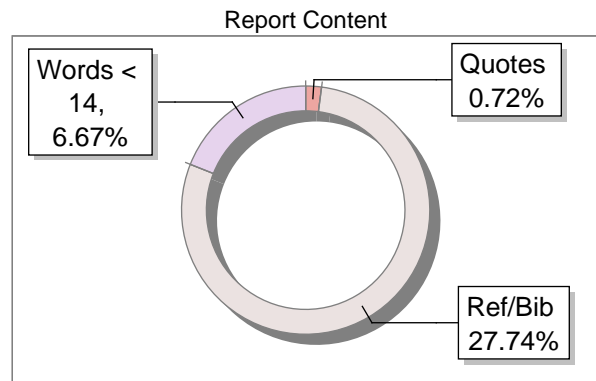
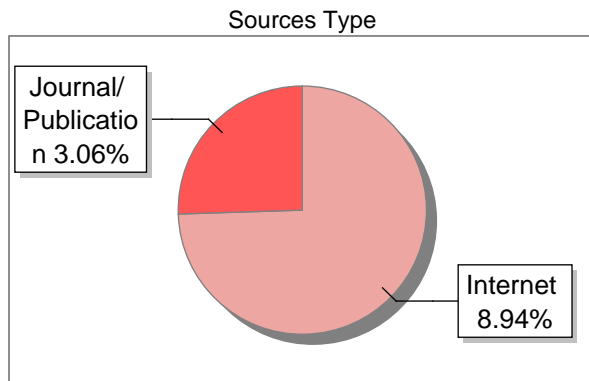
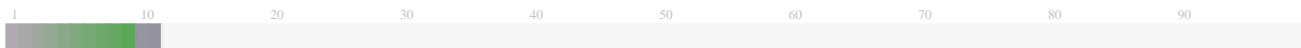


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Paper/Submission ID	2310960
Submitted by	perpustakaan.similarity@uad.ac.id
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# THE INFLUENCE OF TECHNOLOGY, LIFESTYLE, SPIRITUAL INTELLIGENCE, AND FINANCIAL LITERACY ON FINANCIAL MANAGEMENT

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## ABSTRACT

This study aims to determine the effect of spiritual intelligence lifestyle technology and financial literacy on financial management in Management study program students at the Faculty of Economics and Business, Ahmad Dahlan University. The population in this study is 836 batches of 2018, 2019 and 2020 who have taken Financial Management I and II courses. The sampling technique for this study was proportionate stratified random sampling. The sample in this study amounted to 100 respondents. The results of this study indicate that: Technology does not have a significant effect on financial management, Lifestyle does not have a significant effect on financial management, Spiritual intelligence has a significant effect on financial management, Financial literacy does not have a significant effect on financial management, Technology, lifestyle, spiritual intelligence and financial literacy simultaneously have a positive and significant effect on financial management.

**Keywords:** Technology, Lifestyle, Spiritual Intelligence, Financial Literacy, financial management.

## INTRODUCTION

Pandemic covid-19 give the big impact for business in Indonesia (Permata and Christian,2021). The impact felt is a very massive technological change due to policies that require people to access technology. This is a form of innovation carried out by the company so that it provides opportunities for it to run well. Innovation is important for companies (Christian and Sulistiyani, 2021). because technological innovation allows companies to survive well. one of which is in the field of information technology which can provide more benefits so that it can be well received (Christian, 2023). The development of financial management spearheaded by a person's behavior in making decisions is expected by someone to manage finances properly. With the existence of e-commerce, students often make price references when shopping online. According to (Yushita 2017) in carrying out financial management there must be financial planning to achieve goals, both short and long-term goals. The medium of achievement can be through savings, investment, or allocation of funds. The high rate of making direct shopping decisions on e-commerce is supported by the emergence of financial technology called fintech. The existence of fintech makes it easy for someone to pay and settle shopping bills anywhere.

