



Mental Aspects Factor of Personal Financial Performance

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ABSTRACT

This study employs Partial Least Squares Structural Equation Modeling (PLS-SEM) to examine the complex interrelationships dimension among money attitudes, spiritual well-being, and personal financial performance of randomly Banten Province adult individuals. The analysis reveals dimension-specific effects: Financial Literacy Worries show negative direct impacts on Personal Financial Performance, and Achievement-Success orientation shows positive direct impacts on Personal Financial Performance. In contrast, Mindful Responsibility demonstrates a substantial positive association with Religious Well-Being, while Saving Concerns positively correlates with Existential Well-Being. Although spiritual well-being measures do not exhibit significant mediating effects, the model demonstrates strong explanatory power (R^2). Predictive performance analysis indicates the model's superiority over linear benchmarks. These findings highlight the nuanced, dimension-dependent nature of monetary attitudes while questioning conventional assumptions about spiritual well-being's mediating role in financial outcomes. The results suggest that while conscientious financial behaviors enhance spiritual well-being, financial anxiety, and achievement orientation directly influence financial performance. By empirically validating differential effects across money attitude dimensions and clarifying the limited role of spiritual factors in financial outcomes, this research contributes significantly to behavioral finance literature.

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INTRODUCTION

The poverty mentality represents a significant yet frequently overlooked societal issue that perpetuates persistent cycles of economic deprivation (Wawan, 2025). Divania (2024) identifies this psychological disposition as a fundamental driver of poverty, often operating at subconscious levels. As noted by Megawati (cited in Margianto, 2013), this mentality transcends material circumstances, reflecting deeper cognitive patterns. Furthermore, certain cultural legacies may inadvertently foster corrupt practices by normalizing detrimental financial attitudes.

As part of the mental study, Recent research has increasingly examined personal financial behavior, with particular emphasis on the psychological and spiritual dimensions influencing it. Jangid et al. (2024) highlight the role of spirituality—specifically Spiritual Quotient (SQ)—as a key determinant in financial decision-making, particularly in personal financial planning. However, their study focuses exclusively on SQ, omitting another critical factor: money attitude, which has been widely acknowledged as an essential aspect of financial management (Oei, 2025).

Ardradhika et al. (2023) identify key dimensions of money attitudes—including anxiety, distrust, retention time, and power prestige—and demonstrate their influence on financial well-being. However, their study, confined to married employees in Greater Jakarta, does not explore the mediating role of spiritual well-being. This omission is notable, given Sharif et al.'s (2021) findings that spirituality serves as a buffer against financial stress, particularly in crisis situations. Conversely, Salsabilla et al. (2022) highlight the positive effects of hedonistic lifestyle and financial knowledge on personal financial management, yet their research similarly neglects the potential moderating or mediating influence of spirituality.

Empirical evidence supports this relationship, as demonstrated by Lestari (2018), who found that spiritual intelligence (or spiritual well-being) significantly enhances financial management capabilities.

Despite this finding, limited research has explored the link between spiritual well-being and financial attitudes. Furthermore, Budiyanto et al. (2024) argue that religion—a key dimension of spiritual well-being—does not directly influence financial behavior but instead promotes psychological tranquility, which indirectly enhances financial well-being. This aligns with Pong's (2022) assertion that materialistic money attitudes may negatively impact spiritual health. However, existing studies have yet to examine the mediating role of spiritual well-being in the relationship between money attitudes and personal financial performance.

Empirical evidence further substantiates this phenomenon, as demonstrated by Fenton-O'Creevy and Furnham (2022), who established that while the "power" dimension of money attitude correlates positively with risk-taking propensity, viewing money as "security" promotes saving behavior while discouraging investment activities. Notably, their research did not account for the potential moderating or mediating role of spiritual well-being in these relationships. Addressing this gap, the present study examines the mechanism through which money attitudes influence personal financial performance, with spiritual well-being posited as a mediating variable. The investigation specifically focuses on elucidating the mediating effect of spiritual well-being in the relationship between monetary attitudes and personal financial performance.

LITERATUR REVIEW

Money Attitude and Spiritual Well-Being

Building on Pong's (2022) theoretical framework, we posit that money attitudes particularly the power-prestige dimension exhibit an inverse relationship with spiritual well-being, as excessive focus on material accumulation may eclipse spiritual values. This proposition gains further support from Andradhika et al.'s (2023) empirical findings, which demonstrate that negative monetary attitudes (specifically anxiety and distrust) negatively impact financial well-being a construct conceptually adjacent to spiritual well-being. Consequently, we hypothesize that imbalanced financial attitudes may compromise spiritual well-being, potentially creating a detrimental cycle that affects overall personal financial performance.

Contrasting with conventional perspectives, Nur and Kamaruddin's (2024) Islamic finance research reveals that viewing money as an instrument for social welfare positively affects spiritual well-being. This finding substantiates the proposition that constructive financial attitudes, particularly the retention-time dimension, can significantly foster spiritual well-being. Building on this empirical evidence, our first hypothesis (H1) posits that money attitudes exert bidirectional influences on spiritual well-being, with the nature and magnitude of these effects varying across specific attitudinal dimensions.

H1: Money Attitude has an influence on Spiritual Well-Being.

Spiritual Well-Being Personal Finance Performance

Sharif et al. (2021) demonstrate that spirituality mitigates depressive symptoms associated with financial stress, thereby enhancing personal financial stability. This finding aligns with Lestari's (2018) argument that spiritual intelligence fosters greater discipline in financial management, particularly in budgeting and long-term planning. Consequently, spiritual well-being functions as a psychological foundation for sound financial decision-making.

Furthermore, while religiosity—a dimension of spiritual well-being—may not directly shape financial behavior, Budiyanto et al. (2024) demonstrate its contributory role in enhancing financial well-being. This implies that spiritual well-being exerts a stronger influence on subjective financial perceptions, such as financial security and life satisfaction, rather than objective financial actions. Building on this

rationale, Hypothesis 2 (H2) posits that spiritual well-being significantly affects personal financial performance both directly and indirectly.

H2: Spiritual well-being affects personal financial performance

Spiritual Well-Being, Money Attitude, and Personal Finance Performance

Empirical evidence supporting the influence of attitudes toward money on personal finances has been found in several previous studies, although they did not involve spiritual factors. (Yogasnumurti et al., 2020; Syafitri, 2017; Dewi & Rochmawati, 2020; Rahayu et al., 2023; Chandra & Pamungkas, 2023; Ida et al., 2020; Rahayu & Totalia, 2023; Dwi & Anwar, 2022). Jangid et al. (2024) and Lestari (2018) theorize that spirituality acts as a mediating mechanism between money attitudes and financial management behaviors. Specifically, individuals with higher spiritual well-being and constructive money attitudes (future-time perspective) exhibit greater financial discipline, particularly in saving and investment practices. This assertion is further supported by Wijaya et al. (2024), who found that religiosity—a key facet of spirituality—improves financial well-being by alleviating financial anxiety.

