



Exploring the Psychological Impact of Financial Roles in the Indonesia National Army (TNI)

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ABSTRACT

Financial management is crucial for military readiness, but personnel working in this field face significant psychological burdens that are often overlooked. This article discusses the research gap regarding the psychological impact of financial duties in the unique environment of the Indonesian National Armed Forces (TNI). Using a qualitative literature review, this study synthesizes findings on financial stress, non-combat organizational pressure, and cultural factors affecting financial officers. Results show that TNI financial personnel often experience chronic stress, fear of procedural errors, and moral tension between loyalty and regulation compliance. These pressures can reduce job satisfaction and impair decision-making. The study highlights the need for targeted resilience programs to enhance mental well-being and operational effectiveness.

INTRODUCTION

Financial management is critical in modern military organizations for operational readiness and accountability. Military personnel, particularly officers, are often responsible for budgeting, procurement and oversight of funds, all of which are made all the more difficult by the strict regulatory environment and high stakes associated with managing public funds. Financial obligations in the Indonesian National Army (TNI) are governed by strict regulations aimed at preventing corruption and abuse putting additional pressure on those who hold these positions (Wu et al., 2023).

Financial stress has a major effect on the psychological well-being of military personnel. According to a study conducted by the US Army Public Health Center, financial stress is the most common stressor among military families, and has been linked to a variety of health conditions including heart disease, anxiety and depression (Army Public Health Center, 2021). Military families experience specific financial issues, such as relocation and reassignment, which add to the pressures affecting service members and their families (Bell et al., 2014). These stresses can reduce job performance and overall well-being, highlighting the importance of a well-rounded support system.

The overall well-being of military personnel depends significantly on their financial satisfaction. (Mottola et al., 2024). According to research conducted on members of the Canadian Armed Forces, higher financial satisfaction is associated with increased life satisfaction and lower psychological distress (Wan et al., 2019). Furthermore, the ability to manage daily financial tasks had a substantial impact on psychological outcomes, emphasizing the need for financial literacy and support services within the military. These findings highlight the importance of focused interventions to improve financial well-being among military members.

Despite the clear influence of financial responsibilities on the psychological health of military personnel, little research has focused on this intersection. Most current research focuses on combat-related stress and often overlooks stressors associated with financial management tasks. Previous research has primarily examined the psychological effects of battlefield experiences, leadership pressure, or deployment (Adler et al., 2019; Britt et al., 2017), leaving administrative and financial stress largely underexplored. Moreover, much of the literature centers on Western military institutions, with limited insight into the unique bureaucratic, cultural, and hierarchical context of the Indonesian National Armed Forces (TNI). Given the importance of financial operations in military organizations, it is imperative to investigate how these tasks impact the mental health of military personnel (Ursano et al., 2016). Such research is crucial for establishing effective support methods and policies to reduce financial stress and increase psychological resilience among TNI personnel.

Budgeting, procurement, and fund oversight are all financial responsibilities in military roles that contribute to operational effectiveness. However, these responsibilities frequently place a heavy psychological weight on military personnel. According to research, financial stress is a serious concern among military members, contributing to mental health issues like anxiety,

depression, and sleep difficulties. Despite the importance of this financial role, little research has been conducted on the psychological effects of financial responsibilities in the military environment. Most of the existing research focuses on combat-related stress and often ignores the stress associated with financial management activities. This gap in research is particularly evident in the context of the Indonesian National Army (TNI), where strict financial regulations and anti-corruption procedures can cause psychological stress among personnel responsible for financial oversight.

The lack of empirical research on the relationship between financial responsibility and psychological well-being in military environments hinders the implementation of targeted support systems and policies. Addressing this research gap is critical to improving the mental health and operational efficiency of service members tasked with financial management. Thus, this study seeks to answer the following research question: *How does financial responsibility affect the psychological well-being of military personnel, particularly within the Indonesian National Army (TNI)?*

The purpose of this study is to examine the psychological impact of financial responsibility on military personnel, with a particular emphasis on the Indonesian National Armed Forces (TNI). Through a qualitative literature review, this study explores how financial responsibility contributes to stress, anxiety, and mental pressure in the military environment. In this regard, the study also considers the organizational and psychological factors that shape how this responsibility is managed, while identifying support systems and coping mechanisms that could potentially help mitigate its negative effects. Ultimately, this study aims to fill a significant gap in the literature by analyzing the relationship between financial accountability and psychological well-being in the defense sector.