The development of the use of the internet and e-commerce which is increasingly advanced affects changes in the lifestyle of students. Seeing the phenomenon of a modern lifestyle among students who have to follow development trends. This will trigger consumptive behavior and there will be a failure of financial management which must be able to manage finances and good expenses. This is evidenced by OJK (2017) that financial management turned out to be 54.9%, of which 27.5% stated that they made a detailed monthly financial plan and the other 72.5% only compiled a large amount. However, of the 54.9% of people who compiled a budget, only 30.7% had a commitment to carry out financial planning.

A Financial manager who has high Spiritual intelligence will be able to behave and behave positively in decision making. By determining the priority scale of what will be his needs and desires. The emergence of financial problems is not only from income but also the low knowledge of a person in managing finances. Literacy shows the readiness to utilize the resources owned to achieve prosperity. Lack of understanding and knowledge about financial literacy makes it difficult to manage finances.

Based on the background above, problems can be formulated, namely: 1) Does technology <sup>96</sup> have a positive and significant effect on financial management in Ahmad Dahlan University management study program students? 2) Does lifestyle have a positive and significant effect on financial management in Ahmad Dahlan University management study program students?; 3) Does spiritual intelligence affect financial management?

## LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

### TECHNOLOGY

Financial Technology <sup>70</sup> is a new development in the financial services industry that utilizes technological advances to make financial services and financial systems easier to use. Instead of having to pay in person and carry a certain amount of cash, remote transactions can now be completed in seconds. According to Chuen and Low (2018) Financial Technology is financial technology that refers to applications, products or innovative business models that use technology in the financial services industry.

According to Muzdalifa (2018), Fintech is revolutionizing the startup industry with services such as Crowdfunding, mobile payments and transfer services. In addition, global and international money transfers are made possible by Fintech with payment services such as Paypal to automatically change currency values. In addition, Fintech plays an important role in changing behavior and expectations. According to

Tukan (2019) the indicators include: Understanding financial technology, understanding and introduction to financial technology products and utilization of financial technology.

## **LIFESTYLE**

Lifestyle is where a person is involved in activities, has interests, and has opinions about how to spend money and how to spend time. According to Aulianingrum & Rochmawati (2021), a person's lifestyle is determined by their personal activities, interests and opinions which can be better described by how they treat the environment and each other, especially about how they live, spend their money and how much time they spend.

According to Susanto (2013) a person's lifestyle is influenced by two factors (internal) and factors (external). Internal factors are experience and observation, personality, self-concept, motives and perceptions. While external factors are family, social class, and culture and reference groups. The indicators include: Activities, interests, one's view of oneself and others and basic characteristics.

## **SPIRITUAL INTELLIGENCE**

Spiritual intelligence (SQ) is the capacity to address and resolve issues related to one's values, self-integration and the meaning of life. and also includes the capacity to determine whether one's actions or way of life have greater meaning than others. According to Ramadhan (2019) confirms that financial management requires a high level of spiritual intelligence to realize a caring human figure.

According to Maslahah (2013) the benefits of spiritual intelligence include Enabling the development of a more comprehensive and complex perspective, Increasing mental clarity, Decreasing egocentric mindset within oneself and Placing others above oneself to foster respect for them. The indicators contained according to Zakiyah (2013) include the ability to adjust, increase self-awareness, unwillingness to hurt others unnecessarily, quality of life based on values and vision and independent fields.

## **FINANCIAL LITERACY**

Have knowledge of how to manage finances to support future prosperity. "Financial literacy is a series of processes or activities to increase the knowledge, confidence, and skills of consumers and the wider community to be able to manage finances better," said the Financial Services Authority. According to Anggraeni (2015) Financial literacy is a fundamental concept that must be understood and mastered by every individual because it affects one's financial situation, affects one's financial situation, and affects the ability to make sound financial decisions.

According to Pulungan (2017) there are several factors that influence financial literacy, namely the social environment, parental behavior, financial education and individual experience with finance. The related indicators according to Rahmayanti (2019) are knowledge of general financial management, control of loans and savings, insurance management and investment management. Christian and Permata (2022). Financial literacy has a good impact on someone to determine their financial policies and provide positive results.

