
Managing Personal Finance: The Role of Spiritual and Financial Knowledge

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Abstract

Managing personal finance (financial management behaviour) is a person's expertise in arranging, planning, budgeting, checking, managing, controlling, searching and storing daily financial funds. Spiritual intelligence and financial knowledge have relevancy in influencing financial management. This study aims to find out how the influence of spiritual intelligence and financial knowledge on personal financial management in Students of the Faculty of Economics, Business, and Tourism, University of Indonesia Hindu. The research sample was 100 people by using the simple random sampling method. The results of data analysis based on multiple linear regression test found that partially spiritual intelligence has positive implications for the management of personal finance. Financial knowledge variables have positive implications for managing personal finance.

Keywords: Spiritual Intelligence; Financial Knowledge; Managing Personal Finance

I. INTRODUCTION

Financial behaviour, its development in the world of business and academia began in 1990 which the development of finance behaviour is characterized by the presence of someone's behaviour in the process of making the decision (Ida & Dwinta, 2010). Financial behaviour should lead to responsible financial behaviour so that all finances both individuals and families can be managed properly. The financial behaviour of the Indonesian people generally tends to be consumptive, so that then raises a variety of other irresponsible financial behaviours such as lack of savings, investment, emergency fund planning, pension funds and budgeting for the future.

Financial studies in the field often discuss issues related to individual finances which are known as personal finance. (Nidar & Sandi, 2012) stated that several studies have examined a lot of problems in the financial sector both in the corporate sector and the public financial sector, but there are still few studies that examine the problem of personal financial management of students at a University in Indonesia. Personal financial literacy is an important element in making financial decisions in the field of managing personal finance in improving welfare for the realization of financial freedom.

Managing personal finance (financial management behaviour) is a person's expertise in arranging, planning, budgeting, checking, managing, controlling, searching and storing daily financial funds (Kholilah & Iramani, 2013). College period is a transition period or an individual transition period from adolescents to adults. The situation whose far away from parents urges students to conduct financial management wisely, independently and responsibly. Students who are in transition will shape themselves into good people in the future. If students are not provided with sufficient knowledge in the financial field and the ability to manage money well, what happens is the student's mistakes in managing his personal finances. For students, managing personal finance is not an easy thing to do because financial problems are complex hence most students do not yet have income, the reserve funds are also limited to use every month, as well as the consumptive behavioural phenomena that develop.

Student life is often in contrast to the financial condition of the family finance, but they force themselves to be comparable to other people around them who are already well-established in the economy. Students who have high spiritual intelligence will distinguish themselves from others, which they will be able to behave and behave positively in every decision taken. If understood carefully and thoroughly, spiritual intelligence will have a good impact on a person because it will

lead to positive attitudes in themselves such as responsibility, independence, honesty, and optimizing freedom in financial management. Spiritual intelligence is different from emotional intelligence and intellectual intelligence.

Spiritual intelligence is a person's ability to find solutions to problems (Soebyakto & Ming, 2012). Spirituality does not have to be associated with someone's closeness to the divine aspect, because even a humanist or atheist can have a high spirituality. Spiritual intelligence has more to do with the enlightenment of the soul. (Ahmadian, Hakimzadeh, & Kordestani, 2013) define spiritual intelligence as an ability in a person to build dreams and provide the power of desire to fulfil those dreams. People who have high spiritual intelligence are able to interpret life by giving positive meaning to every event, problem, and even suffering experienced. By giving positive meaning will be able to arouse the soul and carry out positive behaviour and actions.

(Malik & Tariq, 2016) in their study revealed that spiritual intelligence plays a positive and significant role in the quality of someone's work. (Karvof, 2010) said that spiritual intelligence is needed in managing money (personal finance) because it can cause gratitude, joy and clarity of mind in a person. Clarity of mind will make someone thinks wisely and manifest how to manage money properly. Then spiritual intelligence is needed in personal financial management. (Sina & Noya, 2012) state that there is a significant but not significant influence between spiritual intelligence on students' personal financial management.

