

# THE EFFECT OF SPIRITUAL INTELLIGENCE AND HEDONISTIC LIFESTYLE ON PERSONAL FINANCIAL MANAGEMENT (CASE STUDY OF EMPLOYEES AT THE P3AKB OFFICE OF THE PROVINCIAL GOVERNMENT OF NORTH SUMATRA)

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## ABSTRACT

This study aims to determine the effect of Spiritual Intelligence and Hedonistic Lifestyle on Personal Financial Management among civil servants at the North Sumatra Provincial Office of Women's Empowerment, Child Protection, and Family Planning (P3AKB). The research method used is quantitative with an associative approach. The sampling technique used was total sampling, where the entire population of 40 people was used as the sample. Data collection was carried out through the distribution of questionnaires using a Likert scale. Data analysis was performed using classical assumption tests, multiple linear regression analysis, t-tests (partial), F-tests (simultaneous), and coefficient of determination tests using SPSS software. The results showed that the Spiritual Intelligence variable had a positive and significant effect on Personal Financial Management, with a t-value of 3.449 and a significance of 0.044. Meanwhile, Hedonistic Lifestyle has a negative and significant effect on Personal Financial Management, with a t-value of -2.548 and a significance level of 0.039. The simultaneous test (F-test) shows that both independent variables together have a significant effect on Personal Financial Management, with a calculated F value of 4.448 and a significance of 0.048. The coefficient of determination ( $R^2$ ) of 0.721 indicates that 72.1% of the Personal Financial Management variable can be explained by Spiritual Intelligence and Hedonistic Lifestyle, while the rest is influenced by other factors that were not examined.

**Keywords:** *Spiritual Intelligence, Hedonistic Lifestyle, Personal Financial Management.*

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## I. INTRODUCTION

Personal financial management is a crucial aspect in achieving individual well-being, as it helps individuals manage their expenses according to their needs and avoid unnecessary waste. Wise financial management not only has a positive impact on individuals, but can also drive macroeconomic growth, such as increasing demand for products and services that are relevant to the needs of society (Afandy & Niangsih, 2020). Individuals who are able to plan their finances well tend to be more disciplined in their spending, have clear financial goals, and are motivated to save to meet future needs (Sugiharti & Maula, 2019). Research by Sylvia et al. (2023) confirms that good financial literacy and behavior are significantly correlated with increased economic stability and household welfare.

Personal financial management includes planning, controlling, and managing the finances of individuals or families to achieve short-term and long-term financial goals (Sina & Noya, 2012). The higher an individual's ability to manage their finances, the greater their chances of achieving financial freedom and avoiding uncontrolled consumptive behavior (Chotimah & Rohayati, 2015). By having a structured financial plan, individuals will be assisted in making more rational financial decisions, and well-directed, whether for daily expenses, savings, or long-term investments.

The development of the times and changes in lifestyle in the era of globalization have had a significant impact on people's consumption behavior. On the one hand, modernization provides access to information and economic opportunities; however, on the other hand, it also encourages individuals to follow trends for social recognition, which often exceeds their financial capabilities. This triggers consumptive behavior, where individuals tend to spend more than their income to fulfill momentary desires (Amelia & Isbanah, 2021). If left unchecked, this type of behavior can disrupt personal financial stability. An international study by Goyal and Kumar (2021) confirms that social pressure and a consumptive lifestyle have a



negative correlation with personal financial management, especially when individuals lack adequate financial literacy and self-control.

Often, people fail to manage their finances not because of low income, but rather because of a lack of knowledge about personal finance management and an excessive lifestyle. Lifestyle is considered an identity and a sign of social status, which is clearly evident in the behavior of people who constantly follow the latest trends as a major part of fulfilling their daily needs. Lifestyle has permeated all groups, including many civil servants and honorary employees.

Based on the background described above, the author is interested in conducting research on: "The Influence of Spiritual Intelligence and Hedonistic Lifestyle on Personal Financial Management (Case Study of Employees at the Provincial Government Office of North Sumatra P3AKB)".

