spiritual intelligence and personal financial management behavior were declared valid because the significance value was < 0.05 .

Reliability Test

This study conducted a reliability test using the Cronbach alpha formula technique. A is said to be reliable if the coefficient value of the Cronbach alpha instrument > 0.60 (Ghozali & Ratmono, 2017).

Table 2 Reliability Test

Variable	<i>Cronbach Alpha</i>	Result
Internal Locus of Control	0,74	Reliable
Spiritual Intelligence	0,76	Reliable
Personal Financial Management Behavior	0,85	Reliable

Source: reserach findings were processed in 2021

Table 2 shows the Cronbach alpha value for the internal locus of control, spiritual intelligence and personal financial management behavior, which means the statement items are > 0.60 so they are declared reliable.

4. Results

Normality Test

This study conducted a residual normality test using the Kolmogorov-Smirnov test. If the significance probability of residual 0.05 means that the residuals are normally distributed.

Table 3 Normality Test

		Unstandardized Residual
N		300
Normal Parameters a,b	Mean	.0000000
	Std. Deviation	6.10326327
Most Extreme Differences	Absolute	.046
	Positive	.036
	Negative	-.046
Test Statistic		.046
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Source: reserach findings were processed in 2021

Based on Table 3, it can be seen that the results of the analysis of the significance value of residual obtained are $0.200 > 0.05$, it can be concluded that the data is normally distributed.



Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to find a linear relationship between the variables of internal locus of control (X1) and spiritual intelligence (X2) on personal financial management behavior (Y).

Table 4 Results of Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-2.049	2.675		-.766	.444
Total_Loci	1.858	.079	.799	23.411	.000
Total_Ks	.152	.070	.074	2.181	.030

Source: reserach findings were processed in 2021

Based on Table 4, the results of the multiple linear regression equation can be obtained as follows: $Y = a + \beta_1X_1 + \beta_2X_2$

$$= -2,049 + 1,858X_1 + 0,152X_2$$

Note: a = Constant

X1 = Internal Locus of Control

X2 = Spiritual Intelligence

Y = Personal Financial Management Behavior

From the regression equation, it can be explained as follows:

- The constant value of -2.049 means that if there is no change in the locus of control variable and spiritual intelligence, personal financial behavior variable is -2,049 units.
- The regression coefficient of the internal locus of control (X1) has a value of 1.858. This shows that for every increase in internal locus of control by one unit, the behavior of personal financial management will increase by 1.858.
- The regression coefficient for the spiritual intelligence variable (X2) has a value of 0.152. This shows that if every increase in spiritual intelligence by one unit, the personal financial management behavior will increase by 0.152.

T-test

The results of hypothesis testing indicate that the internal locus of control (X1) has a positive and significant effect on personal financial management behavior. It can be seen in Table 4, the internal locus of control variable has a t_{count} of 23,411 > t_{table} of 1,645 and a significance value of 0.000 < 0.05, then H_0 is rejected and H_1 is accepted. The results of hypothesis testing indicate that spiritual intelligence (X2) has a positive and significant effect on personal financial management behavior. It can be seen in Table 4 that the spiritual intelligence variable has a t_{count} of 2.181 > t_{table} of 1.645 and a significance value of 0.030 < 0.05, so H_0 is rejected and H_2 is accepted.



Coefficient of Determination Test (R^2)

Table 5 Results of Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.817 ^a	.668	.666	6.124

Source: reserach findings were processed in 2021

Based on Table 5, the value of R Square (R^2) in the output above shows a value of 0.668. It shows that the ability level of the internal locus of control and spiritual intelligence provides the information needed for personal financial management behavior variables in Bengkulu by 66%.

