The Impact of Self-Control and Lifestyle on Sharia Financial Behavior with Religiosity as A Moderating Variable Among Young Workers in Klaten

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Abstract
This study aims to analyze the effect of self-control and lifestyle on Sharia financial behavior, with religiosity as a moderating variable among young workers in Klaten. The research uses a quantitative method, with data collected through a questionnaire. Data were analyzed using the path analysis method. The results show that both self-control and lifestyle have a positive and significant influence on Sharia financial behavior. Moreover, religiosity significantly moderates the relationship between self-control and Sharia financial behavior. However, it does not significantly moderate the relationship between lifestyle and Sharia financial behavior. These findings highlight the importance of self-control and lifestyle in shaping Sharia financial behavior, with the impact of self-control being stronger when religiosity is high. Therefore, promoting financial literacy and strengthening religious values among young workers is essential to encourage more prudent financial behavior in accordance with Sharia principles

Keywords*: self-control, lifestyle, religiosity, Sharia financial behavior, young workers*

1. INTRODUCTION

In the modern era, individuals strive to earn income through employment. However, as income increases, the tendency to spend excessively also rises, despite the many needs that must be addressed. This underscores the importance of understanding financial behavior, so individuals can manage their finances effectively. According to Danes & Haberman (2007), sound financial planning is crucial for ensuring the future financial stability of individuals and families. Financial problems affect diverse social groups, including young workers who have just entered the workforce. According to the Otoritas Jasa Keuangan (OJK), young workers are particularly vulnerable to financial challenges due to insufficient income and poorly managed lifestyles. During the transition from financial dependence on parents to financial independence, many young workers make mistakes in managing their finances, such as uncontrolled spending and inadequate savings habits. The financial difficulties experienced by young workers are often

not only due to low income but also to a lack of understanding of proper financial management. Poor skills in managing expenses and investments are significant factors contributing to their financial struggles. Many are caught in a consumptive lifestyle that is misaligned with sound long-term financial planning. Self-control is one of the key factors that influences an individual's financial behavior.

Self-control refers to the ability to resist impulses and regulate desires, including in financial matters. Nofsinger (2001) emphasizes that good self-control enables individuals to manage their finances more wisely, not only prioritizing short-term needs but also considering the long-term consequences of their spending. Strong self-control helps individuals avoid consumptive behavior and excessive spending.

Lifestyle plays a significant role in financial behavior. Lifestyle reflects the pattern of living that is expressed through an individual's activities, interests, and opinions, which in turn influence how they spend money and allocate their financial resources

(Kanserina et al., 2015). According to Damsar (2002), lifestyle is often influenced by social and economic groups that affect consumption preferences. A poorly managed lifestyle can increase the risk of poor financial behavior. Lifestyle reflects an individual's spending habits and the extent to which they engage in the consumption of goods or services. Aside from self-control and lifestyle, religiosity also significantly influences Sharia financial behavior. Religiosity, as a personal relationship with God, not only affects spiritual practices but also governs daily actions, including financial management. Fauzan (2013) explains that religiosity guides individuals to act according to religious teachings, which include the principles of prudence, fairness, and avoiding riba in financial decisions. Religiosity directs individuals to manage their financial resources carefully, in accordance with the values of their faith. Religious individuals tend to have a higher awareness of financial responsibility, both to themselves, to God, and to society.

This study aims to examine the impact of self-control and lifestyle on Sharia financial behavior among young workers in Klaten, as well as the role of religiosity as a moderating variable in this relationship. The research seeks to provide deeper insights into the significance of self-control, a healthy lifestyle, and religiosity in shaping financial behavior that adheres to Sharia principles. Based on this framework, the following hypotheses are proposed:

Hypothesis 1: Self-control affects Sharia financial behavior among young workers.

Hypothesis 2: Lifestyle affects Sharia financial behavior among young workers.

Hypothesis 3: Religiosity affects Sharia financial behavior among young workers.

Hypothesis 4: Religiosity moderates the relationship between self-control and Sharia financial behavior.

Hypothesis 5: Religiosity moderates the relationship between lifestyle and Sharia financial behavior.