## **II. LITERATURE REVIEW**

### **Definition of Personal Financial Management**

Personal financial management is a process that involves planning, managing, and controlling the finances of an individual or family to achieve specific financial goals. According to Lestari (2020), personal financial management is the management of an individual's finances, which includes budgeting, saving, investing, asset protection, and debt management to effectively meet current and future needs. This process involves not only spending and saving, but also investing and financial protection, all of which must be well planned in order to avoid unwanted financial risks.

Furthermore, Sina (2014) emphasizes that personal financial management is a process that begins with planning and ends with analysis and control of financial activities. This includes three main aspects: financial management and control, spending and borrowing, and savings and investments. Thus, personal financial management focuses not only on how money is spent, but also on how to manage resources to achieve economic satisfaction.

### **Definition of Spiritual Intelligence**



Smith and Johnson (2022) define spiritual intelligence as an individual's ability to find meaning and value underlying every life experience, thereby encouraging them to act in accordance with moral principles and long-term goals. In this definition, spiritual intelligence not only encompasses religious aspects, but also emphasizes self-awareness and social responsibility.

Amir and Rizky (2021) explain that spiritual intelligence is a person's capacity to integrate transcendental values into their daily behavior. This includes the ability to reflect on life goals, evaluate decisions ethically, and maintain harmony between personal needs and common interests. In other words, spiritual intelligence trains individuals to focus on the meaning and virtue behind all forms of interaction and activity.

### **Definition of Hedonistic Lifestyle**

Hedonistic lifestyle is a way of life that focuses on the pursuit of unlimited pleasure and satisfaction. Hedonism is defined as a view that considers every pleasure and enjoyment in material form to be the main goal in a person's life (Agustin & Prapanca, 2023). Adherents of the hedonistic lifestyle tend to prioritize enjoyable experiences and are often involved in consumptive behavior oriented towards instant gratification.

In this case, hedonistic lifestyle can be seen as an individual's drive to behave according to the principle of pleasure, where happiness is achieved through enjoyable activities and avoidance of painful experiences. Arnold and Reynolds (2003) also explain that hedonism is a lifestyle oriented towards pleasure and material satisfaction as the main goal, tending to avoid pain or discomfort.

### **III. METHODS**

The type of research used in this study is associative research, which formulates research questions that ask about the relationship between two or more variables (Sugiyono, 2021). In this study, an associative research strategy was used to determine the effect of variable X (independent variable), consisting of Spiritual Intelligence (X1) and Hedonistic Lifestyle (X2), on variable Y (dependent variable), namely Personal Financial Management (Y).

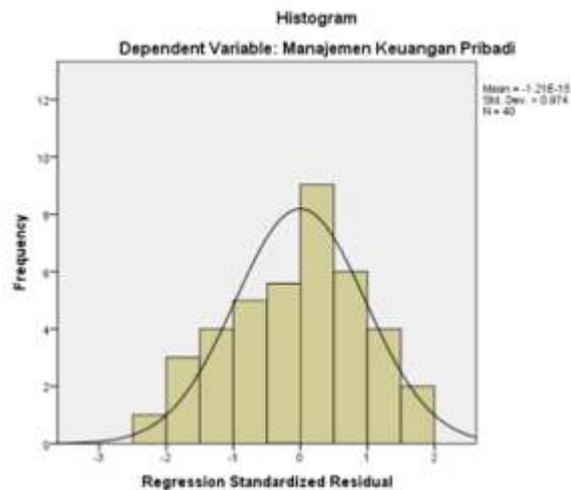


This type of research uses a survey research method as part of exploratory research with a quantitative approach (Sugiyono, 2019). Survey research with direct observation and distributing questionnaires was conducted to collect data from samples, so that relative events and the influence between research variables could be found.