Management of personal finance is also determined by the financial knowledge possessed by each individual. (Cummins, Haskell, & Jenkins, 2009) revealed that a person's ability to manage finances is one of the important factors to achieve success in life so that the knowledge of good and right financial management becomes important for members of society, especially individuals. Knowledge refers to what individuals know about problems in personal finance, as measured by their level of knowledge about various concepts of personal finance. Financial knowledge is someone's mastery of various things about the world of finance (Kholilah & Iramani, 2013). Current developments refer to knowledge about the finance which was introduced in various levels of education. There are various sources of knowledge that can be obtained, including formal education, such as in lectures, seminars and training class outside of school, as well as informal sources, such as from parents, siblings, friends, and work environment.

(Willis, 2011) in his research stated that effective financial education will concern with financial behaviour that will improve welfare. (Christian, Farida, & Ihsan, 2016) stated that financial education has an effect on managing personal finance in achieving financial satisfaction. This is also supported by the research conducted by (Andrew & Nanik, 2014) that there is significant relevancy between financial knowledge and financial behaviour which the higher a person's financial knowledge is owned, the wiser it will be in financial management. As with the research conducted by (Nababan & Sadalia, 2013) which stated that a person's behaviour in managing money is not always influenced by the level of financial knowledge possessed, because there may be other factors that affect the management of individual finances such as psychological, emotional, intellectual, intellectual, spiritual, self-efficacy, etc.

The Indonesian Hindu University, in this case, is the Faculty of Economics, Business and Tourism always instilled spiritual intelligence and provides financial knowledge to students to support good personal financial management. However, this has not been reflected in the life of students, which is they do not have savings, reserve funds, and tend towards a consumptive lifestyle. Thus it is important to know whether spiritual intelligence and knowledge have a significant influence on managing the personal finances of students in the Faculty of Economics, Business, and Tourism of the Hindu University of Indonesia, or there are other factors that influence it more. The motivation of this research is to find out how the influence of spiritual intelligence and financial knowledge on the management of personal finance. Based on these explanations, the research hypothesis can be formulated from each independent variable, namely: Spiritual intelligence and Financial knowledge has positive implications for personal finance management.

This research has limitations in the range of samples which are only for students in the Faculty of Economics, Business, and Tourism, University of Hindu Indonesia. The subsequent research can add to the sample taken, and other factors that are thought to influence student financial management such as emotional intelligence, peers, and others need to be added.

II. LITERATURE REVIEW

Managing personal finance (financial management behaviour) is a person's expertise in regulating, planning, budgeting, checking, managing, controlling, searching and storing daily financial funds (Kholilah & Iramani, 2013). The management of personal finance is someone's financial responsibility regarding the way of managing their finances which are considered the most productive.

Spiritual intelligence according to (Emmons, 2000) is the use of adaptive spiritual information to facilitate daily problem solving and achieving goals. There is five spiritual intelligence, they are: 1) Capacity to transcend physical 2) Ability to experience awareness in high condition, 3) Ability to sanctify daily experiences 4) Ability to utilize spiritual resources to solve problems and 5) Capacity to be virtuous. (Zohar, 2000) introduces a book entitled "Spiritual Intelligence: The Ultimate Intelligence" which defines spiritual intelligence as intelligence which someone can access the meaning of vision and core values of his life. (Ahmadian et al., 2013) define spiritual intelligence as an ability in a person to build a dream and also provide the power to fulfil that dream. Meanwhile, (Alam, 2014) argues that spiritual intelligence is an approach of problem-solving to someone who focuses on ethical values, cognitive and emotional intelligence.

Financial knowledge is someone's mastery of various things about the world of finance (Kholilah & Iramani, 2013). (Khan, Rothwell, Cherney, & Sussman, 2017) suggested that financial knowledge is someone's understanding of financial problems. Individuals must be aware of the micro and macro-economic environment and understand about problems finance basic every day such as savings, investment, credit, interest rates, inflation, and pricing of consumer products. Financial knowledge is a conceptual definition of financial literacy. Financial literacy describes financial education programs by learning a certain skill so that individuals have the ability to control their financial future.

III. METHOD

This research is an associative study to discover the influence of spiritual intelligence and financial knowledge on personal financial management. Data collection is done by using the questionnaire method, which the questionnaire is distributed to students in the Faculty of Economics, Business, and Tourism in March-April 2019. The sample of the study was 100 people using the simple random sampling method. Multiple linear regression analysis is an analytical technique used in this study to solve existing research problems.