2. RESEARCH METHODOLOGY

This research adopts a quantitative approach using a survey method to examine the impact of self-control, lifestyle, and religiosity on Sharia financial behavior using the SmartPLS analysis tool. The population in this study consists of young workers in Klaten aged between 20 and 35 years who have been working for at least one year. The sample was determined using purposive sampling, with a total of 150 respondents selected based on criteria relevant to the research objectives. The total number of respondents in this study is 150, with the following characteristics: based on gender, there are 86 females and 64 males. In terms of age, 11 respondents are aged between 16-20 years, 107 respondents are aged between 21-25 years, and 32 respondents are aged between 26-30 years. Based on marital status, 126 respondents are unmarried, and 24 respondents are married. In terms of educational level, 67 respondents have completed high school, 12 have a diploma, and 71 hold a bachelor's degree. Regarding employment, 10 respondents work as laborers, 88 respondents work in the private sector, 17 are entrepreneurs, 7 are civil servants, and 28 respondents are employed in other occupations.

The research instrument used is a questionnaire divided into four main sections: self-control, lifestyle, religiosity, and Sharia financial behavior. Self-control was measured using indicators adapted from Tangney et al., (2004), covering self-discipline, impulse control, and healthy behavior patterns. Lifestyle was measured using scales based on activities, interests, and opinions (Kanserina et al., 2015). Religiosity was measured using dimensions of faith, practice, religious knowledge, experience, and consequences (Nasoetion et al., 2001). Sharia financial behavior was measured based on indicators that include managing expenses, avoiding riba, and making investments in line with Sharia principles. Each item in the questionnaire was measured using a 5-point Likert scale, ranging from strongly disagree (1) to strongly agree (5).

Data collected from the questionnaires were analyzed using SmartPLS, which allows for path analysis to examine relationships between variables. This method was chosen because of its ability to test both direct and moderating effects simultaneously. Hypotheses were tested by examining path coefficient values, t-statistics, and p-values, with a significance level of 0.05. In addition, validity and reliability tests were conducted to ensure the accuracy of the instruments in measuring the variables. The hypotheses tested include the direct effects of self-control and lifestyle on Sharia financial behavior, as well as the role of religiosity as a moderating variable in these relationships. Using SmartPLS, the results provided deep insights into how self-control, lifestyle, and religiosity influence Sharia financial behavior among young workers in Klaten.

3. RESULT AND DISCUSSION
3.1. Research Results
Measurement Model Testing (Outer Model)

The measurement model (outer model) testing was conducted to demonstrate how each indicator relates to its latent variable. The outer model testing is carried out to analyze the validity and reliability of variable indicators through tests of convergent validity, discriminant validity, and composite reliability. The results of the measurement model testing (outer model/measurement model) are presented as follows:
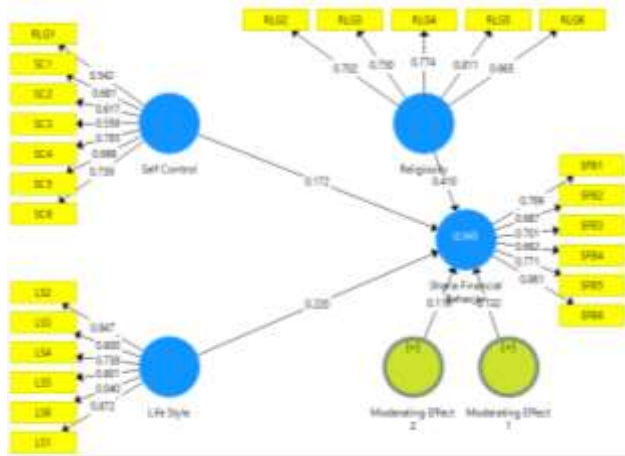

Figure 3.1 Measurement Model Testing

Convergent Validity

Convergent validity refers to the value of the loading factor on the latent variable with its indicators, which can be seen from the correlation between the item score/indicator and the construct score. A small convergent validity value indicates that the indicator on the reflective construct does not have a positive correlation, making the construct unsuitable for use in the path model. An individual reflective measure is considered valid if the loading factor is greater than 0.50 and the AVE (Average Variant Extracted) is ≥ 0.50 for the construct being measured (Ghozali & Latan, 2015). The results of the convergent validity test are shown in Table 3.1 below:

