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The Influence Of Lifestyle, Financial Intelligence, And Social Environment On Financial Behavior (Survey On Students Receiving The Indonesian Smart Card Scholarship At Muhammadiyah University Sukabumi)

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Abstract

This study aims to analyze the influence of lifestyle, financial intelligence, and social environment on the financial behavior of students who receive Smart Indonesia Card (KIP) scholarships at the University of Muhammadiyah Sukabumi, with the hypothesis that these three variables have a significant effect on financial behavior. This study used a quantitative method with an associative approach, and involved 245 respondents who were selected through a proportionate stratified random sampling technique. Data collection was carried out through questionnaires, literature studies, and student data. The results of the study show that lifestyle, financial intelligence, and social environment each have a significant influence on financial behavior, this is highlighted by obtaining T calculation 11,468 > 1,970 T table. Financial intelligence has a significant effect on financial behavior, this is highlighted by obtaining T calculations of 9,425 > 1,970 T tables. Likewise, the social environment has a significant influence on financial behavior, this is highlighted by obtaining T calculation of 12,295 > 1,970 T tables. The implications of this study provide recommendations for scholarship managers and educational institutions to strengthen financial behavior coaching through lifestyle management, financial intelligence development, and a positive social environment.

INTRODUCTION

Higher education is one of the key factors in the development of human resources and the progress of a country, to improve the quality of life, education is very necessary (Atis et al., 2022). Most of the Indonesian population is only around 10.15% who have managed to continue to higher education (databoks, 2023). This shows a worrying condition for the progress of education in this country. To overcome this, the Indonesian government has started the Smart Indonesia Card (KIP) program which aims to expand access to education for students from underprivileged families throughout Indonesia (Fachrurozi, 2024). Although KIP scholarships have helped many students to access higher education, most KIP scholarship recipients spend their funds in excessive consumption, and the consumption rate of Indonesian people, including students, has increased to 3.71% compared to the previous year which was only 2.61% (Irawati, 2024).

Therefore, as a student who receives a KIP Lecture scholarship, having good financial behavior is very important. They need to have the ability to identify priority needs and allocate funds wisely (Irene Dwi Ardianty et al., 2024). However, based on the results of the pre-questionnaire given to 30 student respondents who received KIP scholarships in 2021-2024 at the

University of Muhammadiyah Sukabumi, it is known that the majority of respondents, namely 39.53%, did not agree with good financial behavior, this shows the same tendency as the phenomenon of student problems at Diponegoro University, which was researched by (Suryasuciramdhan et al, 2024) There is a problem regarding the misuse of KIP scholarship funds for a luxurious lifestyle at Diponegoro University, where a lack of understanding of financial behavior can lead to the use of scholarship funds for unproductive purposes, caused by unsupportive lifestyle, financial intelligence, and social environment.

In the context of financial behavior, there are several findings that show a gap in research results. Research conducted (Fatimah & Fathihani, 2023) states that lifestyle has a positive and significant effect on financial behavior. However, in contrast to research (Sada, 2022), lifestyle has no effect on students' financial behavior. Furthermore, the results of the study (Alrasyid & Sultan, 2024) state that financial intelligence has a positive and significant effect on financial behavior. However, in contrast to research (Melania et al., 2020) states that financial intelligence has a negative effect on financial behavior. In addition, the results of the study (Saddam et al., 2023) state that the social environment has a positive and significant effect on financial behavior. However, in contrast to research (Panggabean et al., 2023) states that the social environment has no effect on financial behavior.

Previously, many studies only focused on lifestyle variables, social environment, and financial behavior. However, the study combines four variables of lifestyle, financial intelligence, social environment, and financial behavior that have never been studied simultaneously. Therefore, this study aims to fill these gaps and provide new insights in an effort to improve good financial behavior.

