

Spirituality And Organizational Commitment To The Management Of Student Organizations

Yusanto N.R. Afrizal¹ & Fuad Nashori¹

¹Universitas Islam Indonesia Yogyakarta
Coresspondend Email: fuadnashori@uii.ac.id

Abstract

This study aims to determine the relationship between spirituality and organizational commitment on the board of a student organization of Universitas Islam Indonesia (UII). This study hypothesises that there is a positive correlation between spirituality and organizational commitment on the UII board of a student organization. The subjects involved in this study were 73 students, comprising 38 male students and 35 female students from a wide variety of student organizations, Universitas Islam Indonesia. This study used two measuring instruments for research, namely (a) the scale of spirituality (23-item), which refers to aspects of spirituality, Samiyanto (2011) with $\alpha = 0.933$, and (b) the scale of organizational commitment (17-item), which refers to aspects of organizational commitment of Allen and Meyer (1990) with $\alpha = 0.898$. The results of data analysis using the product moment correlation technique of Spearman rho show that there is a positive correlation between spirituality and organizational commitment on the board of a student organization UII ($r = 0.456$) with $p = 0.007$ ($p < 0.01$), i.e., the higher the spirituality of a person, the higher organizational commitment of the management of the organization. Analysis of the coefficient of determination (r squared) shows the spirituality of 20.8% contribution to organizational commitment caretaker UII student organizations. Based on the results of the study, the research hypothesis is accepted.

Keywords: Spirituality, Organizational Commitment, Student Organization

1. Introduction

Student organizations provide opportunities for students to develop soft skills outside of academic activities. Students can take part in the organization and collaborate with other members to achieve the organization's goals. Students are expected to be proactive and able to balance both cognitive and non-cognitive activities. Organizational dynamics offer numerous benefits and experiences for students in leadership roles, allowing them to develop themselves, learn to lead, manage, take responsibility for the mandate given, and improve their negotiation skills.

An organization's management staff is one of its most crucial components. An organization's management staff plays a critical role in its existence, hence it must keep these important personnel. To motivate team members to perform to the best of their ability in carrying out their duties, organizations must create a feeling of comfort and belonging. As administrators, management should be able to carry out their duties by showing up on time for meetings, completing daily responsibilities efficiently, and staying with the company until the end of their tenure.

Organizational commitments are necessary for the goal of sustainability. It significantly improves employee performance in an organization (Astuti, 2022; Syarifin & Atmaja, 2023; Rifa'i, 2016), encourages collaboration (Rodriguez et al., 2005), and increases both organizational and individual job

satisfaction compared to not using it (Khasawneh et al., 2023). The intention to leave an organization can be greatly impacted by the numerous negative effects of a lack of organizational commitment (Jariyah & Swasti, 2022). When the company starts to malfunction and eventually goes bankrupt, that is the most expensive outcome.

Organizational commitment is closely tied to individual identification and loyalty to the organization and its goals. One description is "the identification, involvement, and loyalty demonstrated by individuals within their organization" (Ningsih, 2016). Those with high organizational commitment tend to be optimistic and are more likely to contribute significantly to the company's success. Employee attrition is reduced by strong dedication (Pratama et al., 2022). Conversely, low commitment people usually prioritize their own or their group's interests, showing little motivation to make the company better (Latuheru, 2005).

Spirituality (Khusnah, 2019), community cohesion (Trihapsari & Nashori, 2011), organizational culture, workplace (Daslim et al., 2023), servant leadership (Setiadi et al., 2023), individual traits, organizational career management (Aldiabt, 2023), motivation (Nurlina et al., 2023), and employee experience (Lee & Kim, 2023) are some of the factors that affect organizational commitment. In particular, spirituality has a big influence on how dedicated someone is to their organization. Spirituality, according to Peterson and Seligman (2004), is an inner consciousness that binds a person to a bigger whole and embodies the conviction that harmony exists between one's life purpose and the greater meaning of the cosmos, that life's meaning influences conduct and provides solace. Additionally, Gull and Doh (Khasawneh, 2011) suggest that spirituality encourages individuals to seek greater control over their work, achieve better work-life balance, and find deeper meaning in their roles.