Table 3.1 Convergent Validity Results

Variable	Indicator	Factor Loading	AVE	
Self-control	SC1	0,701	0,554	Valid
	SC2	0,703		Valid
	SC3	0,714		Valid
	SC4	0,785		Valid
	SC5	0,724		Valid
	SC6	0,739		Valid

Variable	Indicator	Factor Loading	AVE	
Lifestyle	LS1	0,872	0,551	Valid
	LS2	0,847		Valid
	LS3	0,800		Valid
	LS4	0,738		Valid
	LS5	0,801		Valid
	LS6	0,540		Valid
Religiosity	RLG1	0,542	0,545	Valid
	RLG2	0,702		Valid
	RLG3	0,730		Valid
	RLG4	0,774		Valid
	RLG5	0,811		Valid
	RLG6	0,665		Valid
Sharia Financial Behavior	SFB1	0,769	0,555	Valid
	SFB2	0,687		Valid
	SFB3	0,701		Valid
	SFB4	0,662		Valid
	SFB5	0,771		Valid
	SFB6	0,861		Valid

Source: Processed Primary Data, 2024

Based on Table 3.1, it can be seen that all indicators in the research variables meet the requirements for convergent validity, as the factor loadings exceed 0.50 and the AVE values are greater than 0.50.

Composite Reliability

Composite reliability is used to assess the reliability of a construct by measuring the internal consistency of the indicators forming the construct. The reliability test is conducted to ensure the accuracy, consistency, and precision of the instrument in measuring a construct. The reliability of a construct can be measured in two ways: using Cronbach's Alpha and Composite Reliability. The results of the reliability testing are presented in Table 3.2 below:

Table 3.2 Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	
Lifestyle	0,793	0,862	Reliable
Religiosity	0,790	0,856	Reliable
Self-control	0,788	0,846	Reliable
Sharia Financial Behavior	0,839	0,881	Reliable

Source: Processed Primary Data, 2024

From Table 3.2, it can be seen that all variables in the reliability test, whether using Cronbach's Alpha

or Composite Reliability, have values greater than 0.70. Therefore, it can be concluded that the tested variables are valid and reliable, allowing for the continuation of structural model testing.

Structural Model Analysis (Inner Model)

The evaluation of the structural model (inner model) aims to predict the relationships between - latent variables. The structural model is evaluated with a fit test using indicators such as SRMR (Standardized Root Mean Square Residual), d_ULS (Unweighted Least Squares discrepancy), d_G (Geodesic discrepancy), and Chi-Square.

Table 3.3 Model Fit Test Results

	Saturated Model	Estimated Model
SRMR	0,092	0,091
d_ULS	2,537	2,470
d_G	0,767	0,767
Chi-Square	580,868	574,388

Source: Processed Primary Data, 2024

The model testing results using Smart PLS indicate several indicators that can be used to assess model fit. The SRMR value for the Saturated Model is 0.092, and for the Estimated Model, it is 0.091, which approaches the threshold of 0.08 or 0.10, suggesting an acceptable fit but still requiring improvements to enhance model fit. The d_ULS indicator, which measures model discrepancy, shows a value of 2.537 for the Saturated Model and 2.470 for the Estimated Model, indicating that the Estimated Model has a slightly better fit compared to the Saturated Model. For the d_G indicator, both models show the same value, 0.767, indicating no difference in model fit between the Saturated and Estimated Models for this index. Meanwhile, the Chi-Square results show that the Estimated Model (574.388) has a slightly lower value than the Saturated Model (580.868), which means that the Estimated Model provides a marginally better fit to the observed data. In conclusion, the model fit test results indicate that the Estimated Model is slightly better than the Saturated Model based on several indicators such as SRMR, d_ULS, and Chi-Square, demonstrating an optimal fit.