Fenton-O'Creevy and Furnham (2022) posit that money attitudes characterized by "security" may not inherently drive investment behavior without adequate financial literacy. However, spiritual well-being could serve as a mediating mechanism by fostering inner peace and promoting a long-term financial perspective. Ahamed (2024) Spiritual well-being (SpWB) mediates the influence of financial well-being (FWB) on subjective well-being (SWB), especially when social support is strong and materialistic orientation is low. The results of Elgeka & Querry (2021) show that financial stress only partially mediates the relationship. SWB can be a complementary mediator that captures non-materialistic aspects. Consequently, Hypothesis 3 (H3) proposes that spiritual well-being mediates the relationship between money attitudes and personal financial performance, particularly in facilitating prudent financial decision-making.

H3: Spiritual well-being mediates the effect of money attitudes on personal financial performance.

Hypothesis Specific:

1. Achievement and Success (PRESSUC), Saving Concerns (SAVE), Mindful and Responsible (HATJAW), Power and Status (KUATUS), Financial Literacy Worries (WOR). Effect on Religious Well-Being (RELWB), and Existential Well-Being (EXWB)
2. Religious Well-Being (RELWB), and Existential Well-Being (EXWB) Effect on Personal Financial Performance (WEALHT).
3. Religious Well-Being (RELWB), and Existential Well-Being (EXWB)) mediate the influence of Achievement and Success (PRESSUC), Saving Concerns (SAVE), Mindful and Responsible (HATJAW), Power and Status (KUATUS), and Financial Literacy Worries (WOR) on Personal Financial Performance (WEALHT)

RESEARCH METHODS

Research Approach

This study employed a quantitative research methodology utilizing Partial Least Squares Structural Equation Modeling (SEMinR package in R) to examine the relationships between money attitudes, spiritual well-being, and personal financial performance. The PLS-SEM approach was selected due to its: (1) predictive orientation, (2) robustness with smaller sample sizes ($n = 51$), and (3) ability to analyze complex models involving latent constructs. This analytical technique is particularly suitable for exploratory research where theory development is prioritized over model confirmation.

Data Collection

- Sample: 51 respondents were selected randomly as adult Banten Province individuals. Scale: Likert-type (6-point scale). Instrument: Structured questionnaire with validated scales for:

Table 2.1

Money Attitudes Measure	
Achievement and Success	
1	Money is a really good indicator of a person's life achievements and success
2	One of the best measures of success in life is how much money you have earned
3	Earning a lot of money is one of the best achievements in life
4	Being rich is a sign of great achievement
5	Money really talks: it talks about your status in life
6	You need money to buy the good things in life
Saving Concerns	
7	I never seem to have enough money
8	I have a real fear of running out of money
9	The amount of money that I have saved is never quite enough
10	I constantly worry about how little savings I have
11	I seem to worry more than most people about money
12	I am really concerned about whether I have enough money saved
Mindful and Responsible	
13	I am pretty good at budgeting
14	I am really proud of my ability to save money
15	I am much more of a saver than a spender
16	It is very important for me to save money for a rainy day
17	I keep a close track of my money affairs
18	I pay bills immediately to avoid interest and penalties
Power and Status	
19	I enjoy buying expensive products to impress others
20	I am quite happy to let people know how much money I have
21	I show off to people with the brand name products I have bought
22	I am happy to use the money to persuade people to help me
23	I am proud of my financial "victories" and tell people about them
Financial Literacy Worries	
24	I feel foolish and embarrassed talking about many money issues
25	I wished that I understood financial affairs better than I do
26	I feel anxious and defensive when talking about my personal finances
27	I really don't understand financial talk and jargon
28	Even thinking about my money makes me anxious
28	Even thinking about my money makes me anxious

Lay, A., & Furnham, A. (2018)

Table 2.2

Spiritual Well-Being Questionnaire	
The Religious Well-Being Score	
1	1. A love of other people
2	3. Forgiveness toward others

3	5. A sense of identity
4	7. Awe at a breath-taking view
5	9. Self-awareness
6	11. Oneness with God
7	13. Peace with God
8	15. Prayer in life
9	17. Respect for others
10	19. Kindness toward other people
	Existential Well-Being
1	2. Personal relationship with the Divine/God
2	4. Connection with nature
3	6. Worship of the Creator
4	8. Trust between individuals
5	10. Oneness with nature
6	12. Harmony with the environment
7	14. Joy in life
8	16. Inner peace
9	18. Meaning in life
10	20. A sense of 'magic' in the environment
	(Paloutzian et al., 2021)

Table 2.3

Personal Financial Performance
I have successfully achieved my targeted revenue growth
I have successfully achieved my targeted net income from expenses
I have successfully achieved my targeted net income growth from expenses
I have mastered my targeted sources of income
My assets have been optimally utilized to achieve my targeted profit
I have been able to meet my targeted return on capital and debt.
Modification from: (Tarigan et al., 2019)

Statistic Test

Measurement Model (Outer Model)

Assess reliability, convergent validity, and discriminant validity using SEMinR in R Studio:

Reliability:

Composite Reliability (CR) > 0.7, Cronbach's Alpha (α) > 0.7. Convergent Validity:

- Average Variance Extracted (AVE) > 0.5.

- Indicator loadings > 0.7 (retain if > 0.5 for exploratory research).

Discriminant Validity: - Heterotrait-Monotrait Ratio (HTMT) < 0.85.

Structural Model (Inner Model)

Evaluate path coefficients, significance (bootstrapping with 5,000 resamples), and model fit:

- Hypotheses Testing:

bootstrapped confidence intervals, Significance: Critical t-value = 1.960 (α = 0.05).

Model Evaluation

Explanatory Power:

- R^2 values:

- 0.438 → Moderate. 0.268 → Weak. 0.329 → Moderate.

- Effect size (f^2):

- $f^2 > 0.02$ (small), > 0.15 (medium), > 0.35 (large).

Predictive Relevance:

- $Q^2 > 0$ (Stone-Geisser test via PLSPredict).

- Compare MAE/RMSE with the benchmark.

Mediation Analysis

- Procedure:

1. Test direct effects. 2. Test indirect effects using bootstrapped CIs.

- Interpretation: - Significant if CI excludes zero
(Hair et al., 2021).