Khanifar, Jandaghi, and Shojaie (2010) found a strong positive link between workplace spirituality and professional commitment. Spirituality at work can boost joy, enhance the meaning of tasks, and encourage the free expression of ideas, benefiting both employees and the community. Workplace spirituality refers to the awareness that individuals have an inherent need for inner fulfillment (Ashmos & Duchon, 2000; Harrington et al., 2001). This need stems from their recognition of being whole individuals with a spirit that enriches their lives. Employees perceive themselves as spiritual beings, desiring to find deeper meaning in their work and to express all aspects of themselves while embodying their spirit at work. It represents a pursuit that goes beyond income and performance, emphasizing a profound sense of purpose (Harrington et al., 2001; Kinjerski & Skrypnek, 2004).

Regarding organizational commitment among student organization administrators, it is interesting to explore whether spirituality influences their commitment. Spirituality in organizations connects top-level policies, such as the organization's goals, with lower-level policies, such as the organization's performance. Based on this description, the researcher aims to investigate the relationship between spirituality and organizational commitment within the management of student organizations at Universitas Islam Indonesia.

2. Method

The subjects of this study are active students who serve as administrators of student organizations at Universitas Islam Indonesia, excluding the chairman or general leader. The total population of student administrators is 296 individuals, and the research sample consists of 73 participants,

comprising 35 female students and 38 male students. Thus, the sample represents 24.66% of the total population.

This study employs two measurement tools. The organizational commitment measurement tool is a modified version of the scale developed by Lusita (2014). This scale uses four alternative responses: Always (SL), Often (SL), Rarely (J), and Never (TP). The scoring system assigns values from 4 to 1 for favorable questions and from 1 to 4 for unfavorable questions. Based on the results of the organizational commitment scale test conducted by the researchers, there are 17 valid items out of the 26 items tested, with 9 items deemed invalid. The correlation coefficients for the valid scale items range from 0.381 to 0.741, and the alpha coefficient for this scale is 0.900.

The second measurement tool used in this study is the spirituality scale. This scale is adapted and modified from the instrument developed by Samiyanto (2011), which includes 23 items. The spirituality scale utilizes four alternative responses: Very Suitable (SS), Suitable (S), Not Suitable (TS), and Very Not Suitable (STS).

Based on the results of the spirituality scale test conducted by the researchers, no items were discarded, as items with a correlation coefficient of at least 0.30 were considered satisfactory. The correlation coefficients for the valid scale range from 0.464 to 0.737, and the alpha coefficient for this scale is 0.935.

The data obtained from the variables of spirituality and organizational commitment are linear; however, they are not normally distributed. Therefore, statistical analysis using Pearson's correlation is not appropriate. Instead, this study employs Spearman's correlation analysis. Data calculations were performed using SPSS version 22 for Windows as the statistical analysis tool. This method is used to determine the relationship between spirituality and organizational commitment.

3. Result

The level of spirituality and organizational commitment to the management of the student body of Universitas Islam Indonesia can be seen from the hypothetical score and empirical score contained in Table 1.

Table 1. Description of Research Results Data

Variable	Hypothetical				Empirical			
	X min	X max	Mean	SD	X min	X max	Mean	SD
Spirituality	23	92	57,2	11,5	39	90	69,53	10,582
Organizational Commitment	26	114	65	13	42	101	80,55	9,856

Furthermore, this study classifies the scores of the spirituality scale and organizational commitment into five categories, namely very high, high, medium, low and very low. This category level aims to place individuals into separate groups according to the continuum based on the attributes measured (Azwar, 2015).

Table 2. Categorization of Organizational Commitment Scale Score

Variable	Value range	Category	Sum	Percentage
----------	-------------	----------	-----	------------

<i>Organizational Commitment</i>	88,4	Very High	19	26,02 %
	$88,4 \geq X > 79,4$	Tall	20	27,39 %
	$79,4 \geq X > 50,96$	Keep	32	43,83 %
	$50,96 \geq X > 41,6$	Low	2	2,73 %
	$X \leq 41,6$	Very Low	0	0 %
TOTAL			73	100 %

Based on the categorization using the results of the hypothetical data score in the table above, it shows that the research subjects who have organizational commitment in the very high category are 19 with a percentage of (26.02%), in the high category as many as 20 with a percentage of (27.39%). Meanwhile, for research subjects who have an organizational commitment in the medium category as many as 32 with a percentage of (43.83%), the low category amounted to 2 with a percentage of (2.73%). In other words, it shows that the majority of subjects have a level of organizational commitment in the medium category.