## IV. RESULTS

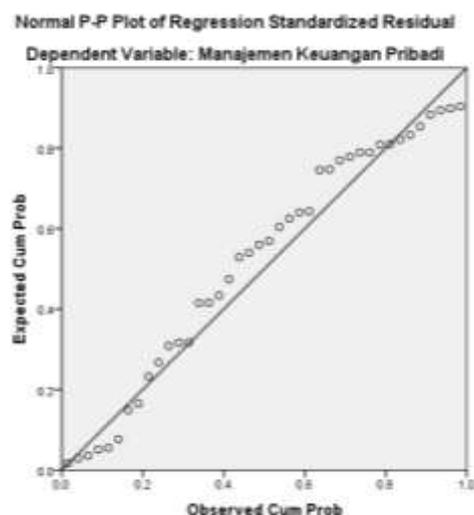
### 1. Normality Test

#### a. Histogram Approach



Based on the histogram above, the distribution tends to be symmetrical and bell-shaped. This indicates that the data is normally distributed and the normal curve line appears to fit the shape of the histogram quite well. This supports the assumption of data normality.

#### b. Normal Graphical Approach P-plot



The image above shows that the plot displays a straight diagonal line crossing from the bottom left to the top right. This line represents the theoretical normal distribution. The distribution of data points (small circles) is very close together and follows the diagonal line well. This is a strong indication that the data is normally distributed.

## 2. Multicollinearity Test

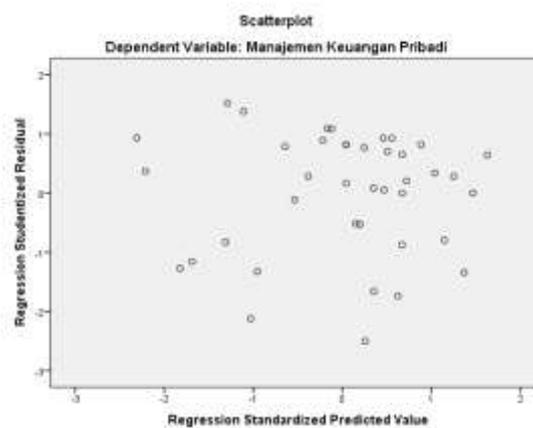
**Coefficients<sup>a</sup>**

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Kecerdasan Spiritual	.974	1.026
	Lifestyle Hedonisme	.974	1.026

a. Dependent Variable: Manajemen Keuangan Pribadi

Based on the results of the multicollinearity test on the Spiritual Intelligence and Hedonistic Lifestyle variables, a Tolerance value of 0.974 and a VIF of 1.026 were obtained for each variable. A Tolerance value close to 1 and a VIF well below 10 indicate that there is no multicollinearity problem between the independent variables in the regression model. Thus, both variables are suitable for use in regression analysis because they do not significantly influence each other linearly.

## 3. Heteroscedasticity Test



Based on the scatter plot above, it can be interpreted that there is no significant heteroscedasticity problem in the regression model. The spread of residuals appears to be fairly random and consistent, which supports the assumption of homoscedasticity. This indicates that the variance of the residuals is constant for each

value of the independent variable, which is an important assumption in linear regression analysis.

## Hypothesis Test Results

### t-test (Partial Test)

The t-test was conducted to partially test whether Spiritual Intelligence and Hedonistic Lifestyle partially or individually influence Personal Financial Management. To test this hypothesis, tcount was compared with ttable with the following conditions:

H0 is accepted if  $t_{count} \leq t_{table}$  or  $\text{sig } t \geq \alpha$  (0.05)

H1 is accepted if  $t_{count} > t_{table}$  or  $\text{sig } t < \alpha$  (0.05)

Given that to find ttable as follows:

Probability = 5% or (0.05)

$$df = n - k - 1$$

$$df = 40 - 2 - 1$$

$$df = 37$$

$$t_{table} = 2,02$$

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	21.395	7.110		5.009	.005
	Kecerdasan Spiritual	.464	.242	.272	3.449	.044
	Lifestyle Hedonisme	-.324	.209	.248	-2.548	.039