## **FINANCIAL MANAGEMENT**

Financial Management is the process by which individuals or families are able to manage their personal finances effectively and efficiently so that there is no loss of income. Shortage. Every individual must be able to become a smart consumer in the midst of current global economic developments to manage their personal finances by developing financial literacy that leads to healthy financial behavior. According to



Resma (2018) states that Financial Management is a person's ability to manage planning, budgeting, inspection, management, search and storage.

According to Putri & Lestari (2019) states that Financial Management is the process of meeting individual life needs through organized and systematic financial resource management activities. According to Erika (2019) identifying factors that have an impact on financial management include financial knowledge, financial experience, financial attitudes and education level. The indicators of financial management according to Warsono are the use of funds, determining the source of funds, risk management and future planning.

The hypothesis development in this study is H1: Technology has a significant positive effect on student financial management. H2: Lifestyle has a significant positive effect on student financial management. H3: Spiritual Intelligence has a significant positive effect on student financial management H4: Financial literacy has a significant positive effect on student financial management H5: technology, lifestyle, spiritual intelligence and financial literacy simultaneously affect student financial management.

## RESEARCH METHODOLOGY

The population of this study were students of the Management Study Program, Faculty of Economics and Business, Ahmad Dahlan University, totaling 836 students from Class 2018 to 2020. In this study using the Slovin formula to determine the minimum number of samples, so that the minimum number of samples in this study was 89 students. The sampling technique for this study was proportionate stratified random sampling. The criteria or sample characteristics in this study are management study program students who are still active at Ahmad Dahlan University and have taken Financial Management I and II courses. This type of research data is quantitative data. The data source in this study is primary data. This study uses data collection techniques, namely questionnaires. The data is collected by distributing online questionnaires with google forms that must be answered by respondents, which later the data will be received by researchers. The data collected is measured by a Likert Scale which has a value from 1 to 5 for represent the opinions of respondents.

The instrument test in this study used the validity test and reliability test using the SPSS tool. Validity test to test how far the questions or statements on the research instrument are valid. This reliability test is generally used in research to measure a range scale, for example a Likert scale with Cronbach Alpha. The analysis technique in this study is Multiple Linear Regression Analysis, because this method can measure the effect of the independent variable on the dependent variable as a whole. This study uses the t test and F test to see the effect of independent variables on the dependent variable.

## RESULT AND DISCUSSION

The questionnaire data in this study is described using descriptive analysis to provide clearer information about the data of all respondents. The results of descriptive analysis using SPSS 26 of the total answers of respondents on each variable are as follows:

## CONCLUSION

In this section, the author presents brief conclusions from the results of the research with suggestions for advanced researchers or general readers. A conclusion may cover the main points of the paper, but do not replicate the abstract in the conclusion. Authors should explain the empirical and theoretical benefits, the economic benefits, and the existence of any new findings.

**Table 1 Descriptive Analysis of All Respondents**

	N	Minimum	Maximum	Mean	Std.Deviation
Technology	100	17	39	31.64	4.389
Lifestyle	100	17	29	24.36	2.480
Spiritual Intelligence	100	12	25	20.12	2.528
Financial Literacy	100	18	30	24.75	2.455
Financial Management	100	19	37	29.94	3.692
Valid N (listwise)	100				

Primary data source 2022

This study uses Multiple Linear Regression Analysis to measure the effect of independent variables (Technology, Lifestyle, Spiritual Intelligence, Financial Literacy) on variables (Financial Management) as a whole. The results of the analysis using SPSS 26 are:

**Table 2 Multiple Linear Regression Analysis**

Model	B	Sig
(Constanta)	0,899	0,077
Technology (X1)	-0,036	0,802
Lifestyle (X2)	0,271	0,137
Spiritual Intelligence (X3)	0,465	0,000
Financial Literacy (X4)	0,005	0,970

Primary data source 2022

Based on the results of the analysis using SPSS 25, the Multiple Linear Regression Equation is as follows:  
 $Y = 0.899 - 0.036X1 + 0.271X2 + 0.465X3 + 0.005X4 + e$