Table 3. *Spirituality Scale Score Categorization*

Variable	Value range	Category	Sum	Percentage
Spirituality	$X > 78,2$	Very High	3	4,10 %
	$78,2 > X > 64,4$	Tall	10	13,69 %
	$64,4 > X > 50,6$	Keep	57	78,08 %
	$50,6 > X > 36,8$	Low	2	2,73 %
	$X \leq 36,8$	Very Low	1	1,36 %
TOTAL			73	100 %

Based on the categorization in Table 3, it is known that the research subjects who have a very high level of spirituality are in the category of as many as 3 subjects with a percentage of (4.10%), in the high category of as many as 10 subjects with a percentage of (13.69%). Meanwhile, in the medium category, there were 57 subjects with a percentage of (78.08%), in the low category there were 2 subjects with a percentage of (2.73%), and in the very low category there was 1 subject with a percentage of (1.36%). In other words, the majority of subjects had a moderate level of spirituality.

Before analyzing the data, the researchers conducted an assumption test which included a normality test and a linearity test. The normality test and linearity test are requirements before the correlation test is carried out. The normality test was carried out using One Sample Kolmogorov Smirnov on the SPSS 22 for Windows *computer program*. The distribution of data is said to be normal if $p > 0.05$ while if $p < 0.05$ then the distribution is said to be abnormal. Table 4 illustrates the results of the normality test.

Table 4. Normality Test Results

Variable	P	Normality
Organizational Commitment	0,005	Usual
<i>Spirituality</i>	0,200	Abnormal

Based on Table 4 on the organizational commitment variable, the result is $p = 0.005$ ($p < 0.05$) and shows that the organizational commitment variable is normally distributed. Meanwhile, in the spirituality variable, the result is $p = 0.200$ ($p > 0.05$) indicating that the distribution is abnormal. These results mean that the distribution of data is good for the normal variable of organizational commitment, while the variable of spirituality has an abnormal distribution of data.

Furthermore, a linearity test was carried out to find out whether the spirituality variables and organizational commitment in the student organizations of Universitas Islam Indonesia had a linear relationship. The relationship between the two variables is said to be linear if $p < 0.01$ or $p < 0.05$ while it can be said to be nonlinear if both variables have a $p >$ value of 0.05. Based on table 5, the result is $p = 0.00$ ($p < 0.005$). This shows that the variables in this study have a linear relationship.

Table 5. Linearity Test Table

Variable	p	Linearity
Organizational Commitment Spirituality	0,000	Linear

The hypothesis proposed in this study is that there is a positive relationship between spirituality and organizational commitment in the management of student institutions of the Islamic University of Indonesia. Hypothesis tests were carried out to determine the correlation of variables in the study. The hypothesis test was carried out using Spearman's product moment because the results of the normality test showed that both variables had normal and abnormal data distributions.

Based on data analysis, it is known that there is a positive relationship between spirituality and organizational commitment among student organization activists of Universitas Islam Indonesia This can be seen from the result of $p = 0.007$ so that ($p < 0.01$) and the correlation value of 0.456 ($p > 0.05$) show that the hypothesis proposed **is accepted**. This shows that the higher a person's spirituality, the higher the organizational commitment he/she has. On the other hand, the lower a person's spirituality, the lower the organizational commitment he/she has.

4. Discussion

This study aims to examine the relationship between spirituality and organizational commitment among student organization administrators at the Universitas Islam Indonesia. The subjects of this study are 73 students, consisting of 38 males and 35 females from various organizations at both the university and faculty levels within the Islamic University of Indonesia. The data obtained from the spirituality and organizational commitment variables is linear, but the data is not normally distributed. This condition prevents the use of Pearson's correlation statistical analysis. Therefore, in this study, the researchers employ Spearman's correlation statistical analysis. This study hypothesises that there is a positive relationship between spirituality and organizational commitment among student organization administrators at the Islamic University of Indonesia.

The researcher's analysis shows a positive relationship between spirituality and organizational commitment among student organization members at Universitas Islam Indonesia. This is supported

by a p-value of 0.007 ($p < 0.01$) and a correlation coefficient of 0.456 ($p > 0.05$), confirming the acceptance of the proposed hypothesis. This indicates that the higher a person's level of spirituality, the stronger their organizational commitment tends to be; conversely, the lower a person's spirituality, the weaker their organizational commitment is likely to be.