The Influence of Internal Locus of Control on Individual Financial Management Behavior

These findings indicate that the internal locus of control variable has a positive and significant effect on personal financial management behavior. This can be interpreted that the higher a person's internal locus of control, the better his or her financial management behavior will be. Locus of control will affect individuals in determining their financial decisions (Kholilah & Iramani, 2013). This is in line with Rotter's theory (Siraji & Haque, 2022) of social learning regarding locus of control. Social learning theory on internal locus of control states that a person's behavior is influenced by the feeling that he tends to believe and be able to control the events that occur in his life.

The results have been shows that the respondent's responses to the locus of control are in the high classification. This shows that respondents in this study tend to believe that they rely more on their own abilities (internal) in living life rather than relying on fate or luck (external). This belief will motivate respondents to try to carry out financial management behavior properly and responsibly, such as comparing prices every time wheny they buy a product or service, buying according to needs rather than wants, paying bills on time, building savings for emergency funds and saving, and buying insurance products.

Internal locus of control will shape better financial management behavior and reduce the possibility of financial stress in the future. A person's ability to solve their own problems needs to be applied because it will shape learning and experience as well as the nature of prudence in managing finances (Kurniawati, 2017). A financial manager if he has a high internal locus of control, he can control and direct finances according to his wishes so that he can determine his own financial destiny and can minimize the occurrence of financial problems.

Internal locus of control has a positive influence on financial management behavior. This is in line with the findings of (Bapat, 2020); (Tsuroyya & Nuryana, 2021); (Mutlu & Özer, 2022); Rizkiawati & Nadia Asandimitra, (2018); which affects personal financial management behavior internal locus of control. While the results of this study are not in line with research conducted by Novianti, (2019); Masdupi



et al., (2020) which states that internal locus of control has no effect on financial management behavior.

The Effect of Spiritual Intelligence on Individual Financial Management Behavior

These findings indicate that spiritual intelligence has a significant positive effect on individual financial management behavior. This means that the higher a person's spiritual intelligence, the behavior of financial management will be better or increase. The results of the research that have been carried out show that the respondents' responses to spiritual intelligence are in a high classification. The average respondent's answer is 3.83.

The higher a person's intelligence in being flexible, adaptive spontaneously, having a high level of awareness, and the quality of life inspired by the vision and mission, the better financial management will be. Someone who has a high awareness of the purpose of life and with a vision and mission to have a better life in the future will manage income and expenses in order to be able to build savings for retirement and set aside funds for unexpected needs with the hope of a secure and happy future (Nandasari, 2021).

Spiritual intelligence has a positive and significant influence on financial management behavior. This is in line with the findings of Arganata & Lutfi, (2019); Hariani, (2019) & Andayani (2020); Nandasari, (2021); Pangestutik (2021) which states that spiritual intelligence has a positive and significant effect on financial management behavior. This study is not in line with the findings of Faridawati & Silvy, (2017); (Hikmah, 2019) which states that spiritual intelligence has a positive but not significant effect on financial management behavior.

5. Conclusion And Suggestions

Conclusion

It can be concluded that Internal locus of control has a positive and significant effect on personal financial management behavior. Internal locus of control will shape better financial management behavior and reduce the possibility of financial stress in the future. Then Spiritual intelligence has a positive and significant effect on personal financial management behavior. The higher a person's spiritual intelligence make the better financial management.

Suggestions

The following are some suggestions that the author can give to support future research: The locus of control variable shows that individuals in Bengkulu give high scores. What can be done is to take small, action-oriented steps to achieve the desired goal. The financial management behavior variable shows that individuals in Bengkulu are at a sufficient financial management behavior score. The insurance dimension is still relatively low which shows low awareness of insurance. Even though people really need insurance because if they have insurance, their life will be more comfortable because they rely on insurance to transfer risk and are classified as investments. Future researchers can use this research as a reference basis for similar research in the future so that later it can be further developed by



expanding the sample and adding other variables. Such as personality and psychological variables on financial management behavior. Further research is also expected to be able to examine more deeply the behavior of personal financial management during the pandemic and after the end of the Covid-19 pandemic to see differences in their financial management behavior.

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