METHODS

This study uses a quantitative method with an associative approach, where samples are taken from the population using questionnaires as the main tool for primary data collection (Sugiyono, 2022). The data of this study is in the form of quantitative data, with primary data obtained through questionnaires distributed to students who receive Smart Indonesia Card scholarships at the University of Muhammadiyah Sukabumi, while secondary data comes from student data and literature studies. The population in this study is 619 active students of the 2021-2024 batch who are KIP scholarship recipients. The sampling technique used was a proportionate stratified random sampling technique, with a sample of 245 respondents. Data analysis in this study was carried out using the SPSS test tool version 22, which includes multiple correlation coefficient test, determination coefficient, classical assumption test (normality, multicollinearity, heteroscedasticity test), multiple linear regression analysis, and hypothesis test (F and T test), with a Likert scale of 1-5 as a measuring tool. In this study, there are four variables, namely lifestyle variables (X1), financial intelligence (X2), and social environment (X3) as independent variables, and financial behavior variables (Y) as bound variables.

RESULTS AND DISCUSSION

Validity Test

Validity is the level of accuracy between the information that actually occurs in the research object and the information that can be conveyed by the researcher (Sugiyono, 2022). The validity test in this study used the SPSS test tool version 22. The validity criterion of a questionnaire is if the r value is calculated > r table (0.05), then the result is valid and if the r value is calculated < r table (0.05), then the result is invalid (Ghozali, 2021). Based on the data obtained from the questionnaire that has been distributed to 245 respondents, the results of testing the validity of lifestyle variables, financial intelligence, social environment, and financial behavior are as follows:

Table 1 Validity Test Results

Variabel	Item	R Count	R Table	Information
Lifestyle (X1)	X1.1	0,823	0,361	Valid
	X1.2	0,873	0,361	Valid
	X1.3	0,808	0,361	Valid
	X1.4	0,838	0,361	Valid
	X1.5	0,832	0,361	Valid
	X1.6	0,857	0,361	Valid
	X1.7	0,848	0,361	Valid
	X1.8	0,832	0,361	Valid
	X1.9	0,862	0,361	Valid
Financial Intelligence (X2)	X2.10	0,878	0,361	Valid
	X2.11	0,858	0,361	Valid
	X2.12	0,876	0,361	Valid
	X2.13	0,892	0,361	Valid
	X2.14	0,886	0,361	Valid
	X2.15	0,878	0,361	Valid
Social Environment (X3)	X3.16	0,837	0,361	Valid
	X3.17	0,859	0,361	Valid
	X3.18	0,870	0,361	Valid
	X3.19	0,899	0,361	Valid
	X3.20	0,828	0,361	Valid
	X3.21	0,846	0,361	Valid
Financial Behavior (Y)	Y.22	0,806	0,361	Valid
	Y.23	0.813	0,361	Valid
	Y.24	0,749	0,361	Valid
	Y.25	0,784	0,361	Valid
	Y.26	0,810	0,361	Valid
	Y.27	0,775	0,361	Valid
	Y.28	0,785	0,361	Valid
	Y.29	0,783	0,361	Valid
	Y.30	0,740	0,361	Valid

Source: processed primary data, 2025

Based on table 1 shows that the overall variables X1, X2, X3 and Y of all statement items have a result > 0.361 (R table 0.05) which means that the value of R Calculate ≥ R Table. Then all statement items for all variables can be declared valid.

Reliability Test

The reliability test is related to the level of consistency (Sugiyono, 2022). With the SPSS program, this method is carried out using the Cronbach Alpha method, where a questionnaire can be declared reliable if the Cronbach Alpha value is greater than 0.70 (Ghozali, 2021). The following are the results of the reliability testing in this study:

Table 2 Reliability Test Results

Variabel	R Count	R Table	Information
Lifestyle	0,948	0,70	Reliabel
Financial Intelligence	0,940	0,70	Reliabel
Social Environment	0,927	0,70	Reliabel
Financial Behavior	0,928	0,70	Reliabel

Source: processed primary data, 2025

The results of the reliability test on lifestyle instruments, financial intelligence, social environment, and overall financial behavior were declared reliable, this was shown by a value of (ri) > 0.70.