These findings support previous research. Studies by Khusnah (2019) and Khanifar et al. (2010) found a significant positive relationship between workplace spirituality and professional commitment. Embracing spirituality in the workplace can enhance employees' sense of joy, making their work more meaningful, allowing them to enjoy their roles, freely express their ideas and work outcomes, and contribute more significantly to their community. Milliman, Czaplewski, and Ferguson (2003) similarly showed that higher levels of spirituality are associated with stronger organizational commitment and lower turnover intentions. According to Martin et al. (Rego & Cunha, 2008), the application of spirituality in the workplace will stimulate employees to form a more positive perception of the organization so that employees will get changes and achieve better adjustments through work with higher satisfaction, commitment to the organization, organizational well-being, and low desire to do turnover and absenteeism.

The results of this study indicate that the subjects generally exhibit a medium level of organizational commitment. Specifically, 32 subjects (43.83%) fall into the medium commitment category. Meanwhile, 20 subjects (27.39%) are in the high category, and 19 subjects (26.02%) are in the very high category. Only 2 subjects (2.73%) fall into the low category, and none (0%) are in the very low category. Based on this categorization, it can be concluded that organizational commitment among student organization administrators at the Islamic University of Indonesia tends to be in the medium category, with 32 subjects making up 43.83% of the sample.

Additionally, the categorization results for spirituality indicate that most subjects fall within the medium category. Specifically, 57 subjects (78.08%) exhibit a medium level of spirituality. Other subjects fall into the high category with 10 subjects (13.69%), and 3 subjects (4.10%) in the very high category. Only 2 subjects (2.73%) are in the low category, and 1 subject (1.36%) is in the very low category. Based on this categorization, it can be concluded that the spirituality of student organization administrators at the Islamic University of Indonesia generally falls into the medium category, with 57 subjects, or 78.08%, represented in this group.

The effective contribution of spirituality to organizational commitment among these administrators has an R-squared value of 0.208, indicating that spirituality accounts for 20.8% of the variance in organizational commitment among the student organization administrators at the Islamic University of Indonesia. Other factors influencing organizational commitment were not explored in this study.

In this study, based on the results of the statistical analysis of spirituality differences by gender, it was found that $p = 0.019$ ($p < 0.05$). This indicates that there is a difference in spirituality levels between men and women. The average scores reveal that men have a slightly higher spirituality level, with an average score of 4.27, compared to women.

Regarding the differences based on the duration of organization involvement, the statistical analysis showed that $p = 0.818$ ($p > 0.05$) for the comparison between those with less than 1 year and 1-2 years of experience. This suggests no significant difference in spirituality levels based on time spent in the same student organization, although those with less than 1 year of involvement have a slightly

higher spirituality score, by 1.9 points, compared to those with 1-2 years. Similarly, for the comparison between 1-2 years and more than 2 years, the analysis showed $p = 0.828$ ($p > 0.05$), indicating no significant difference. However, the average spirituality level for those with less than 2 years of involvement is slightly higher, by 3 points, than those with 1-2 years.

In this study, based on the results of statistical analysis of the difference in spiritual independence, it was known that $p = 0.818$ ($p > 0.05$). It can be seen that there is no difference between one's own choice and a friend's invitation in the level of spirituality based on the reason for joining a student institution, but when viewed from the average spirituality value in one's own choice has a slightly higher level, which is 1.9 higher than the friend's invitation.

Furthermore, for the results of organizational commitment based on the results of statistical analysis, the difference test is known to be $p = 0.737$ ($p > 0.05$). This means that there is no difference between men and women in the level of organizational commitment based on gender. However, when viewed from the average value of organizational commitment, women have a slightly higher level of 0.01 higher than men.

In this study, based on the results of statistical analysis, the difference test is known to be $p = 0.273$ ($p > 0.05$) where it can be seen that there is no difference between <1 year and 1-2 years in the level of organizational commitment based on the length of time joining the same student institution, but when viewed from the average spirituality score at 1-2 years has a slightly higher level of 0.34 higher than <1 year. Meanwhile, for between 1-2 years and >2 years based on the results of the analysis of the difference test, it is known that $p = 0.202$ ($p > 0.05$) where it can be seen that there is no difference between 1-2 years and >2 years in the level of organizational commitment based on the length of time in the same student institution, but when viewed from the average spirituality value at <2 years has a slightly higher level of 2.46 higher than 1-2 years.