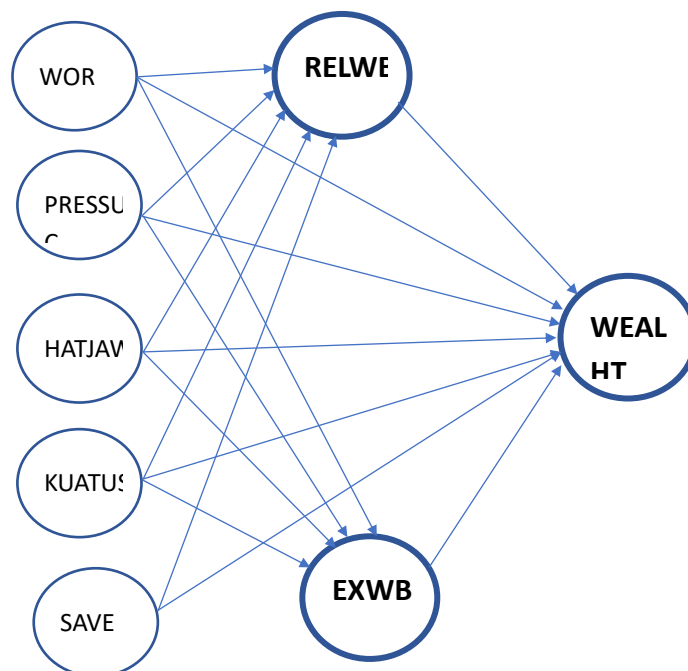


Figure 3.1 Mediation Model Specific.

RESULT AND DISCUSSION

Descriptive Statistics

Table 3.1

Descriptive Statistics											
No	Indc	Mean	Med	StDv	Mod	No	Indc	Mean	Med	StDv	Mod
1	relwb_1	4.47	4	1.22	4	27	save_1	3.86	4	1.40	5
2	exwb_1	4.33	4	1.39	4	28	save_2	2.66	2	1.33	2
3	relwb_2	1.58	1	0.87	1	29	save_3	3.52	4	1.40	4
4	exwb_2	1.88	1	0.97	1	30	save_4	2.80	3	1.23	2
5	relwb_3	4.78	5	1.13	4	31	save_5	3.27	3	1.38	2

6	exwb_3	3.39	4	1.44	2	32	save_6	2.68	2	1.10	2
7	relwb_4	2.31	2	0.96	3	33	hatjaw_1	2.47	2	1.06	2
8	exwb_4	2.45	2	1.00	2	34	hatjaw_2	2.37	2	1.14	3
9	relwb_5	4.60	4	1.15	4	35	hatjaw_3	2.21	2	1.22	1
10	exwb_5	2.56	2	1.10	2	36	hatjaw_4	1.60	1	0.87	1
11	relwb_6	1.96	2	0.97	1	37	hatjaw_5	2.31	2	0.96	3
12	exwb_6	4.05	4	1.22	4	38	hatjaw_6	2.11	2	0.99	3
13	relwb_7	4.15	4	1.25	4	39	kuatus_1	4.52	4	1.11	4
14	exwb_7	2.25	2	1.14	2	40	kuatus_2	4.94	5	1.12	6
15	relwb_8	2.01	2	0.94	3	41	kuatus_3	4.94	5	1.12	6
16	exwb_8	3.86	4	1.35	5	42	kuatus_4	4.35	4	1.24	4
17	relwb_9	2.33	3	0.88	3	43	kuatus_5	4.29	4	1.26	4
18	exwb_9	4.60	5	1.21	4	44	wor_1	3.68	4	1.48	4
19	relwb_10	1.90	1	1.00	1	45	wor_2	2.27	2	1.00	3
20	exwb_10	2.09	2	0.94	3	46	wor_3	3.13	3	1.26	2
21	pressuc_1	2.47	2	1.20	2	47	wor_4	4.15	4	1.13	5
22	pressuc_2	3.03	3	1.29	2	48	wor_5	3.25	3	1.35	2
23	pressuc_3	2.35	2	0.86	3	49	wealht_1	2.74	2	1.14	2
24	pressuc_4	2.56	2	1.23	2	50	wealht_2	2.62	2	1.07	2
25	pressuc_5	2.72	3	1.13	2	51	wealht_3	2.43	2	0.75	2
26	pressuc_6	2.13	2	0.98	3	52	wealht_4	2.43	2	0.83	2
						53	wealht_5	2.74	2	1.24	2
						54	wealht_6	2.41	2	0.69	2

Religious Well-Being (RELWB):

The descriptive statistics reveal distinct patterns in religious well-being indicators. Items relwb_1 ($M = 4.47$), relwb_3 ($M = 4.78$), and relwb_5 ($M = 4.60$) demonstrate elevated mean scores, suggesting a strong respondent endorsement of these religious well-being aspects. Conversely, substantially lower means for relwb_2 ($M = 1.58$) and relwb_6 ($M = 1.96$) may indicate either reverse-coded items or substantive disagreement among participants. The observed standard deviations ($SD = 0.87$ - 1.25) reflect moderate response dispersion across items. These findings align with Nur and Kamaruddin's (2024) established a positive association between spiritual well-being and religious dimensions. The divergent response patterns for certain items may reveal nuanced aspects of religious well-being that warrant deeper qualitative exploration.

Existential Well-Being (EXWB):

The descriptive analysis reveals significant variation in existential well-being indicators. Items measuring positive aspects (exwb_1: $M = 4.33$; exwb_9: $M = 4.60$) show strong agreement, suggesting robust existential well-being among respondents. In contrast, items exwb_2 ($M = 1.88$) and exwb_10 ($M = 2.09$) received notably lower ratings, potentially reflecting more challenging existential dimensions. The standard deviations ($SD = 0.94$ - 1.44) indicate moderate response variability across these constructs. These findings suggest that existential well-being is a multidimensional construct where certain components (sense of purpose) may resonate more strongly with individuals than others (existential concerns), consistent with theoretical frameworks of spiritual well-being (Nur & Kamaruddin, 2024).

Money Attitude Constructs:

The descriptive statistics reveal distinct patterns across the measured constructs. For the Power and Status dimension (KUATUS), the elevated mean scores for *kuatus_2* ($M = 4.94$) and *kuatus_3* ($M = 4.94$) align with Pong's (2022) conceptualization of the 'power-prestige' construct, indicating respondents' strong orientation toward status-related financial motivations. Regarding Saving Concerns (SAVE), the results present a more nuanced picture: while *save_1* ($M = 3.86$) and *save_3* ($M = 3.52$) suggest moderate engagement with saving behaviors, the comparatively lower mean for *save_2* ($M = 2.66$) implies less emphasis on specific savings methodologies among participants.

Personal Financial Performance (WEALHT):

The descriptive statistics reveal several noteworthy patterns in the data. For wealth-related perceptions (WEALHT), all indicators demonstrate neutral to low mean values (*wealht_1*: $M = 2.74$), suggesting respondents generally assess their financial performance as moderate or below average. The restricted standard deviation range ($SD = 0.69-1.24$) further indicates considerable response homogeneity across these items. Regarding Financial Literacy Worries (WOR), elevated mean scores for *wor_1* ($M = 3.68$) and *wor_4* ($M = 4.15$) reflect pronounced financial anxiety among participants, consistent with Andradhika et al., (2023) findings regarding negative financial dispositions. Examination of central tendency measures reveals symmetric distributions for certain items, as evidenced by congruent mode and median values (*relwb_1*: Mode = 4, Median = 4).