a. Dependent Variable: Manajemen Keuangan Pribadi

1. Variable X1 (Spiritual Intelligence) has a t-value of 3.449 and a t-table value of 2.02, so that  $t\text{-value} > t\text{-table}$  ( $3.449 > 2.02$ ). The significance value is 0.044, which is smaller than 0.05 ( $0.044 < 0.05$ ), so it can be concluded that the Spiritual Intelligence variable has a significant effect on Personal Financial Management.
2. Variable X2 (Hedonistic Lifestyle) has a t-value of -2.548 and a t-table value of 2.02, so that in absolute terms,  $t\text{-value} > t\text{-table}$  ( $|-2.548| > 2.02$ ). The significance value is 0.039, which is less than 0.05 ( $0.039 < 0.05$ ), so it can be concluded that the Lifestyle Hedonism variable has a negative and significant effect on Personal Financial Management.

### F-test (simultaneous)



This test was conducted to examine the combined or simultaneous effect of the independent variables of Spiritual Intelligence and Hedonistic Lifestyle on the dependent variable of Personal Financial Management.

To find the F table, the following is known:

Probability = 5% or (0.05)

df 1 = k-1 = 3 - 1 = 2

df 2 = n-k = 40 - 3 = 37

Therefore, F table = 3.25

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	83.629	2	41.814	4.448	.048 <sup>b</sup>
	Residual	1068.771	37	28.886		
	Total	1152.400	39			

a. Dependent Variable: Personal Financial Management

b. Predictors: (Constant), Hedonistic Lifestyle, Spiritual Intelligence

Based on the ANOVA or F test results table above, it is known that the Fcount value is 4.448 with a significance level of 0.048. Meanwhile, the Ftable at a 95% confidence level ( $\alpha = 0.05$ ) with  $df_1 = 2$  and  $df_2 = 37$  is approximately 3.25. Therefore, it can be concluded that  $F_{count} > F_{table}$  ( $4.448 > 3.25$ ) and the significance level ( $0.048 < 0.05$ ), which indicates that the independent variables (Spiritual Intelligence and Hedonistic Lifestyle) simultaneously have a significant effect on Personal Financial Management. Thus, the hypothesis stating that Spiritual Intelligence and Hedonistic Lifestyle simultaneously influence Personal Financial Management can be accepted.

### Coefficient of Determination ( $R^2$ )

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.580 <sup>a</sup>	.460	.721	2.728

a. Predictors: (Constant), Hedonistic Lifestyle, Spiritual Intelligence

b. Dependent Variable: Personal Financial Management

Based on the table above, it can be seen that the Adjusted R Square ( $R^2$ ) value obtained is 0.721. This figure shows that 72.1% of personal financial management variables can be explained by spiritual intelligence and hedonistic lifestyle variables. The remaining 27.9% is influenced by other factors.

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



Based on the results of the partial hypothesis test, the Spiritual Intelligence variable (X1) has a positive and significant effect on Personal Financial Management (Y) among civil servants at the North Sumatra Provincial P3AKB Office. This is evidenced by a t-value of 3.449, which exceeds the t-table value of 2.02 (t-value > t-table) and a significance value of 0.044 (< 0.05). This means that the higher a person's spiritual intelligence, the better their personal financial management. Respondents who rated themselves as agreeing or strongly agreeing with spiritual literacy are usually aware of the connection between their lives and noble values, engage in regular self-reflection, uphold honesty, and show high empathy. All of these factors strengthen discipline and responsibility in managing finances. These findings are in line with the research by Rahmawati et al. (2023), which found that spiritual intelligence and financial literacy contribute positively to students' personal financial management.

Theoretically, individuals with high spiritual intelligence tend to have transcendental awareness and personal meaning production, which means that financial decisions are not only based on material needs, but also on their values and life goals. They are more careful in planning their finances, saving money, and refraining from unnecessary spending. This is evident from the results of the spiritual intelligence variable questionnaire, in which the majority of respondents showed a high positive attitude towards items of self-reflection, honesty, and empathy, all of which have an impact on self-control awareness in finance. Thus, increasing spiritual intelligence can be used as a strategy to strengthen the personal financial management of civil servants in government agencies.