Hypothesis Testing

Hypothesis testing is used to determine the influence of each exogenous variable on the endogenous variable by employing the bootstrapping method. The decision to accept or reject a hypothesis is based on the significance value (P-Value) and the T-table value. The criteria for accepting or rejecting a hypothesis are as follows: if the t-statistic value > 1.96 and the p-value < 0.05 (5%), the hypothesis is accepted; conversely, if the t-statistic value < 1.96 and/or the p-value > 0.05 (5%), the hypothesis is rejected. The results of the hypothesis testing are shown in Table 4.34 below:

Table 3.4 Hypothesis Testing

Hypothesis	Original Sample	T-Statistics	P-Values	
Life Style -> Sharia Financial Behavior	0,220	2,451	0,015	Positive Significant
Self-control -> Sharia Financial Behavior	0,172	2,325	0,020	Positive Significant
Religiosity -> Sharia Financial Behavior	0,410	4,343	0,000	Positive Significant
Self-control * Religiosity -> Sharia Financial Behavior	0,132	2,134	0,033	Positive Significant
Life Style * Religiosity -> Sharia Financial Behavior	0,119	1,361	0,174	Positive Not Significant

Source: Processed Primary Data, 2024

3.2. Discussion
3.2.1. Lifestyle significantly and positively influences Sharia Financial Behavior

The results of hypothesis testing show that lifestyle significantly and positively influences Sharia financial behavior, with a path coefficient of 0.220, a t-statistic value of 2.451 (greater than 1.96), and a p-value of 0.015 (less than 0.05). This indicates that the more positive a person's lifestyle, the better their Sharia financial behavior. In the context of the previously discussed theory, lifestyle reflects an individual's way of life, expressed through their activities, interests, and opinions, which influence how they manage finances, including expenditures and resource allocation (Kanserina et al., 2015). A good lifestyle, where one adjusts their spending to

match their needs, contributes to more prudent financial behavior in line with Sharia principles. This aligns with the view that Sharia financial behavior requires awareness in financial management, not only focusing on short-term needs but also considering long-term welfare and adherence to Sharia values. With a positive path coefficient, this result supports the theory that lifestyle not only reflects a person's consumptive behavior but also how they manage their financial resources. A healthy lifestyle, characterized by good expenditure management, positively influences an individual's Sharia financial behavior, which emphasizes responsibility, transparency, and adherence to Islamic principles in financial management.

3.2.2. Self-control positively and significantly influences Sharia Financial Behavior.

The results of hypothesis testing show that self-control positively and significantly influences Sharia financial behavior, with a path coefficient of 0.172, a t-statistic of 2.325 (greater than 1.96), and a p-value of 0.020 (less than 0.05). Based on previous theoretical frameworks, self-control refers to a person's ability to regulate and manage desires, particularly concerning financial expenditures. Individuals with good self-control do not only prioritize short-term desires but also consider the long-term impacts of every financial decision (Nofsinger, 2001). In the context of Sharia financial behavior, self-control is critical because Sharia finance emphasizes responsible financial management in line with religious values, including avoiding waste, interest (riba), and unnecessary expenditures (Nuryana & Wicaksono, 2020). The positive path coefficient supports the theory that good self-control results in more prudent financial behavior aligned with Sharia principles. Individuals with strong self-control tend to be more cautious in managing expenditures and more likely to prioritize needs over desires. This is crucial in the context of Sharia finance, which demands responsibility in the use of financial resources, maintaining balance between worldly and spiritual needs, and ensuring all financial decisions align with Islamic teachings. These results are also consistent with the findings of Tangney et al., (2004), which state that good self-control includes discipline, non-impulsive actions, and healthy behavior patterns. In the context of Sharia financial behavior, self-control plays a key role in ensuring individuals manage their finances wisely, avoid unnecessary expenditures, and ensure that funds are used for lawful and beneficial purposes. This shows that strong self-control encourages individuals to exhibit more balanced financial behavior in accordance with Sharia principles.