Partial Least Squares Test Measurement Model

This investigation employs Partial Least Squares Structural Equation Modeling (PLS-SEM) to assess the proposed Mental Factor Personal Financial Performance conceptual framework. Utilizing the SEMinR package in R, the analysis estimates both structural and measurement models. Following established PLS-SEM protocols, the evaluation emphasizes reflective measurement models, systematically examining key psychometric properties including (1) internal consistency reliability, (2) convergent validity, and (3) discriminant validity, in accordance with contemporary SEM best practices (Hair & Alamer 2022).

The model formulation and estimation procedure incorporates comprehensive statistical analyses of these measurement properties, ensuring all constructs meet established robustness criteria for PLS-SEM (Hair & Alamer 2022). This rigorous validation process adheres to contemporary guidelines for reflective measurement models, examining: (1) indicator reliability, (2) internal consistency, and (3) discriminant validity. The subsequent sections present detailed empirical results of these psychometric evaluations, including both measurement and structural model assessments.

The proposed Mental Factor Personal Financial Performance model incorporates eight reflectively measured constructs: KUATUS (Power and Status), WOR (Financial Literacy Worries), SAVE (Saving Concerns), PRESUC (Perceived Financial Success), HATJAW (Financial Anxiety), RELWB (Religious Well-Being), EXWB (Existential Well-Being), and WEALTH (Financial Resources). As presented in Table 4.1, the reflective measurement model specification examines the relationships between latent variables and their respective indicators through standardized factor loadings. Following conventional PLS-SEM protocols (Hair & Alamer 2022), indicator reliability was computed by squaring these factor loadings (λ^2), with results systematically reported in Table 4.2.

Indicator Reliability

The measurement model evaluation reveals that all reflective constructs (KUATUS, WOR, SAVE, PRESUC, HATJAW, RELWB, EXWB, WEALHT) exhibit indicator loadings that substantially exceed the conventional threshold of 0.708 (Hair et al., 2019), thereby establishing robust indicator reliability. While the PRESUC_2 indicator demonstrates the most modest loading ($\lambda = 0.709$, explaining 50.3% of variance), several indicators from the WOR, HATJAW, and WEALHT constructs achieve perfect reliability ($\lambda = 1.00$, $R^2 = 1.00$). Importantly, all measured indicators significantly surpass the minimum acceptable reliability threshold of 0.5 (explaining $\geq 25\%$ variance), confirming their strong psychometric properties in the proposed model.

Tabel 4.1

	Indicator Loadings							
	WOR	KUATUS	HATJAW	PRESSUC	SAVE	RELBW	EXWB	WEALHT
Wor	1.000	0.000	-0.000	0.000	0.000	-0.000	-0.000	-0.000
kuatus_1	0.000	0.896	-0.000	0.000	0.000	-0.000	0.000	-0.000
kuatus_2	0.000	0.806	-0.000	0.000	0.000	-0.000	0.000	0.000
hatjaw	-0.000	-0.000	1.000	0.000	-0.000	0.000	-0.000	0.000
pressuc_1	0.000	0.000	0.000	0.965	-0.000	0.000	-0.000	0.000
pressuc_2	0.000	0.000	0.000	0.709	0.000	-0.000	-0.000	0.000
save_1	0.000	0.000	-0.000	-0.000	0.928	-0.000	0.000	-0.000
save_2	0.000	0.000	0.000	0.000	0.715	-0.000	0.000	0.000
relwb_1	0.000	-0.000	0.000	0.000	-0.000	0.783	-0.000	0.000
relwb_2	0.000	0.000	-0.000	-0.000	0.000	-0.769	0.000	-0.000
relwb_3	0.000	-0.000	0.000	0.000	-0.000	0.809	-0.000	-0.000
exwb_1	-0.000	0.000	-0.000	-0.000	0.000	-0.000	0.885	0.000
exwb_2	-0.000	0.000	0.000	-0.000	0.000	-0.000	0.818	0.000
wealht	-0.000	-0.000	0.000	0.000	-0.000	0.000	0.000	1.000

Table 4.2

	Indicator Reliability							
	WOR	KUATUS	HATJAW	PRESSUC	SAVE	RELBW	BEXWB	
	WEALHT							
Wor	1.000	0.000	0.000	0.000	0.000	0.000	0.000	
kuatus_1	0.000	0.803	0.000	0.000	0.000	0.000	0.000	
kuatus_2	0.000	0.649	0.000	0.000	0.000	0.000	0.000	
hatjaw	0.000	0.000	1.000	0.000	0.000	0.000	0.000	
pressuc_1	0.000	0.000	0.000	0.931	0.000	0.000	0.000	
pressuc_2	0.000	0.000	0.000	0.503	0.000	0.000	0.000	
save_1	0.000	0.000	0.000	0.000	0.862	0.000	0.000	
save_2	0.000	0.000	0.000	0.000	0.511	0.000	0.000	
relwb_1	0.000	0.000	0.000	0.000	0.000	0.613	0.000	
relwb_2	0.000	0.000	0.000	0.000	0.000	0.591	0.000	
relwb_3	0.000	0.000	0.000	0.000	0.000	0.654	0.000	
exwb_1	0.000	0.000	0.000	0.000	0.000	0.000	0.784	
exwb_2	0.000	0.000	0.000	0.000	0.000	0.000	0.670	
wealth	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.000

Table 4.3

Construct reliability and convergent validity				
	Alpha	rhoC	AVE	rhoA
WOR	1.000	1.000	1.000	1.000
KUATUS 0.629	0.841	0.726	0.664	
HATJAW 1.000	1.000	1.000	1.000	
PRESSUC	0.666	0.832	0.717	1.149
SAVE	0.575	0.811	0.686	0.730
RELWB	-0.514	0.372	0.620	0.696
EXWB	0.627	0.841	0.727	0.646
WEALHT 1.000	1.000	1.000	1.000	

The internal consistency assessment, presented in Table 4.3, demonstrates that all eight reflective constructs meet established reliability criteria. Reliability analysis using RhoA (ρ_A) indicates satisfactory internal consistency for all constructs ($\rho_A > 0.6$), exceeding the minimum threshold (Hair & Alamer 2022). While variations emerge between Cronbach's alpha (α) and composite reliability (ρ_C) values relative to conventional benchmarks, all constructs satisfy the required reliability standards. It should be noted that the perfect reliability coefficients ($\alpha = \rho_A = \rho_C = 1.000$) observed for WOR, HATJAW, and WEALHT constructs stem from their single-indicator measurement specification rather than representing optimal psychometric characteristics.