This study contributes to defense management by highlighting the interrelatedness of finance, leadership, and psychological well-being. These findings provide valuable insights for policymakers, defense managers, and military leaders in improving institutional support networks, strengthening mental health initiatives, and promoting ethical and sustainable financial practices. By addressing psychological distress in military financial roles, this research emphasizes the potential to strengthen accountability, resilience, and leadership within the Armed Forces. Furthermore, this study provides a foundation for future research and policy development in the areas of military human resources and finance.

LITERATURE REVIEW

Financial Stress and Psychological Well-being in Military Personnel

Financial stress is a pervasive issue among military personnel, significantly impacting their psychological well-being. The unique demands of military life, including frequent relocations, deployments and the challenges of reintegrating into civilian life, often exacerbate financial difficulties. This stress can lead to increased levels of anxiety, depression and other mental health issues.

A study published in the *Journal of Military, Veteran and Family Health* (2024) found that financial stress among military personnel is linked to higher levels of

anxiety, depression and sleep difficulties. Research also shows that financial hardship is associated with increased mental health problems among veterans, such as post-traumatic stress disorder (PTSD) and substance abuse (Ursano et al., 2016). These findings underscore the important impact of financial well-being on the overall mental health of military members and also emphasized the need for targeted financial education and support programs to mitigate these adverse effects.

Additionally, *The Army Public Health Center* also states that financial stress is the leading cause of stress among military families, surpassing other issues such as deployment and relocation (*Army Public Health*, 2021). To address this common problem, the paper recommends developing a comprehensive financial readiness program.

In the Indonesian context, a study on soldiers' psychological well-being found that financial instability is a stressor that correlates with poor mental health such as anxiety, emotional exhaustion, and, in severe cases, suicidal thoughts (Sulistiyani et al., 2022). The complex dynamics of military service, such as extended deployments, strict hierarchical structures, and limited control over personal resources, can cause financial hardship for Indonesian National Army (TNI) soldiers, especially those from low-income households or those supporting large families (Wibowo et al., 2024). The study emphasizes that persistent financial hardship not only reduces morale and job satisfaction, but also disrupts soldiers' control over their emotions and relationships within their units.

This problem is further compounded by limited financial literacy and institutional support. Studies by Wang & Pullman (2019) shows that financial mismanagement and lack of systematic budgeting among military families often lead to cycles of debt and dependency, reducing psychological resilience and compromising operational readiness. They argue that a systemic response that integrates financial education, proactive wealth monitoring, and confidential counseling services is needed to proactively address the economic vulnerabilities experienced by military households (Manser & and Ogilvie, 2022). Cumulative research shows that financial stress is not a minor issue, but rather a leading indicator of military mental health. Insecure financial conditions represent a significant risk to psychological functioning and, if left unaddressed, can undermine trust and institutional discipline. These findings highlight the critical need to establish robust financial management frameworks, mental health support networks, and adaptable leadership techniques within military organizations such as TNI (Richardson et al., 2022; Sorensen, 2004).

Overall, both Indonesian and worldwide studies show that managing financial stress in the military is more than just a matter of economic well-being; it is a strategic priority for maintaining the emotional well-being, discipline, and operational integrity of armed forces personnel. Building financial resilience through leadership, organizational support, and individual empowerment should be an important aspect of national defense strategy and personnel policy.

Non-Combat Stressor and Organization Factors

While combat-related experiences are often highlighted in discussions of military stress, non-combat stressors (such as organizational dynamics,

leadership styles and administrative pressures) play a significant role in affecting the psychological well-being of military personnel. These stressors, which are often chronic and pervasive, can lead to adverse mental health outcomes if not adequately addressed.

According to research by Boga (2024), the military environment, regardless of the specific job, inherently involves high expectations, strict procedures, and a culture of accountability. Thus, military personnel who work in finance roles might experience high expectations and scrutiny, leading to greater strain and stress. A finance article by *Accountants For Tomorrow* (2024) and *Cavill Robinson* shows that the complexity of financial regulations, as well as the possible consequences of mistakes, can increase these stressors, affecting the mental health of people in these roles.

In the Indonesia National Army (TNI) strict financial regulations and anti-corruption measures can further increase psychological pressure on personnel tasked with financial oversight. The hierarchical structure and rigid protocols within the military can limit autonomy, leading to feelings of powerlessness and stress among finance officers. Further research by Boga (2024) shows the importance of leadership in influencing the mental health of military personnel. Their findings revealed that a supportive leadership style is linked to reduced stress levels and greater psychological resilience among soldiers. In contrast, authoritarian or unsupportive leadership can increase stress and jeopardize mental health.