The management variable of financial behaviour uses 4 indicators with 12 questions. The spiritual intelligence variable uses 9 indicators with 15 questions. Meanwhile, the financial knowledge variable uses 13 indicators with 29 questions. These variables will be measured by using a questionnaire with 4 points Likert scale.

Table 1
Research Instrument

	No	Indicator
Management Financial Behaviour (Dew and Xiao, 2011).	1	Consumption
	2	Cash Flow Management
	3	Savings and Investment
	4	Credit Management
Spiritual Intelligence (Zohar and Marshaall in Zakiah, 2013)	1	Ability to behave flexibly
	2	Self-high awareness
	3	Ability to face and to utilize sufferings
	4	Ability to face and to pass pains
	5	Reluctance to cause unnecessary losses
	6	Life quality inspired by vision and value
	7	Think holistic
	8	Tendency to ask
	9	Independent Field

Financial Knowledge (Zenika, 2015)	1	Finance management knowledge
	2	Knowledge of finance planning
	3	Knowledge of expenditure and income
	4	Knowledge of money and asset
	5	Knowledge of interest rate
	6	Knowledge of credit
	7	Basic knowledge of insurance
	8	Knowledge of various types of insurance
	9	Basic knowledge of investment
	10	Knowledge of deposit investment
	11	Knowledge of investment in stock
	12	Knowledge of investment in bonds
	13	Knowledge of investment on property

IV. RESULT AND DISCUSSION

Validity Test

Validity testing is done to test the extent to which the accuracy of a measuring instrument can reveal the concept of an event being measured. Based on the results of validity test data processing in table 1, it can be explained that all questions for all variables, namely management financial behaviour variables used 4 indicators with 12 questions, spiritual intelligence variables used 9 indicators with 15 questions and financial knowledge variables used 13 indicators with 29 questions are able stated valid because the loading factor value is bigger than 0.3 and significant at $\alpha = 0.05$.

Table 2
Validity Test

Num	Variable	Question Item	Validity	
			Coefficient	Info
1	<i>Spiritual Intelligence</i> (X1)	X.1.1.	0,341	Valid
		X.1.2.	0,522	Valid
		X.1.3.	0,508	Valid
		X.1.4.	0,440	Valid
		X.1.5.	0,373	Valid
		X.1.6.	0,501	Valid
		X.1.7.	0,557	Valid
		X.1.8.	0,477	Valid
		X.1.9.	0,504	Valid
		X.1.10.	0,395	Valid
		X.1.11.	0,305	Valid
		X.1.12.	0,366	Valid
		X.1.13.	0,514	Valid
		X.1.14.	0,431	Valid
		X.1.15.	0,535	Valid
2	<i>Financial Knowledge</i> (X2)	X2.1.	0,433	Valid
		X2.2.	0,573	Valid
		X2.3.	0,602	Valid
		X2.4.	0,598	Valid
		X2.5.	0,663	Valid
		X2.6.	0,385	Valid
		X2.7.	0,546	Valid
		X2.8.	0,312	Valid
		X2.9.	0,667	Valid
		X2.10.	0,596	Valid
		X2.11.	0,673	Valid
		X2.12.	0,551	Valid
		X2.13.	0,600	Valid
		X2.14.	0,598	Valid
		X2.15.	0,531	Valid
X2.16.	0,648	Valid		
X2.17.	0,693	Valid		
X2.18.	0,618	Valid		
X2.19.	0,415	Valid		
X2.20.	0,513	Valid		

	X2.21.	0,528	Valid	
	X2.22.	0,692	Valid	
	X2.23.	0,673	Valid	
	X2.24.	0,719	Valid	
	X2.25.	0,598	Valid	
	X2.26.	0,690	Valid	
	X2.27.	0,699	Valid	
	X2.28.	0,597	Valid	
	X2.29.	0,569	Valid	
3	Management Financial Behavior (Y)	Y.1.	0,350	Valid
		Y.2.	0,394	Valid
		Y.3.	0,490	Valid
		Y.4.	0,413	Valid
		Y.5.	0,612	Valid
		Y.6.	0,523	Valid
		Y.7.	0,536	Valid
		Y.8.	0,316	Valid
		Y.9.	0,555	Valid
		Y.10.	0,642	Valid
		Y.11.	0,571	Valid
		Y.12.	0,649	Valid