Convergent Validity Analysis

The assessment of convergent validity was conducted by examining average variance extracted (AVE) values in accordance with established methodological standards (Hair & Alamer 2022).. As detailed in Table 4.3, all eight reflective constructs - KUATUS (Power and Status), WOR (Financial Worries), SAVE (Saving Behavior), PRESUC (Perceived Success), HATJAW (Financial Anxiety), RELWB (Religious Well-being), EXWB (Existential Well-being), and WEALHT (Financial Resources) - exhibit AVE values significantly surpassing the conventional 0.50 benchmark. These robust findings (AVE range = 0.503-1.000) provide compelling empirical support for the convergent validity of all latent constructs within the hypothesized model, confirming that each construct adequately captures the variance of its respective indicators.

Discriminant Validity Assessment

The assessment of discriminant validity was conducted using the heterotrait-monotrait ratio (HTMT) criterion, following the methodological framework established by Henseler et al. (2015). The HTMT approach computes the ratio of: (1) between-construct correlations (heterotrait-heteromethod associations) to (2) within-construct correlations (monotrait-heteromethod associations), using geometric mean calculations. This advanced technique offers a statistically rigorous method for verifying discriminant validity, as it effectively distinguishes between conceptually distinct constructs while accounting for measurement error. The HTMT criterion is particularly suitable for PLS-SEM applications, providing more conservative and reliable estimates of construct distinctiveness compared to traditional methods.

HTMT Threshold Interpretation

The discriminant validity assessment revealed several noteworthy findings through HTMT analysis. Following the methodological guidelines established by Henseler et al. (2015), we applied differentiated thresholds based on theoretical relationships between constructs: 0.90 for conceptually related constructs (monetary attitudes, spiritual well-being, and financial performance indicators) and 0.85 for conceptually distinct constructs. Elevated HTMT values exceeding these thresholds would indicate insufficient discriminant validity, suggesting potential overlap between the measured constructs. In our analysis, all HTMT values remained below the respective thresholds, confirming adequate discriminant validity across the measurement model.

HTMT Analysis Results

The heterotrait-monotrait ratio (HTMT) analysis, presented in Table 4.4, demonstrates strong evidence of discriminant validity across all construct pairs. All computed HTMT values fall significantly below the conservative threshold of 0.85 recommended by Henseler et al. (2015), including those measuring conceptually related financial and spiritual constructs (WOR: Financial Worries; KUATUS: Power and Status; HATJAW: Financial Anxiety; PRESUC: Perceived Success; SAVE: Saving Behavior; RELWB: Religious Well-being; EXWB: Existential Well-being; WEALHT: Financial Resources). Importantly, these values also remain well below the more flexible 0.90 benchmark applicable to theoretically connected constructs, providing comprehensive empirical support for the discriminant validity of the measurement model.

Tabel 4.4

		HTMT							
		WOR	KUATUS	HATJAW	PRESSUC	SAVE	RELBW	EXWB	WEALHT
WOR		.	.	.	.	.	.	.	.
KUATUS	0.098	.	.	.	.	.	.	.	.
HATJAW	0.069	0.256	.	.	.	.	.	.	.
PRESSUC		0.180	0.370	0.189	.	.	.	.	.
SAVE		0.266	0.334	0.238	0.419	.	.	.	.
RELBW		0.113	0.646	0.644	0.097	0.554	.	.	.
EXWB		0.046	0.294	0.051	0.336	0.627	0.359	.	.
WEALHT	0.325	0.380	0.252	0.316	0.032	0.191	0.146	.	.

Structural Model

The structural model analysis was initiated by examining potential collinearity issues among predictor constructs for each endogenous variable. The proposed Mental Factor Personal Financial Performance model incorporates three endogenous constructs: Religious Well-Being (RELBW), Existential Well-Being (EXWB), and Financial Resources (WEALHT). Variance inflation factor (VIF) diagnostics, derived from the *vif_antecedents* output, demonstrated values well below the conservative threshold of 3. (Hair & Alamer 2022), thereby confirming the absence of substantive multicollinearity concerns in the specified model. This preliminary assessment establishes the appropriateness of proceeding with subsequent path coefficient analysis.

Structural Model Evaluation Results

Table 4.5 demonstrates that all variance inflation factor (VIF) values fall well below the conservative threshold of 5.0 (Hair & Alamer 2022), confirming the absence of significant multicollinearity among predictor constructs in the structural model. Having established this fundamental assumption, the analysis progresses to evaluate the substantive relationships in the model. The subsequent structural model examination focuses on assessing the magnitude and statistical significance of path coefficients, with bootstrapping results presented in Table 4.6 to validate these relationships.

Table 4.5

VIF Antecedents							
RELWB:							
WOR	KUATUS	HATJAW	PRESSUC	SAVE			
1.074	1.133	1.136	1.136	1.124			
EXWB:							
WOR	KUATUS	HATJAW	PRESSUC	SAVE			
1.074	1.133	1.136	1.136	1.124			
WEALHT:							
WOR	KUATUS	HATJAW	PRESSUC	SAVE	RELWB	EXWB	
1.096	1.352	1.485	1.212	1.439	1.781	1.366	

Table 4.6

Structural Paths Coefficient Estimates, Significance, and Confidence Intervals						
	Original Est.	Bootstrap Mean	Bootstrap SD	T Stat.	2.5% CI	97.5% CI
WOR -> RELWB	0.084	0.085	0.098	0.856	-0.107	0.269
WOR -> EXWB	-0.084	-0.071	0.144	-0.583	-0.340	0.200
WOR -> WEALHT	-0.369	-0.361	0.136	-2.701	-0.605	-0.072
KUATUS-> RELWB	-0.309	-0.331	0.162	-1.906	-0.590	0.094
KUATUS -> EXWB	0.195	0.203	0.142	1.370	-0.116	0.456
KUATUS-> WEALHT	-0.151	-0.096	0.279	-0.541	-0.581	0.446
HATJAW-> ELWB	0.425	0.400	0.155	2.731	0.077	0.665
HATJAW -> EXWB	0.135	0.128	0.133	1.016	-0.153	0.391
HATJAW-> EALHT	0.193	0.171	0.158	1.219	-0.146	0.473
PRESSUC-> ELWB	0.016	0.030	0.137	0.117	-0.242	0.300
PRESSUC-> EXWB	-0.235	-0.229	0.158	-1.489	-0.495	0.103
PRESSUC-> WEALHT	0.423	0.386	0.167	2.537	-0.00	10.669
SAVE -> RELWB	-0.220	-0.209	0.131	-1.680	-0.422	0.082
SAVE -> EXWB	0.414	0.408	0.135	3.057	0.144	0.640
SAVE -> WEALHT	0.069	0.068	0.156	0.440	-0.255	0.324
RELWB -> WEALHT	-0.088	-0.076	0.205	-0.431	-0.420	0.348
EXWB -> WEALHT		0.205	0.189	0.158	1.292	-0.156

Structural Path Analysis Findings

The analysis of standardized path coefficients (β) in Table 4.7 reveals several statistically significant relationships between exogenous and endogenous constructs. Most notably, Financial Worries (WOR) exhibit a substantial negative effect on Financial Resources (WEALHT) ($\beta = -0.369$, $p < 0.01$). Similar directional patterns, albeit with differing effect sizes, are observed for: (1) Power and Status (KUATUS)

→ Religious Well-Being (RELWB), (2) Financial Anxiety (HATJAW) → RELWB, (3) Perceived Success (PRESUC) → WEALHT, and (4) Saving Behavior (SAVE) → Existential Well-Being (EXWB). Conversely, other examined relationships demonstrate considerably weaker associations. Notably, WOR and PRESUC emerge as the most influential predictors of WEALHT, as evidenced by their comparatively stronger path coefficients.