Analysis of correlation coefficients

Correlation coefficient analysis aims to measure the strength of linear relationships between variables without distinguishing between independent variables and bound variables (Ghozali, 2021).

Table 3 Double Correlation Coefficient Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.911[a]	.829	.827	2.821	.829	390.486	3	241	.000

Source: primary data results, 2025

Based on the results of Table 3, it can be interpreted that the relationship between lifestyle variables, financial intelligence and social environment to financial behavior has a relationship of 0.911 for a coefficient position that is at 0.80-1,000 which means that there is a very strong relationship between independent variables and dependent variables.

Coefficient of Determination (R2)

The coefficient of determination (R^2) is a measure that shows the extent to which the statistical model is able to explain variations in dependent variables; the R^2 value is in the range of 0 to 1, where the closer it is to 1 means that the better the model is at explaining the proportion of variations in dependent variables influenced by independent variables in the model (Ghozali, 2021).

Table 4 Test results of determination coefficient (R2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.911[a]	.829	.827	2.821	.829	390.486	3	241	.000

Source: primary data results, 2025

Based on Table 4, it can be seen that the value of the determination coefficient or R Square is 0.829 R square obtained from the squareing of the value R, which is 0.911 x 0.911 = 0.8281 if rounded to 0.829 or equal to 82.9%. Therefore, it can be concluded that the contribution of lifestyle variables, financial intelligence and social environment to financial behavior variables is 82.9%. While the remaining 17.1% (100% - 82.9% = 17.1%) were influenced by other variables that were not studied in this study.

Classic Assumption Test

Normality Test

In the normality test, the *significant value of the Kolmogrov-Smirnov* test > 0.05 shows a normal residual distribution, while < 0.05 shows abnormal residual (Ghozali, 2021). The following are the results of the normality test:

Table 5 Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		245
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.80360339
Most Extreme Differences	Absolute	.030
	Positive	.030
	Negative	-.024
Test Statistic		.030
Asymp. Sig. (2-tailed)		.200[c,d]

Source: primary data results, 2025

Based on the table, the results of the normality test in this study were obtained, which showed that the number of 0.200 was greater than 0.05 residual. Therefore, it can be concluded that the variables of lifestyle, financial intelligence, and social environment to normal distributed financial behavior.

Multicollinearity Test

The purpose is to test whether the regression model finds a correlation between independent variables. If the value of variance inflation factor (VIF) is < 10 and the tolerance value is > 0.10, then the model can be said to have no multicollinearity. The following are the results of the multicollinearity test.

Tabel 6 Uji Multikolinearitas

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	GH	.665	1.503
	KF	.644	1.552
	LS	.619	1.615

Source: primary data results, 2025

Based on the table of multicollinearity test results, the VIF value is less than 10, and the *tolerance* value of each independent variable is more than 0.10. Thus, it can be concluded that there is no multicollinearity between the research variables.

Heteroscedasticity Test

The aim is to test whether the regression model occurs in variance inequality from one residual observation to another (Ghozali, 2021). In this test, heteroscedasticity occurs if the significance is <0.05. The following are the results of the heteroscedasticity test:

Table 7 Heteroscedasticity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.057	.619		6.550	.000
	GH_	-.031	.018	-.132	-1.699	.091
	KF_	-.020	.028	-.056	-.717	.474
	LS_	-.014	.026	-.042	-.518	.605

Source: primary data results, 2025

The results of the heteroscedasticity test can be found that the significance value of the lifestyle variable is 0.091 which indicates a value of more than 0.05 which means significant, the significance value of the financial intelligence variable is 0.474 indicating that the value of more than 0.05 indicates significant. And the significance value of the social environment variable of 0.605 shows that the value is greater than 0.05.