Overall, these findings support previous theories and research showing a positive relationship between spirituality and personal financial management. For example, a study conducted overseas (Manafe & Setyorini, 2023) also found that spiritual intelligence has a significant effect on personal financial management behavior, including among students. This confirms the relevance of applying spiritual development in financial literacy training, not only for students but also for government employees, as a holistic approach to improving financial stability and maturity.



## **B. The Influence of Hedonistic Lifestyle on Personal Financial Management**

Based on the results of the partial hypothesis test, Hedonistic Lifestyle (X<sub>2</sub>) was proven to have a negative and significant effect on Personal Financial Management (Y) among civil servants at the North Sumatra Provincial P3AKB Office. This is evidenced by a t-value of -2.548, which is greater than the t-table value of 2.02, and a significance value of 0.039, which is less than 0.05. Thus, the more hedonistic the respondents' lifestyle tendencies are, the less able they are to manage their personal finances wisely.

Interpretation of the questionnaire data shows that the Value Shopping and Gratification Shopping indicators received the highest percentages in the Strongly Agree and Agree categories, at 45%–50% and 77.5% respectively, indicating that many employees admit to shopping frequently because they are tempted by discounts or to obtain emotional satisfaction. Meanwhile, for the Adventure Shopping and Social Shopping indicators, there was a significant percentage of “Disagree” and “Strongly Disagree” responses (up to 27.5%), indicating that some respondents are beginning to show awareness not to make shopping an exploratory or consumptive social activity.

These findings are consistent with research by Sylvia et al. (2023), which found that a hedonistic lifestyle has a negative and significant impact on personal financial management, especially if it is not balanced with self-control and financial awareness. A similar study was also found in the context of retail employees in Makassar, where the tendency toward instant gratification was found to reduce discipline in financial management.

## **C. The Influence of Spiritual Intelligence and Hedonistic Lifestyle on Personal Financial Management**

Based on the F test results, it is known that the variables of Spiritual Intelligence and Hedonistic Lifestyle simultaneously have a significant effect on Personal Financial Management. This is indicated by a calculated F value of 4.448, which is greater than the table F value of 3.25 ( $4.448 > 3.25$ ), and a significance value of 0.048, which is less than 0.05. Thus, it can be concluded that both independent variables together contribute to explaining the variation that occurs in the personal financial management of employees at the P3AKB Office of North Sumatra Province.



These results show that personal financial management is influenced not only by spiritual values such as self-reflection, empathy, and honesty, but also by the consumptive lifestyle of individuals. Employees with high spiritual intelligence tend to be able to plan and control their finances wisely, while employees with hedonistic lifestyles are more prone to impulsive spending. The combination of these two factors provides a comprehensive picture of the respondents' financial behavior, where the balance between spirituality and lifestyle is the key to maintaining personal financial stability.

## V. CONCLUSION AND SUGGESTION

Based on the results of the analysis and discussion conducted in this study, the researcher draws the following conclusions:

1. Spiritual Intelligence has a positive and significant effect on Personal Financial Management.

The t-test results show that Spiritual Intelligence has a t-count value of  $3.449 > t$ -table  $2.02$  with a significance of  $0.044 < 0.05$ . This means that the higher the level of spiritual intelligence that employees have, the better their ability to plan, manage, and control their finances responsibly and meaningfully.

2. Hedonistic lifestyle has a negative and significant effect on Personal Financial Management.

The t-value of  $-2.548$  ( $|-2.548| > 2.02$ ) with a significance of  $0.039 < 0.05$  indicates that the more hedonistic an employee's lifestyle is, the lower their ability to manage their personal finances. A consumptive lifestyle that pursues momentary pleasure tends to interfere with expenditure control and long-term financial planning.

3. Spiritual Intelligence and Hedonistic Lifestyle simultaneously have a significant effect on Personal Financial Management.

The F test results show that Fcount is  $4.448 > F$ table  $3.25$  with a significance value of  $0.048 < 0.05$ . This proves that both independent variables together contribute to shaping the quality of personal financial management of civil servants. The balance between strong spiritual values and the ability to control lifestyle is an important key to achieving financial stability.





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