Source: Processed Data, 2019

Reliability Test

Reliability test was tested by looking at Cronbach Alpha coefficient results, if Cronbach Alpha > 0.6, the research instrument from the construct can be said to be consistent or reliable. Based on the results of data processing by using the SPSS (Statistical Product and Service Solutions) for Windows Version 16.00 program, in table 2 it can be explained that the statistical test results showed that all indicators used to reflect the examined construct as indicated by the Cronbachs Alpha value is bigger than 0.60, it means that all indicators measured are reliable.

Table 2
Variable Reliability Test Result

Num	Construct	Cronbach's Alpha	N of Items	Info
1	<i>Spiritual intelligence (X1)</i>	0,708	16	Reliable
2	<i>Financial knowledge (X2)</i>	0,750	30	Reliable
3	Management <i>financial behavior (Y)</i>	0,720	13	Reliable

Source: Processed Data, 2019

Data Normality Test

The test of data normality in the study is based on the Kolmogorov-Smirnov test. Based on the Kolmogorov-Smirnov test output presented in table 3, it can be seen that Unstandardized Residual spiritual intelligence significance value and financial knowledge variables on the management financial behaviour are 0.882 so it can be concluded that the data normally and properly distributed or fulfilling multiple linear regression test requirements.

Table 3
Data Normality Test Result
Unstandardized Residual

N	100
Normal Parameters	Mean .0000000
	Std. Deviation 2.92706638
Most Extreme Differences	Absolute .059
	Positive .037
	Negative -.059
Kolmogorov-Smirnov Z	.587
Asymp. Sig. (2-tailed)	0.882
a. Test distribution is Normal.	

Source: Processed Data, 2019

Multicollinearity Test

The calculation results of the multicollinearity test can be seen in appendix table 4 below. The results stated that all independent variables do not correlate with each other. While the value of Variance Inflation Factor (VIF) showed all the independent variables have a VIF value <10 and a Tolerance value > 0.10, it can be concluded that there is no multicollinearity between the independent variables in the model.

Table 4
Multicollinearity Test Result

Num	Variabel	Tolerance	VIF	Info
1	Spiritual intelligence (X1)	0,644	1,552	Bebas Multikolinieritas
2	Financial knowledge (X2)	0,644	1,552	Bebas Multikolinieritas

Source: Processed Data, 2019

Heteroscedasticity Test

To know the existence of heteroscedasticity, in this study a scatterplot graph is used as a reference. In the picture appendix, Scatterplot Dependent Y variable shows that the dependent variable is a management financial behaviour that is shown by points spread below and above zero and not forming a specific pattern. Thus it can be said that heteroscedasticity does not occur in the regression model, so it is feasible to use it to predict management financial behaviour based on independent spiritual intelligence variables and financial knowledge variables.

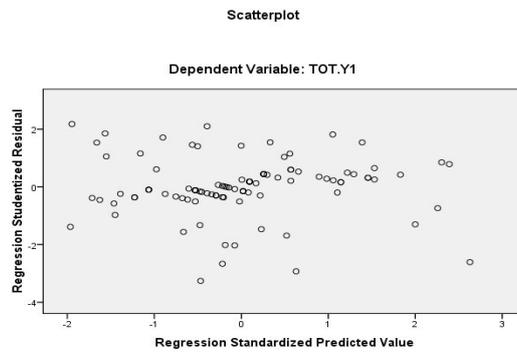


Figure 1
Heteroscedasticity Test Results

Coefficient of Determination

Based on the calculation results of the summary model in appendix table 5, the Determination Coefficient obtained by the adjusted R2 is 0.352 p. This means that 35.2% of the variation in management financial behaviour can be explained by variations in the independent variables of spiritual intelligence and financial knowledge variables while the remainder is explained by other causes outside the model.