In this study, based on the results of statistical analysis of the difference in the spirituality choice test, it was known that $p = 0.273$ ($p > 0.05$). It can be seen that there is no difference between one's own choice and the invitation of friends in the level of spirituality based on the reason for joining a student institution. However, when viewed from the average value of organizational commitment to friend invitations, it has a slightly higher level, which is 0.34 higher than your own choice. This research has a number of shortcomings. The limitation of the research lies in the fact that the number of target research subjects is not in accordance with the researcher's expectations, and it is difficult to ask for participation.

5. Conclusions

Based on the results of research and discussion that have been carried out previously, it can be concluded that spirituality has an influence on the organizational commitment of student institutions of the Islamic University of Indonesia. The effective contribution of spirituality to organizational commitment is 20.8%.

For colleagues of the management of student organizations at Universitas Islam Indonesia, it is expected to be more responsible for the mandate that has been given and understand their role and function as institutional administrators. As explained by the researchers, spirituality can remind the commitment of member organizations of Universitas Islam Indonesia. In addition, understanding the goals of the organization is one way to foster commitment in the organization.

Uphold the mandate given after the oath is taken and instil responsibility in oneself to carry out roles and functions in the student affairs organizations of Universitas Islam Indonesia. For future researchers who have an interest and would like to research more deeply about spirituality and organizational commitment to the management of student organizations, it would be better if the subject was expanded to other universities.

References

- Aldiabt, B. (2023). Personal Characteristics and Organizational Career Management as Predictors of Organizational Commitment: An Empirical Investigation. *International Journal of Professional Business Review*, 8(6), e02096. <https://doi.org/10.26668/businessreview/2023.v8i6.209>
- Allen, N.J & Meyer, J.P. (1990). The measurement and antecedents of affective, continuance and normative commitment to the organization. *Journal of Occupational Psychology*, 63, 1-18.
- Ashmos, D.P. & Duchon, D. (2000). Spirituality at Work: A Conceptualization and Measure. *Journal of Management Inquiry*, 9(2),134-45.
- Astuti, D. (2022). Pengaruh komitmen organisasi dan budaya organisasi terhadap kinerja pegawai. *Jurnal Akuntansi Dan Manajemen Bisnis*, 2(2), 55–68. <https://doi.org/10.56127/jaman.v2i2.181>
- Azwar, S. (2015). *Dasar-dasar psikometri*. Pustaka pelajar.
- Daslim, C., Syawaluddin, S., Okta, M.A., Goh, T.S., (2023). Pengaruh Budaya Organisasi dan Lingkungan Kerja terhadap Komitmen Organisasi Pada PT. Tahta Sukses Abadi Medan. *Jurnal Ekonomi & Ekonomi Syariah*, 6(1), 136-146. <https://doi.org/10.36778/jesya.v6i1.887>
- Harrington, W.J., Preziosi, R.C., & Gooden, D.J. (2001). Perceptions of Workplace Spirituality Among Professionals and Executives. *Employee Responsibilities and Rights Journal*, 13(3),155-163.
- Jariyah, A.A. & Swasti, I.K. (2022). Komitmen organisasi dan kepuasan kerja terhadap turnover intention. *Journal of Management and Bussines (JOMB)*, 4(2), 964-971. DOI: 10.31539/jomb.v4i2.445
- Khanifar.H, Jandaghi. G, & Shojaie, S. (2010). Organizational Consideration between Spirituality and Professional Commitment. *European Journal of Social Sciences*, 12(4), 558.
- Khasawneh, S. (2011). Cutting-edge Panacea Of The Twenty-First Century. *International Journal of Educational Management*, 25(7), 687-700.