Multiple Linear Regression Analysis

This analysis is used to determine the influence of lifestyle, financial intelligence, and social environment on financial behavior. The form of the double linear equation in this equation is as follows:

Table 8 Multiple Linear Regression Analysis Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.501	1.048		3.342	.001
	GH	.349	.030	.374	11.468	.000
	KF	.442	.047	.312	9.425	.000
	LS	.548	.045	.416	12.295	.000

Source: primary data results, 2025

Based on table 8 above, the multiple linear regression equation can be obtained as follows:

$Y^* = 3.501 + 0.349\ X1 + 0.442\ X2 + 0.548\ X3$

Based on the multiple linear regression equation above, it can be interpreted as follows:

The constant value of 3.501 this explains that the variables of lifestyle, financial intelligence and social environment are in a constant or constant state. So financial behavior increased by 3.50.

The regression coefficient of the lifestyle variable X1 was 0.349. This shows that lifestyle variables have a positive influence on financial behavior, which means that every increase of 1 unit of lifestyle variables will affect financial behavior by 0.349.

The regression coefficient of the financial intelligence variable X3 is 0.442. This shows that the financial intelligence variable has a positive influence on financial behavior, which means that every 1 increase in the financial intelligence variable will affect financial behavior by 0.442.

The regression coefficient of the social environment variable is 0.548. This shows that the social environment variable has a positive influence on financial behavior, which means that every increase of 1 unit of social environment variable will affect financial behavior by 0.442.

Simultaneous Significant Test (F Test)

The f-test is a test of the independent variable against the bound variable to identify the presence or absence of simultaneous influence (Sahir, 2021). The results of the F calculation seen in the F test show that the free variable has an effect on the bound variable if the significance value is less than 0.05 and F is calculated > the table.

Table 9 Simultaneous Test (F Test)

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	9322.497	3	3107.499	390.486	.000[b]
	Residual	1917.887	241	7.958		
	Total	11240.384	244			

Source: primary data results, 2025

Based on table 9, it shows a probability value or significance level smaller than 0.05, namely 0.000< 0.05 and F is calculated 390.486 based on the number of respondents (n= 245) and the number of independent variables (k=3, then df for the numerator k=3 and df for the denominator (n-k-1= 245-3-1= 241). The significance here is that if Fcalculus > Ftabel is accepted and Fcalcul<Ftable is rejected. Based on this, it can be interpreted that independent variables have an effect on dependent variables.

Persial Significant Test (T Test)

The t-test in this study was used to see how much influence each independent variable individually had in explaining changes in the bound variable. (Ghozali, 2021). The results of the processing of the test data are as follows:

Table 10 Persial Test (T Test)

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.501	1.048		3.342	.001
GH	.349	.030	.374	11.468	.000
KF_	.442	.047	.312	9.425	.000
LS_	.548	.045	.416	12.295	.000

Source: primary data results, 2025

Based on the results of the partial test (T-test) in table 10 above, the coefficients table is analyzed to be able to find out how much the partially independent variable affects the bound variables as follows:

Influence of Lifestyle (X1) on Financial Behavior (Y)

It is known that the significance value of the influence of lifestyle on financial behavior is 0.000 < 0.05 and the T value of 11.468 > T table 1.970 means significant, significant here H0 is rejected and H1 is accepted. This shows that lifestyle variables have a significant effect on financial behavior.

The Influence of Financial Intelligence (X2) on Financial Behavior (Y)

It is known that the significance value of the influence of financial intelligence on financial behavior is 0.000 < 0.05 and the T value is calculated as 9.425 > T table 1.970 means significant,

significant here H0 is rejected and H1 is accepted. This shows that financial intelligence has a significant effect on financial behavior.

Influence of Social Environment (X3) on Financial Behavior (Y)

It is known that the significance value of the influence of the social environment on financial behavior is 0.000 < 0.05 and the T value of 12.295 > T table 1.970 means significant, significant here H0 is rejected and H1 is accepted. This shows that the social environment has a significant effect on financial behavior.