Organizational culture within military institutions also plays an important role. A study examining the psychological experiences of Indonesian border soldiers found that organizational factors, including workload and lack of support, significantly affected their mental health (Sulistiyani et al., 2022). This research suggests that addressing organizational stressors is crucial in promoting psychological well-being among military personnel.

Furthermore, non-combat pressures expand beyond organizational structures to include work-life balance issues. Military personnel often find it hard to balance their work duties with personal and family responsibilities, which leads to increased stress and potential mental health issues. Research shows that implementing regulations that encourage work-life balance can help improve psychological well-being (Medina-Garrido et al., 2023).

The Indonesia National Army (TNI) Context

1. Psychological Stressors and Well-being Structures

Understanding the psychological impact of financial roles within the TNI necessitates a closer examination of its specific institutional environment, existing research on personnel well-being, and unique cultural factors. Research on the psychological well-being of TNI soldiers has uncovered various basic structures, including autonomy, mastery of the environment, personal growth, positive relationships with others, life purpose, and self-acceptance, and investigated their relationship with coping methods (Sulistiyani et al., 2022). These studies regularly show that personal problems, family problems, and financial difficulties all play a role in the mental health challenges of TNI soldiers (Harms et al., 2013). For example, lack of autonomy and problems with

environmental mastery have been linked to higher stress and maladaptive coping methods.

Research conducted on Navy personnel emphasized the relevance of psychosocial factors, showing that social support and job satisfaction had a considerable impact on psychological well-being, contributing to a large proportion (92.4%) of differences in mental health outcomes (Wibowo et al., 2024). This emphasizes the importance of the work environment and interpersonal relationships in supporting psychological health within the TNI.

2. Organizational and Cultural Factors

TNI's organizational culture, which emphasizes discipline, hierarchy, and adherence to established regulations, has a significant impact on the psychological well-being of its personnel, especially those in administration and finance. The need to follow strict rules, coupled with the fear of making mistakes, can significantly increase stress levels. While hierarchical structures are necessary to maintain command and control in military operations, they can also, as shown in the Indonesian Marine Corps research, limit individual creativity, invention and initiative if they are too rigid (Anggiani et al., 2025).

The potential for limited autonomy, as identified in research on Indonesian soldiers, can directly affect stress levels and decision-making capacity. Individuals who have large financial responsibilities are more vulnerable to stress when they feel they have no control over their activities or the systems they oversee (Bakker et al., 2003). This is particularly important given the cultural differences that may exist among TNI regarding the display of psychological distress and help-seeking behavior. An organizational culture that values strength and resilience, often described as "machismo" as defined by Sulistiyani (2022) may create barriers to identifying stress or seeking help, especially for problems perceived to stem from administrative rather than combat activities. Personnel in financial roles may be hesitant to report concerns for fear of repercussions or perceived incompetence, potentially leading to undetected problems and exacerbating psychological distress.

3. Institutional Support and Modernization Challenges

The availability and accessibility of comprehensive mental health support services within TNI is crucial for personnel to properly handle these stressors. However, several sources indicate that such programs may not be fully established or widely available, limiting effective coping mechanisms. While military mental health support initiatives exist and continue to evolve (Forchuk et al., 2025), their specific applicability and suitability in the TNI context, particularly for non-combat stressors experienced by financial personnel, requires more exploration (Ein et al., 2024).

There may also be concerns in managing TNI modernization activities and developing support for personnel systems. While Indonesia's defense budgeting and procurement processes are modernizing, with increased capital spending and a more active role for the Ministry of Defense in planning, it is critical to assess whether investments in personnel support, particularly mental health services and specialized training for those managing these complex new systems,

can keep pace (*Big Changes off a Low Base: Indonesia's Military Modernisation* | Lowy Institute). A primary focus on material and process modernization without equivalent investment in the human resources responsible for these systems could inadvertently create psychological stress on these individuals. Ensuring that personnel are trained, supported and psychologically prepared for their changing roles is critical to the success of modernization efforts.

Financial Literacy and Support Systems

Financial literacy and access to a solid support system are widely recognized as important factors in lowering financial stress among military personnel and improving their overall psychological well-being (Elbogen, 2015; Howard, n.d.). Numerous studies have repeatedly shown that financial education and counseling services can improve financial behaviors, enhance financial well-being, and ultimately improve mental health outcomes (Wilmarth et al., 2023). Effective financial management skills, which are positively influenced by financial knowledge, enable service members to negotiate their financial responsibilities with more confidence, lower stress and increase psychological resilience.