Table 5
Coefficient of Determination Test Result

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.604 ^a	0.365	0.352	2.60916

Source: Processed Data, 2019

Test Model (Test F Statistic)

Based on the testing with SPSS (Statistical Product and Service Solutions), the Anova test output was obtained in table 6 of the Anova test. Based on the results of the Anova test or the F test between spiritual intelligence and financial knowledge variables on the financial behaviour management variable, the calculated F value is 27.916 with a significance probability level of 0.000 so it can be concluded that the research model is proper or fit.

Table 6
ANOVA Test Result

		ANOVA				
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	380.092	2	190.046	27.916	0.000
	Residual	660.348	97	6.808		
	Total	1040.440	99			

Source: Processed Data, 2019

Hypothesis testing

The statistical tool used to test the hypothesis is multiple linear regression. The multiple linear regression equation is used to know how much the influence of the independent spiritual intelligence variable and financial knowledge variables on management financial behaviour. Based on the processing of data, it is obtained the regression results in table 7 with the MFB regression equation = 0.210 SI + 0.455 KF as follows:

Table 7
Hypothesis Test Result

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	19.713	3.178		6.202	.000
	SI (X1)	.172	.083	0.210	2.085	.040
	KF (X2)	.146	.032	0.455	4.515	.000

Source: Processed Data, 2019

Effect of Spiritual Intelligence on Management Financial Behaviour.

From the calculation results, it was obtained the value of spiritual intelligence t arithmetic on financial behaviour management is 2.085 with a significance level of 0.040. With significance, value is less than 0.05, so it can be concluded that the variable of spiritual intelligence has positive and significant implications for management financial behaviour. This shows that the increase in spiritual intelligence will increase management financial behaviour.

Spiritual intelligence which is an intelligence possessed by an individual has a foundation of understanding and knowledge that gives meaning to life in encouraging the creation of noble goals, and when associated with the art of managing personal finances spiritual intelligence will reveal the values adopted and encourage the goal-setting from managing good and true finance so that it is likely to avoid ways of financial accumulation. The results of the study show that students in the Faculty of Economics, Business, and Tourism of the Hindu University of Indonesia in order to manage finances well, must have spiritual intelligence. Considering that high spiritual intelligence will be able to give meaningful value to money so that it does not have the wrong perception of money or even people who have a lot of money so that they can learn to improve the art ability to manage personal money on the right target. Spiritual intelligence in the campus environment will be able to be grown by following social service activities, participating in charity activities, meditation, and others.

The Influence of Financial Knowledge on Management Financial Behaviour

From the calculation results, it was obtained the value of t arithmetic of financial knowledge for the management financial behaviour is 4,515 with a significance level of 0,00. With a significance value is less than 0.05, it can be concluded that the financial knowledge variable has positive and significant implications for management financial behaviour. This shows that the increase in financial knowledge will further improve management financial behaviour. These results support the research conducted by Ida and Cinthia (2010) which concluded that there were positive

and significant influences on financial management behaviour. Christian et al (2016), Rustiaria (2017), and Humaira and Endra (2018) in their research also found the same result which financial knowledge is important, not only for individual interests. Financial knowledge is not only able to make people use money wisely, but it can also give a benefit to the economy.

Financial knowledge is everything about finance that is experienced or that occurs in daily life. Financial knowledge can also be defined as someone's mastery of various things about the world of finance, which consists of financial tools and financial skills for their needs. The results of the study show that students at the Faculty of Economics, Business and Tourism which consist of accounting and management majors have financial knowledge because it had learned during the lecture, which the knowledge will later become the foundation for being able to do good personal financial management.

V. CONCLUSION

Based on the results of the study it can be concluded that 1) spiritual intelligence has positive and significant implications for managing personal finance, 2) financial knowledge has positive and significant implications for managing personal finance.

The lowest value for the variable spiritual intelligence is in the statement "In making financial decisions, the vision and purpose of the life exceed than the material ownership." Suggestions that can be given are in making the vision and mission must be logical and adjust to the income they had. The lowest value on the financial knowledge variable exists in the statement "I know the knowledge of insurance premiums". The meaning of this is that students do not know about insurance, which is it should be improved by giving emphasis to the subject discussed at the time of the lecture and providing counselling and socialization to students about the importance of insurance in everyday life.

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