- Khasawneh, S., Omari, A., & Abu-Tineh, A.M. (2012). The relationship between transformational leadership and organizational commitment: The case for vocational teachers in Jordan. *Educ. Manag. Adm. Leadersh.*, 40(4), 494–508.
- Khusnah, H. (2019). Pengaruh spiritualitas di tempat kerja, komitmen organisasi, dan kepuasan kerja terhadap kinerja karyawan. (2019). *Kompartemen: Jurnal Akuntansi*, 17(1), 17-23. <http://jurnalnasional.ump.ac.id/index.php/kompartemen/>
- Kinjerski, V.M. & Skrypnek, B. J. (2004). Defining spirit at work: finding common ground. *Journal of Organizational Change Management*, 17(1), 26-42.
- Latuheru. (2005). Pengaruh Partisipasi Anggaran Terhadap Senjangan Anggaran Dengan Komitmen Organisasi Sebagai Variabel Moderating. *Jurnal Akuntansi & Keuangan*, 7(2), 117- 130.
- Lee, M. & Kim, B. (2023). Effect of Employee Experience on Organizational Commitment: Case of South Korea. *Behavioral Sciences*; 13(7):521. <https://doi.org/10.3390/bs13070521>
- Lusita, D. (2014). Hubungan antara kepemimpinan transformasional dan komitmen organisasi pada karyawan K24 Yogyakarta. *Skripsi* (tidak diterbitkan). Yogyakarta: Fakultas Psikologi dan Ilmu Sosial Budaya Universitas Islam Indonesia.
- Milliman, J., Czaplewski, A.J., & Ferguson, J. (2003). Workplace Spirituality and Employee Work Attitudes. *Journal of Organizational Change Management*. 16(4), 426-447.
- Ningsih, P. (2016). Pengaruh Komitmen, Kompetensi, dan Lingkungan Kerja Terhadap Kinerja Guru di Kecamatan Pasangkayu Kabupaten Mamuju Utara. *Katalogis*, 4(11), 127-137.
- Nurlina, N., Widayatsih, T., & Lestari, N. D. (2023). The Effect of Job Satisfaction and Motivation on the Organizational Commitment. *JMKSP (Jurnal Manajemen, Kepemimpinan, Dan Supervisi Pendidikan)*, 8(1), 26–39. <https://doi.org/10.31851/jmksp.v8i1.10029>
- Peterson, C., & Seligman, M. E. P. (2004). *Character strengths and virtues: A handbook and classification* (1st ed.). Oxford University Press.
- Pratama, E. N., Suwarni, E., & Handayani, M. A. (2022). The Effect Of Job Satisfaction And Organizational Commitment On Turnover Intention With Person Organization Fit As Moderator Variable. *APTISI Transactions on Management*, 6(1), 74–82. <https://doi.org/10.33050/atm.v6i1.1722>
- Rego, A. & Cunha, M.P. (2008). Workplace Spirituality And Organizational Commitment: An Empirical Study. *Journal of Organizational Change Management*, 21(1), 53-75

- Rifa'i, A. A. (2023). The Effect of Organizational Commitment on Employee Performance. *Jurnal Ekonomi, Manajemen Dan Akuntansi*, 1(2), 41–48. Retrieved from <https://ip2i.org/jip/index.php/ema/article/view/40>
- Rodriguez, V. H. P., Alberca, F. E. T., & Escalante, M. R. G. (2023). Relationship of Organizational Commitment to Teamwork in a Municipality From Peru. *International Journal of Professional Business Review*, 8(1), e0693. <https://doi.org/10.26668/businessreview/2023.v8i1.693>
- Samiyanto. (2011). Konstrak spiritualitas dan pengaruhnya terhadap *psychological capital*, *servant leadership*, dan kinerja manajer. *Disertasi*. Tidak diterbitkan. Yogyakarta: Fakultas Psikologi Universitas Gadjah Mada.
- Setiadi, M. T., Sofi'i, I., Wahyudi, W., & Haryadi, D. (2023). Dynamic capability of servant leadership as a triggering factor for organizational commitment and employee performance. *International Journal of Applied Finance and Business Studies*, 11(2), 246–254. <https://doi.org/10.35335/ijafibs.v11i2.127>
- Syarifin, M. H., & Atmaja, H. E. (2023). The influence of organizational commitment, organizational culture and job satisfaction on employee performance: A literature review. *JOURNAL OF HUMANITIES, SOCIAL SCIENCES AND BUSINESS*, 2(3), 458–467. <https://doi.org/10.55047/jhssb.v2i3.631>
- Trihapsari, V.R. & Nashori, F. (2011). Kohesivitas Kelompok dan Komitmen Organisasi Pada Financial Advisor Asuransi “ X ” Yogyakarta. *Jurnal Psikologi Proyeksi*, 6 (2), 12-20.