Based on the regression equation, it can be explained that:

1. The Financial Management Coefficient (Y) of 0.899 is a constant value. If the value of Technology (X1), Lifestyle (X2), Spiritual Intelligence (X3) and Financial Literacy (X4) is considered to be 0, the value of Investment Interest (Y) is 0.899.
2. The coefficient of Technology (X1) is -0.036 which is negative, meaning that the lower the Technology, the higher the Financial Management.
3. The Lifestyle Coefficient (X2) is 0.271 which is positive, meaning that the higher the Lifestyle, the higher the Financial Management.
4. The coefficient of Spiritual Intelligence (X3) is 0.465 which is positive, meaning that the higher the Spiritual Intelligence, the higher the Financial Management.
5. The coefficient of Financial Literacy (X4) is 0.005 which is positive, meaning that the higher the Financial Literacy, the higher the Financial Management.

**Table 3 T Test Results**

Variables	Significance Test Results	A	Description

Technology (X1)	0,802	0,05	H1 rejected
Lifestyle (X2)	0,137	0,05	H2 rejected
Spiritual Intelligence (X3)	0,000	0,05	H3 accepted
Financial Literacy (X4)	0,970	0,05	H1 rejected

Primary data source 2022

Based on the table of t test results, it can be concluded that Technology (X1) has no significant effect on financial management (Y), Lifestyle (X2) has no significant effect on financial management (Y), Spiritual Intelligence (X3) has a significant effect on financial management (Y) and Financial Literacy (X4) has no significant effect on financial management (Y).

**Table 4 F Test Results**

F	Significant	Description
13,733	0,000	H5 accepted

Primary data source 2022

In the F test results indicate that the F value is 13.733 with a significant value of  $0.000 < 0.05$  So it can be concluded that the variables of Technology (X1) Lifestyle (X2) Spiritual Intelligence (X3) and Financial Literacy (X4) simultaneously have a significant effect on Student Financial Management.

**Table 5 Coefficient of Determination (R Square)**

Model	R Square
1	0,366

Primary data source 2022

The F test results show that the R Square value is 0.366 (36.6%). This shows that 36.6% of Ahmad Dahlan University Management Student Financial Management is explained by Technology, Lifestyle, Spiritual Intelligence and Financial Literacy, while the remaining 63.4% is explained by other variables not contained in this study.

#### **Effect of Technology on Financial Management**

From the research results of Hypothesis 1 (H1) it can be seen that Technology has a significant value of  $0.802 > 0.05$  while for the value of the regression is  $-0.036$ , then H1 is rejected. So it can be concluded that technology (X1) has no significant effect on financial management in Ahmad Dahlan University study program students.

From the description of the results above, it means that the higher the student's technology, the lower the financial management. Because technology is now easier to access financial services and products using their smartphones / gadgets. This allows users to take advantage of the time they spend using it because it has an affordable cost in providing convenience during transactions, investments, savings and loan

activities. Conversely, people will become consumptive if transactions are made easier because they do not want to spend money directly. <sup>95</sup> The results of the study are also in accordance with research conducted by Tukan (2019) which states that financial technology has no effect on financial behavior because people's understanding and use of it is still not optimal, causing poor financial decisions.

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

From the results of research Hypothesis 2 (H2) <sup>93</sup> it can be seen that Lifestyle <sup>84</sup> has a significant value of 0.137 > 0.05 while for the value of the regression is 0.271, so H2 is rejected. So <sup>58</sup> it can be concluded that lifestyle (X2) <sup>68</sup> has no significant effect on financial management in Ahmad Dahlan University study program students.

From the description of the results above, it means that if the higher the lifestyle of students there is no influence on their financial management. Student life has many changes, we can see it from their stunning appearance, behavior, the way they behave and others. The goal is to attract the attention of many people, especially their own peer group because basically they just want to be recognized by the environment where they are. Some students we meet in various shopping centers such as malls, distros, cafes and elite restaurants. With the habit of hanging out with friends just for the sake of sightseeing, without realizing it, it becomes a bad habit and is <sup>58</sup> one of the factors in increasing students' monthly money <sup>68</sup> Ardiyanti (2021).