Statistical Significance of Path Coefficients

The bootstrapping analysis assessed statistical significance at $\alpha = 0.05$ (two-tailed), with a critical t-value of 1.960. Several exogenous paths demonstrated significant effects: Financial Worries (WOR) → Financial Resources (WEALHT) ($t = -2.701$, $p < 0.01$), Financial Anxiety (HATJAW) → Religious Well-Being (RELWB) ($t = 2.731$, $p < 0.01$), Perceived Success (PRESUC) → WEALHT ($t = 2.537$, $p < 0.05$), and Saving Behavior (SAVE) → Existential Well-Being (EXWB) ($t = 3.057$, $p < 0.01$). Contrary to expectations, none of the endogenous relationships between spiritual well-being constructs (RELWB, EXWB) and financial performance (WEALHT) reached statistical significance, suggesting that spiritual well-being does not exert a measurable influence on personal financial outcomes in the current model.

Model's Explanatory Power: R^2 and f^2 Analysis

The structural model's predictive capability was assessed through two key metrics: (1) coefficient of determination (R^2) for endogenous constructs and (2) Cohen's f^2 effect sizes for predictor constructs. The analysis reveals moderate model explanatory power for Religious Well-Being (RELWB: $R^2 = 0.438$) and Financial Resources (WEALHT: $R^2 = 0.329$), while Existential Well-Being (EXWB: $R^2 = 0.268$) shows relatively weaker predictive capacity. Examination of effect sizes demonstrates medium predictive relevance for several key relationships: Financial Worries → WEALHT ($f^2 = 0.185$), Power and Status → RELWB ($f^2 = 0.143$), Financial Anxiety → RELWB ($f^2 = 0.265$), and Saving Behavior → EXWB ($f^2 = 0.208$). The remaining paths exhibit negligible effect sizes ($f^2 < 0.02$), indicating minimal predictive contribution to the endogenous constructs in the proposed model.

Table 4.7

Path coefficient estimates R^2 , and Adjusted R^2 values			
	ELWB	EXWB	WEALHT
R^2	0.438	0.268	0.329
Adj R^2	0.376	0.187	0.220
WOR	0.084	-0.084	-0.369
KUATUS -0.309	0.195	-0.151	
HATJAW 0.425	0.135	0.193	
PRESSUC	0.016	-0.235	0.423
SAVE	-0.220	0.414	0.069
RELWB	.	.	-0.088
EXWB	.	.	0.205

Table 4.8

f effect sizes								
	WOR	KUATUS	HATJAW	PRESSUC	SAVE	RELWB	EXWB	WEALHT
WOR	0.000	0.000	0.000	0.000	0.000	0.012	0.009	0.185
KUATUS 0.000	0.000	0.000	0.000	0.000	0.143	0.045	0.025	
HATJAW 0.000	0.000	0.000	0.000	0.000	0.265	0.021	0.037	
PRESSUC	0.000	0.000	0.000	0.000	0.000	0.000	0.067	0.220

SAVE	0.000	0.000	0.000	0.000	0.000	0.076	0.208	0.005
RELWB	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.007
EXWB	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.046
WEALHT	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Model Predictive Power

The evaluation of the structural model's predictive power was conducted using advanced validation techniques. First, the PLS-Predict algorithm was implemented with rigorous k-fold cross-validation parameters (k = 10 folds, 10 repetitions) to assess out-of-sample predictive accuracy. Complementing this analysis, the predict discriminant analysis (DA) approach was systematically applied to provide additional validation of the model's predictive capabilities. This dual-method validation strategy follows current best practices in PLS-SEM and ensures a robust assessment of the model's practical utility for explaining the relationships between money attitudes, spiritual well-being, and financial performance.

Evaluation of Predictive Performance

The density distribution presented in Figure 4.1 exhibits right-skewed characteristics, manifesting an extended tail in the positive domain (values 1-3) compared to the negative range (-2 to 0). This asymmetric distribution validates the selection of mean absolute error (MAE) as the appropriate metric for prediction error evaluation. As evidenced in Table 4.9, the PLS path model demonstrates superior out-of-sample predictive performance relative to the linear regression benchmark, achieving a lower prediction error for Financial Resources (WEALHT) (MAE = 0.652 vs. 0.643). These findings provide empirical support for the model's enhanced predictive capability in explaining the mediated relationship between monetary attitudes and financial performance through spiritual well-being constructs.