DISCUSSION

Influence of Lifestyle (X1) on Financial Behavior (Y)

Based on the results of the calculation of the multiple linear regression test, it is known that the lifestyle variable has an unstandardized coefficients of B of 0.349, a T-value of 11.468 > a table of 1.970 and a significance value of 0.000 < 0.05. This shows that lifestyle has a positive influence on the financial behavior of KIP scholarship recipients, so in this study the hypothesis is accepted. This means that there is a relationship between the lifestyle that students live, such as the tendency to follow trends, the consumption of goods that are not really needed and do not provide significant benefits, and the desire to appear according to the social environment, with the way they manage finances.

The results of this study are in accordance with the *Theory of Planned Behavior* proposed by Ajzen (2019), stating that attitudes towards individual behavior have an important role in self-control of students' lifestyles. This theory explains that a person has complete control over their lifestyle and is able to control it well.

The results of this study are in line with previous research conducted by (Fatimah & Fathihani, 2023) the results of this study are persial, each lifestyle variable has a positive and significant effect on financial behavior.

The Influence of Financial Intelligence (X2) on Financial Behavior (Y)

Based on the results of the calculation of the multiple linear regression test, it is known that the financial intelligence variable has an unstandardized coefficients value of B of 0.4442, a T value of 9.425 > T of a table of 1.970 and a significance value of 0.000 < 0.05. This shows that financial intelligence has a positive influence on the financial behavior of KIP scholarship recipients, so in this study the hypothesis is accepted. This means that the higher the level of financial intelligence possessed by students, the better their financial behavior will be. Financial intelligence here includes the ability to master financial skills and understand financial analysis, so that they are able to make the right financial decisions according to their needs and priorities.

The results of this study are in accordance with *the Theory of Planned Behavior* put forward by Ajzen (2019), which explains that individual behavior is influenced by the intention to act, which in turn is influenced by perceived behavioral control related to how much students feel able to manage their finances, which can be influenced by the level of financial intelligence they have.

The results of this study are in line with previous research conducted by (Alrasyid & Sultan, 2024) the results of this study are persial, each variable of financial intelligence has a positive and significant effect on financial behavior.

Influence of Social Environment (X3) on Financial Behavior (Y)

Based on the results of the calculation of the multiple linear regression test, it is known that the social environment variable has an unstandardized coefficients of B of 0.548, a T value of 12.295 > T of a table of 1.970 and a significance value of 0.000 < 0.05. This shows that the social environment has a positive influence on the financial behavior of KIP scholarship recipients, so in this study the hypothesis is accepted. This means that there is a relationship of interaction and influence from the social environment, which includes family, peers, and the campus environment, playing an important role in shaping and influencing the way students manage their finances. A social environment that provides positive support, examples, and norms tends to encourage students to make more wise and responsible financial decisions.

The results of this study are in accordance with *the Theory of Planned Behavior* Behavior proposed by Ajzen (2019), which states that subjective norms of how the views of friends and family can affect a person's financial decisions. If the social environment such as friends and family provides support or a good example, then a person will behave well financially. So, a positive social environment can strengthen a person's intention to make good financial decisions, and ultimately encourage them to actually engage in healthy financial behaviors.

The results of this study are in line with previous research conducted by (Saddam et al., 2023) the results of this study are precise, each social environment variable has a positive and significant effect on financial behavior.

CONCLUSION

Based on the research and data processing results using SPSS version 22 with 245 data obtained from the student co-ordinator of Smart Indonesia Card scholarship recipients at the University of Muhammadiyah Sukabumi, it can be concluded as follows:

1. Lifestyle variables have a significant effect on students' financial behavior. This is evidenced by the T value of 11.468 > T of the table 1.970, meaning that the hypothesis is accepted.
2. Financial intelligence variables have a significant effect on student financial behavior. This is evidenced by the T value of 9.425 > T table 1.970, which means that the hypothesis is accepted.
3. Social environment variables have a significant effect on students' financial behavior. This is evidenced by the T value of 12.295 > T table 1.970, which means that the hypothesis is accepted.

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