<sup>58</sup> <sup>68</sup> The results of this study <sup>79</sup> are also in line with Utami & Marpaung's research (2022) which states that lifestyle has no significant effect on employee financial management, meaning that lifestyle <sup>68</sup> has not been able to influence employee financial management. This <sup>68</sup> could be due to the increasing modernity of our times and the rapid growth of information, as a result of which more and more lifestyles are exposed which results in the influence of individuals on the lifestyles of other individuals. The Effect of Spiritual Intelligence on Financial Management

From the research results of Hypothesis 3 (H3), <sup>93</sup> it can be seen that Spiritual Intelligence <sup>84</sup> has a significant value of 0.000 < 0.05 while for the <sup>58</sup> value of the regression is 0.465, so H3 is accepted. So <sup>68</sup> it can be concluded that spiritual intelligence (X3) <sup>68</sup> has a significant influence on financial management in Ahmad Dahlan University study program students.

From the description above, it means that the higher the spiritual intelligence of <sup>91</sup> students, the better their financial management. According to the findings of this study, spiritual intelligence <sup>91</sup> plays an important role in determining how students manage their finances. <sup>91</sup> In addition, this study shows that students have a high level of spiritual intelligence, which is characterized by their ability to budget, problem solve and independence when making purchases.

The <sup>104</sup> results of this study <sup>104</sup> are also in accordance with research conducted by Sunarti (2017) which states that spiritual intelligence <sup>104</sup> has a significant effect on student personal financial management. This means that spiritual intelligence is a significant factor in determining <sup>104</sup> how well students manage their personal finances. The higher the spiritual intelligence will encourage the higher the student's personal financial management.

### **The Effect of Financial Literacy on Financial Management**

From the research results of Hypothesis 4 (H4) <sup>93</sup> it can be seen that financial literacy <sup>84</sup> has a significant value of 0.970 > 0.05 while for <sup>58</sup> the value of the regression is 0.005, so H4 is rejected. So <sup>68</sup> it can be concluded that financial literacy (X4) <sup>68</sup> has no significant effect on financial management in Ahmad Dahlan University study program students.

From the description above, it means that financial literacy has not been able to influence student financial management. This research shows that it is not significant because most students have good knowledge about general financial knowledge, knowledge about loans and savings, knowledge about investment and knowledge about insurance. However, this knowledge has not been fully utilized in everyday life. For example, many students stated that investment can help them prepare for a more mature future. However, many of them do not save money. This shows that students are aware of the importance of investment. But they also do not practice it by saving money.

The results of this study are also in line with research conducted by Maulita and Mersa (2017) which states that there is no effect of financial literacy on student personal financial management, meaning that financial literacy has not been able to influence student personal financial management. This can happen because of the increasingly modern development of the times and fast information. As a result, an increasingly exposed lifestyle will result in the influence of individuals by the style of other individuals so that it disrupts the financial literacy that individuals already have.

### **The Influence of Technology, Lifestyle, Spiritual Intelligence and Financial Literacy on Financial Management**

Based on the test results in hypothesis 5 (H5), it can be seen that Technology, Lifestyle, Spiritual Intelligence and Financial Literacy have a significant value of  $0.000 < 0.05$ , meaning that H0 is rejected and H5 is accepted. So it can be concluded that Technology (X1), Lifestyle (X2), Spiritual Intelligence (X3) and Financial Literacy (X4) variables simultaneously have a significant effect on Financial Management. The results of this study will provide new information about technology, lifestyle, spiritual intelligence and financial literacy simultaneously on financial management.

### **CONCLUSIONS**

Based on the research that has been done, the researchers draw conclusions, namely First, Technology has no significant effect on student financial management. Second, Lifestyle has no significant effect on student financial management. Third, Spiritual intelligence has a significant influence on student financial management. Fourth, financial literacy has no significant effect on student financial management. Fifth, technology, lifestyle, spiritual intelligence and financial literacy simultaneously have an influence on student financial management.

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