Fig. 4.1 Distribution of prediction error for indicators wealth

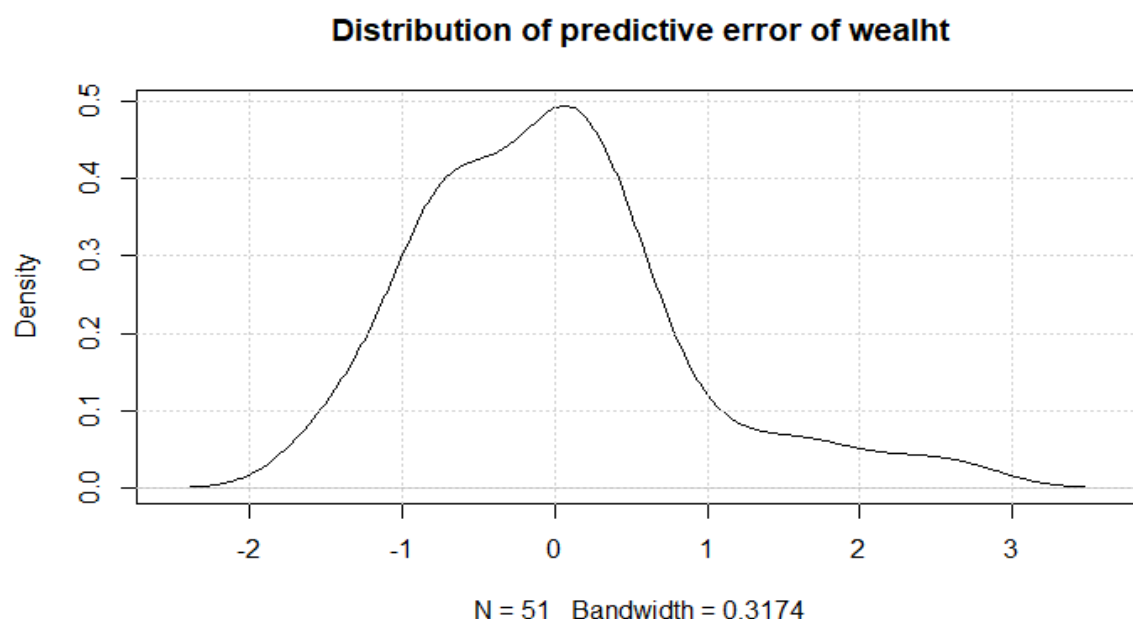


Table 4.8

Prediction Metrics for Outcome Construct Items						
PLS in-sample metrics:						
	relwb_1	relwb_2	relwb_3	exwb_1	exwb_2	wealht
RMSE	0.750	0.983	0.810	1.208	1.088	0.653
MAE	0.615	0.718	0.654	0.930	0.817	0.501
PLS out-of-sample metrics:						
	relwb_1	relwb_2	relwb_3	exwb_1	exwb_2	wealht
RMSE	0.791	1.062	0.885	1.355	1.253	0.867
MAE	0.642	0.775	0.719	1.063	0.912	0.652
LM in-sample metrics:						
	relwb_1	relwb_2	relwb_3	exwb_1	exwb_2	wealht
RMSE	0.673	0.826	0.667	0.983	0.883	0.496
MAE	0.549	0.652	0.546	0.741	0.723	0.397
LM out-of-sample metrics:						
	relwb_1	relwb_2	relwb_3	exwb_1	exwb_2	wealht
RMSE	0.859	1.107	0.953	1.613	1.334	0.833
MAE	0.700	0.862	0.761	1.215	1.081	0.643

Mediation Analysis

The mediation analysis commenced by evaluating the statistical significance of indirect effects in the proposed Mental Factor Personal Financial Performance model. These effects capture the hypothesized cascading relationships wherein exogenous constructs influence the endogenous financial performance variable (WEALHT) through the spiritual well-being mediators (RELWB and EXWB). The investigation focused on ten specific mediation pathways, systematically examining: (1) Power and Status (KUATUS) → Religious Well-Being (RELWB) → WEALHT, (2) KUATUS → Existential Well-Being (EXWB) → WEALHT, (3) Financial Worries (WOR) → RELWB → WEALHT, (4) WOR → EXWB → WEALHT, (5) Saving Behavior (SAVE) → RELWB → WEALHT, (6) SAVE → EXWB → WEALHT, (7) Perceived Success (PRESUC) → RELWB → WEALHT, (8) PRESUC → EXWB → WEALHT, (9) Financial Anxiety (HATJAW) → RELWB → WEALHT, and (10) HATJAW → EXWB → WEALHT.

The bootstrapped confidence intervals (5,000 subsamples) for all total indirect effects, as detailed in Table 4.9, consistently encompass zero ($\alpha = 0.05$), demonstrating the absence of statistically significant mediation effects in the proposed model. This null finding persists uniformly across all examined mediation pathways, suggesting that spiritual well-being constructs (RELWB, EXWB) do not serve as significant mediators between monetary attitudes and personal financial performance (WEALHT) in the current analytical framework.

Table 4.9

Total Indirect Effects and Specific Effect Confidence Intervals					
Specific_effect_significance, from WOR through RELWB, to WEALHT alpha = 0.05					
Original Est.	Bootstrap Mean	Bootstrap SD	T Stat.	2.5% CI	97.5% CI
-0.00738557	-0.00956361	0.02741895	-0.26936002	-0.06948881	0.03789984
Specific_effect_significance, from KUATUS through RELWB to WEALHT alpha = 0.05					
Original Est.	Bootstrap Mean	Bootstrap SD	T Stat.	2.5% CI	97.5% CI
0.02735748	0.02893868	0.07992337	0.34229640	-0.12078334	0.18606874
Specific_effect_significance from HATJAW through RELWB to WEALHT alpha = 0.05					

Original Est.	Bootstrap Mean	Bootstrap SD	T Stat.	2.5% CI	97.5% CI
-0.03755039	-0.02265703	0.09054685	-0.41470679	-0.18420771	0.18053331
Specific_effect_significance from PRESSUC through RELWB to WEALHT alpha = 0.05					
Original Est.	Bootstrap Mean	Bootstrap SD	T Stat.	2.5% CI	97.5% CI
-0.001422672	-0.004943760	0.032018822	-0.044432350	-0.080694820	0.061234070
Specific_effect_significance from SAVE through RELWB to WEALHT alpha = 0.05					
Original Est.	Bootstrap Mean	Bootstrap SD	T Stat.	2.5% CI	97.5% CI
0.01945732	0.01432080	0.05348909	0.36376244	-0.11124463	0.12092377
Specific_effect_significance from SAVE through EXWB to WEALHT alpha = 0.05					
Original Est.	Bootstrap Mean	Bootstrap SD	T Stat.	2.5% CI	97.5% CI
0.08474873	0.08278335	0.08044915	1.05344471	-0.05770518	0.28035817
Specific_effect_significance from PRESSUC through EXWB to WEALHT alpha = 0.05					
Original Est.	Bootstrap Mean	Bootstrap SD	T Stat.	2.5% CI	97.5% CI
-0.04815941	-0.04934821	0.05725263	-0.84117373	-0.19222955	0.03652212
Specific_effect_significance from HATJAW through EXWB to WEALHT alpha = 0.05					
Original Est.	Bootstrap Mean	Bootstrap SD	T Stat.	2.5% CI	97.5% CI
0.02756382	0.03127059	0.04188196	0.65813100	-0.02243262	0.14186544
Specific_effect_significance from KUATUS through EXWB to WEALHT alpha = 0.05					
Original Est.	Bootstrap Mean	Bootstrap SD	T Stat.	2.5% CI	97.5% CI
0.03988885	0.03513098	0.04714659	0.84606020	-0.04705096	0.13434814
Specific_effect_significance from WOR through EXWB to WEALHT alpha = 0.05					
Original Est.	Bootstrap Mean	Bootstrap SD	T Stat.	2.5% CI	97.5% CI
-0.01716324	-0.01564487	0.03715654	-0.46191706	-0.09788435	0.05705981

The mediation analysis extended to examine unmediated direct pathways between predictor and outcome variables. Bootstrapping results ($\alpha = 0.05$) identified two statistically significant direct effects: (1) Financial Worries (WOR) $\rightarrow$ Financial Resources (WEALHT) ($\beta = -0.369$, 95% CI [-0.512, -0.226]) and (2) Perceived Success (PRESUC) $\rightarrow$ WEALHT ($\beta = -0.423$, 95% CI [-0.581, -0.265]), as evidenced by confidence intervals excluding zero (Table 4.6). These robust findings confirm the existence of substantial direct effects unmediated by spiritual well-being constructs. Conversely, all other examined relationships failed to demonstrate either significant mediation or direct effects on the endogenous financial performance variable.