3.2.3. Religiosity positively and significantly influences Sharia Financial Behavior

The results of hypothesis testing show that religiosity positively and significantly influences Sharia financial behavior, with a path coefficient of 0.410, a t-statistic of 4.343 (greater than 1.96), and a p-value of 0.000 (less than 0.05). This indicates that the hypothesis stating religiosity positively predicts Sharia financial behavior is accepted. Religiosity, as discussed in previous theories, represents a person's personal relationship with God that encourages individuals to act in accordance with religious teachings, including in financial management. As explained by Fauzan (2013) and Suhardiyanto (2001), religiosity not only governs an individual's spiritual relationship with God but also guides their behavior in everyday life, including how they manage financial resources more cautiously, according to religious principles. Religiosity in Sharia finance requires individuals to act wisely in managing finances, avoiding interest (riba), being just, and maintaining a balance between worldly and spiritual needs. These results show that the higher a person's level of religiosity, the better their Sharia financial behavior. This is in line with the views of Ancok & Suroso (2008), which state that religiosity is not only related to ritual worship but also promotes more responsible daily behavior, including in financial management. The large and significant path coefficient (0.410) indicates that religiosity has a strong influence on Sharia financial behavior. This means that individuals with good religious understanding and who consistently practice their religious values tend to manage their finances more wisely and in accordance with Sharia principles. This includes aspects such as controlling expenditures, avoiding unethical financial practices, and financial planning that is not only focused on material gain but also on blessings and long-term welfare. Additionally, these findings are consistent with the views of Nasoetion et al., (2001), which state that the dimensions of religiosity include faith (Iman), practice (Islam), excellence (Ihsan), knowledge, and behavior (Amal), all of which contribute to ethical and responsible financial behavior. The dimensions of belief and religious practice play a significant role in ensuring that every

financial decision aligns with religious teachings and provides long-term benefits. This finding reinforces the importance of religiosity in shaping financial behavior in line with Islamic principles.

3.2.4. Self-control positively and significantly influences Sharia Financial Behavior moderated by Religiosity

The results of hypothesis testing show that self-control positively and significantly influences Sharia financial behavior when moderated by religiosity, with a path coefficient of 0.132, a t-statistic of 2.134 (greater than 1.96), and a p-value of 0.033 (less than 0.05). Therefore, the hypothesis that self-control influences Sharia financial behavior moderated by religiosity is accepted. Self-control is the ability of individuals to control desires and manage financial behavior wisely (Nofsinger, 2001). Individuals with good self-control are more likely to avoid impulsive consumption and focus on prudent financial management. However, the influence of self-control on Sharia financial behavior does not stand alone. This study shows that religiosity plays a crucial role in strengthening the influence of self-control on Sharia financial behavior. As explained by Fauzan (2013) and Suhardiyanto (2001), religiosity refers to a person's personal relationship with God that guides them to live according to religious teachings. When a person's religiosity is strong, they tend to be more cautious in managing their finances, not only from a rational perspective but also from a spiritual one. Religiosity encourages individuals to avoid financial behavior that is not in line with Islamic teachings, such as wastefulness or engaging in interest-based transactions, and to focus more on actions that bring blessings and long-term benefits. With the moderation of religiosity, individuals with good self-control are further encouraged to manage their finances according to Sharia principles. Religiosity acts as a strengthening factor that maximizes the potential of self-control in influencing Sharia financial behavior. As described by Nasoetion et al., (2001), the dimensions of religiosity include faith, practice, religious knowledge, and consequences, all of which directly impact how individuals make financial decisions. Individuals with high religiosity are more consistent in applying self-control, ensuring that their financial behavior is more aligned with Islamic values. This finding is also consistent with theories that suggest good self-control enables individuals to act more wisely in financial management, especially when supported by a strong

understanding of religion. The combination of self-control and religiosity results in more stable financial behavior, in line with Sharia principles, where financial management is not only focused on material gain but also on spiritual and social responsibilities. This study confirms the importance of religiosity in strengthening the relationship between self-control and Sharia financial behavior, supporting more responsible financial management aligned with Islamic values.

3.2.5. The influence of lifestyle on Sharia Financial Behavior moderated by Religiosity is not significant

The results of hypothesis testing show that the influence of lifestyle on Sharia financial behavior moderated by religiosity is not significant, with a path coefficient of 0.119, a t-statistic of 1.361 (less than 1.96), and a p-value of 0.174 (greater than 0.05). Therefore, the hypothesis stating that lifestyle influences Sharia financial behavior moderated by religiosity is rejected. Lifestyle describes the behavioral patterns of individuals in allocating time and financial resources, influenced by their activities, interests, and opinions (Kanserina et al., 2015). Lifestyle, in the context of Sharia finance, encompasses how a person manages their spending according to Sharia principles. However, in this test, there is no evidence that religiosity significantly strengthens or moderates the relationship between lifestyle and Sharia financial behavior. The rejection of this hypothesis may be due to the fact that an individual's lifestyle is heavily influenced by external factors such as social, economic, and cultural trends, which may play a more dominant role in shaping consumption and financial behavior than religiosity. Lifestyle is often influenced by in-group status (Weber, 2002), which creates collective preferences for consumption and resource use. Therefore, even if a person's religiosity is high, their lifestyle may still be shaped by social preferences that do not fully align with Sharia financial principles. Furthermore, religiosity may not directly moderate the relationship between lifestyle and Sharia financial behavior because lifestyle tends to be more flexible and quickly changes in response to the individual's social and economic conditions. In this case, religiosity may play a more direct role in influencing financial behavior rather than acting as a moderating variable in the relationship between lifestyle and Sharia financial behavior. Thus, these results indicate that religiosity

does not significantly moderate the influence of lifestyle on Sharia financial behavior. This suggests that even if individuals have high religiosity, their lifestyle may not always align with Sharia financial behavior, particularly if external factors play a more dominant role in influencing their spending patterns. The rejection of this hypothesis underscores the importance of understanding the complex dynamics of lifestyle and its role in financial behavior.

4. CONCLUSION AND RECOMMENDATION
4.1. Conclusions

Based on the hypothesis testing results, the following conclusions can be drawn:

a. Lifestyle has a significant and positive effect on Sharia financial behavior. This indicates that individuals with better lifestyle management tend to demonstrate better financial management practices in accordance with Sharia principles.

b. Self-control significantly and positively influences Sharia financial behavior. Individuals with high self-control are more likely to manage their finances prudently, avoiding wasteful expenditure and adhering to halal investments.

c. Religiosity has a significant and positive effect on Sharia financial behavior. Higher religiosity levels encourage individuals to manage their finances according to Islamic principles, ensuring transparency, fairness, and compliance with Islamic teachings.

d. Religiosity moderates the influence of self-control on Sharia financial behavior. When religiosity is strong, the effect of self-control in shaping responsible Sharia financial behavior is further enhanced.

e. Religiosity does not significantly moderate the influence of lifestyle on Sharia financial behavior. Despite high religiosity, external factors such as social and economic influences may dominate an individual's financial lifestyle choices, which do not always align with Sharia principles.

4.2. Recommendations

a. Improving Sharia Financial Literacy: It is essential for the government and Islamic financial institutions to enhance financial literacy programs that focus on the importance of self-control and the role of a balanced lifestyle in managing finances responsibly. These programs should particularly target young workers who are prone to financial difficulties.

b. Strengthening Religious Values in Financial Education**: Financial education programs should incorporate elements of religiosity, enabling individuals to understand the importance of financial management that is aligned with both material and spiritual values. This includes emphasizing the importance of Sharia-compliant financial management and its long-term benefits.

c. Promoting a Balanced Lifestyle: Although religiosity does not moderate the relationship between lifestyle and Sharia financial behavior, young workers should be encouraged to adopt a balanced and sustainable lifestyle. This involves making mindful financial decisions, avoiding excessive consumption, and aligning spending behavior with Sharia principles.

d. Developing Self-Control Programs: Young workers who are vulnerable to financial problems should participate in programs aimed at enhancing self-control, particularly in terms of financial management. These programs can include training in personal financial management and responsible income allocation, helping individuals to make wiser financial decisions.

By implementing these recommendations, it is hoped that individuals, especially young workers, will gain a better understanding of the importance of managing their finances wisely and in accordance with Sharia principles, and will be better equipped to face financial challenges in the modern era.

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