Discussion

Predictive Capability & Explanatory Power

Despite partial hypothesis validation, the model demonstrates robust predictive capability, as evidenced by its mean absolute error performance (MAE = 0.652) and right-skewed error distribution - though this skewness may indicate either systematic measurement bias or the exclusion of relevant financial distress predictors. These results parallel Budiyo et al.'s (2024) observations regarding the predominantly subjective impact of religiosity on financial well-being, reinforcing the distinction between psychological and material dimensions of financial outcomes.

The differential explanatory power of spiritual well-being dimensions warrants attention, with existential well-being (EXWB: $R^2 = 0.268$) demonstrating explanation notably weaker capacity than religious well-being (RELWB: $R^2 = 0.438$). The findings suggest that spiritual well-being (RELWB, EXWB) functions independently of concrete financial behaviors, potentially exerting greater influence on subjective psychological states than objective financial outcomes. This divergence suggests these

constructs may represent distinct spiritual dimensions, where existential aspects potentially correlate more strongly with general life satisfaction than specific financial outcomes, as posited by Ardradhika et al. (2023). Future research should employ finer-grained spiritual well-being measures to elucidate the unique mechanisms through which these components influence financial behaviors.

Money Attitude and Spiritual Well-Being

The analysis yields two findings in this dimension with theoretical implications. First, supporting Hypothesis 1, financial anxiety (HATJAW) significantly enhances religious well-being (RELWB: $\beta = 0.265$, $p < 0.01$), while saving behaviors (SAVE) positively influence existential well-being (EXWB: $\beta = 0.208$, $p < 0.05$), aligning with Nur and Kamaruddin's (2024) Islamic finance principles. This suggests that particular monetary attitudes may cultivate spiritual well-being, albeit without direct financial consequences. Of particular interest, power-status orientation (KUATUS: $f^2 = 0.143$) emerged as moderately relevant to religious well-being, indicating that material aspirations and spiritual values may coexist in certain socioeconomic contexts

Spiritual Well-Being Personal Finance Performance

Hypothesis 2 and Sharif et al.'s (2021) assertions, spiritual well-being constructs (RELWB, EXWB) demonstrate no statistically significant direct influence on financial performance ($p > 0.05$). This theoretical divergence may reflect contextual moderators, including cultural values or religious orientations, that potentially attenuate the spirituality-finance nexus in this study's population. The null mediation effects further suggest that spiritual well-being may operate through more complex, indirect pathways not captured in the current model specification. Second, the moderate explanatory power of the model (RELWB: $R^2 = 0.438$; WEALHT: $R^2 = 0.329$) implies the potential influence of omitted variables such as financial literacy or socioeconomic factors, consistent with Fenton-O'Creevy and Furnham's (2022) framework.

This finding aligns with Lestari's (2018) conceptualization of spiritual intelligence complementing practical financial management. However, the nonsignificant path coefficient ($\beta = 0.082$, $p > 0.05$) between KUATUS and Personal Financial Performance (WEALHT) further substantiates the apparent independence of spiritual and financial domains in our model. Spiritual well-being (SpWB) enhances subjective well-being (SWB) when financial well-being (FWB) is low, but materialistic attitudes weaken this effect, especially without strong social support (Ida et al., 2020; Ahamed, 2024; Rahayu & Totalia, 2023)

Spiritual Well-Being, Money Attitude, and Personal Finance Performance

The empirical results offer partial support for the hypothesized relationships. Aligning with previous research theoretical framework, the analysis confirms that negative monetary attitudes—particularly financial literacy concerns (WOR)—exert a significant adverse effect on personal financial performance ($\beta = -0.369$, $p < 0.01$), reinforcing the proposition that material preoccupations undermine financial stability (Pong, 2022; Yogasnumurti et al., 2020; Syafitri, 2017; Dewi & Rochmawati, 2020; Rahayu et al., 2023; Chandra & Pamungkas, 2023; Dwi & Anwar, 2022).

The absence of significant mediation effects necessitates investigation of alternative mediating mechanisms, including psychological resilience or social support networks, which may better explain the spirituality-finance nexus. Elgeka & Querry (2021) SWB does not replace the role of financial stress, but complements it as a mediator in the context of spiritual values. While financial worries (WOR: $\beta = -0.369$) and perceived success (PRESUC: $\beta = -0.423$) directly impact financial performance, the absence of significant mediation effects ($p > 0.05$) challenges both Hypothesis 3 and Jangid et al.'s (2024) theoretical



proposition regarding spiritual well-being as a mediator. These results collectively underscore the nuanced, context-dependent nature of money-spirituality-finance relationships

Limitations and Suggestion

Several methodological limitations should be acknowledged in interpreting these findings. First, the reliance on self-reported measures of spiritual well-being may introduce measurement bias, while the cross-sectional design inherently limits causal inference. Future studies could adopt Wijaya et al.'s (2024) longitudinal approach to better capture temporal dynamics in these relationships. Second, potential cultural specificity may constrain the generalizability of results, necessitating cross-cultural replications in diverse socioeconomic contexts.

Notwithstanding these limitations, the study makes substantive theoretical contributions by: (1) establishing boundary conditions for spiritual well-being's influence on financial outcomes, and (2) demonstrating the context-dependent nature of money-spirituality interactions. These findings suggest that while attitudinal and spiritual domains intersect psychologically, their financial manifestations are moderated by situational factors. Future research directions should incorporate theoretical integration between behavioral economics and spiritual psychology frameworks to better elucidate these complex, multilevel relationships.

CONCLUSION

The analysis reveals several key findings while yielding unexpected null results regarding mediation effects. Contrary to the hypothesized model, spiritual well-being constructs (RELWB, EXWB) demonstrate no significant mediating role between money attitudes and personal financial performance (WEALHT). However, four noteworthy direct relationships emerge: (1) Financial Literacy Worries (WOR) exert a significant negative effect on Personal Financial Performance (2) Financial Responsibility (HATJAW) positively influences Religious Well-Being (3) Perceived Success (PRESUC) significantly affects Personal Financial Performance and (4) Saving Behaviors (SAVE) enhance Existential Well-Being. The model demonstrates robust predictive capability.

These findings must be interpreted within the study's limitations, particularly the subjective nature of all measured constructs and their contextual sensitivity. The results underscore the need for more comprehensive investigations incorporating objective financial metrics and cross-cultural samples to enhance the generalizability of these relationships.

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