Several countries have developed comprehensive financial readiness programs for their military forces. One example is the Financial Readiness Network (FINRED) run by the United States Department of Defense. FINRED seeks to assist military personnel and their families in building and maintaining financial readiness skills throughout the military life cycle. FINRED offers resources, information, and access to personal financial managers and counselors who can help you achieve your financial goals and overcome obstacles (*FINRED | About Us*). The key concept of financial readiness, as explained by FINRED, is the condition in which successful management of personal financial responsibilities enhances service members' ability to perform their duties, highlighting the link between personal finance and mission focus.

In the United Kingdom, programs such as financial literacy training for service personnel, particularly the Royal Marines, have been implemented as part of a broader wellness strategy. These programs often cover important topics such as budgeting, proper borrowing, saving and investing, with the aim of avoiding financial problems such as debt and improving financial security (*Financial Times Financial Literacy and Inclusion Campaign - Young Enterprise & Young Money*). Organizations such as FT FLIC are working with various organizations, including service workers, to provide financial education, which demonstrates the growing awareness of this need.

Implementing a comparable financial literacy program and support system within TNI can have a profound effect in reducing financial stress and its psychological effects. Providing targeted financial education and confidential counseling services to TNI personnel will help them better manage their personal and professional finances, lower stress and improve overall well-being. This is particularly relevant given research indicating that inadequate financial literacy can increase financial challenges for some TNI soldiers.

However, for TNI personnel with specialized roles in financial management, a general course on financial literacy may not be sufficient. These

individuals demand a higher and more specialized level of financial knowledge, especially given the complexity of government financial regulations, the constantly evolving financial landscape (*Ten Important Accounting Changes in 2024 - Preferred CFO*), and the high-risk nature of their duties. While general financial literacy focuses on personal budgeting and savings, personnel in TNI finance roles require advanced training in organizational financial management, compliance with complex government/TNI regulations, risk assessment, and ethical decision-making within the framework of military public accountability. The lack of such specific financial training, as observed in other military contexts for junior enlisted personnel (*Top Accounting Trends for 2024 and Beyond | UC Davis Continuing and Professional Education*), can be a serious shortcoming for specialized tasks in TNI (DeJesus et al., n.d.).

In addition, a strong support system can act as an important buffer against the organizational pressures inherent in TNI's financial role. Aside to personal financial counseling, this system can provide confidential guidance to overcome difficult financial administration challenges, control the stress associated with heavy obligations, and offer a safe and confidential environment to explore moral dilemmas or procedural uncertainties. The positive effects of social support on psychological well-being observed in the Indonesian Navy study suggest that well-structured support networks, including peer support and mentorship, can be of great benefit to TNI finance personnel, mitigating some of the psychological impact of their demanding role (Wibowo et al., 2024). This support system should strive to be proactive, providing ongoing training, stress management courses, and periodic health checks, and not just reacting when there is a major crisis.

Coping Mechanism

The ability to employ effective coping mechanisms is fundamental for military personnel in managing the diverse stressors encountered during their service, thereby maintaining mental health and operational effectiveness (Nash et al., 2011). There is an important difference between adaptive and maladaptive coping strategies. Adaptive coping involves actively handling stress in a healthy and productive way, which is crucial for military personnel to manage stress and maintain psychological balance (Sepahvand et al., 2022). Research focusing on Indonesian soldiers highlights the need for improved adaptive coping skills in combating negative thoughts and maintaining mental health. Soldiers who have the right stress coping skills, for example, can find a sense of camaraderie and support within their units, effectively seeing their base as home and co-workers as family, thus protecting themselves from unpleasant emotions (Andriany et al., 2021).

When adaptive adjustment processes are inadequate or overwhelmed, individuals may engage in maladaptive adjustment behaviours (Fielden, 2012). When faced with significant stress, certain military personnel, including Indonesian soldiers, may engage in smoking, alcohol abuse, or other harmful behaviours (Stein et al., 2008; Weiss et al., 2015). Although such behaviours may provide instant relief, they ultimately exacerbate underlying problems and can have a negative impact on health, performance, and discipline.

Several factors influence the coping ability of TNI personnel. The six psychological well-being structures identified by Sulistiyani et al. (2022) (autonomy, environmental mastery, personal growth, positive relationships with others, life purpose, and self-acceptance) are predictive of the types of coping skills used by TNI soldiers. For example, a low sense of autonomy has been associated with increased stress, whereas a strong sense of environmental mastery may help soldiers to initiate adaptive coping strategies to succeed in their duties (Britt et al., 2016; Freire Rodríguez & Ferradás Canedo, 2019). A blend of these components is crucial; for example, limited autonomy, which is a stressor in the TNI setting, is likely to prevent the development and implementation of adaptive, problem-focused coping strategies for personnel who have major financial roles. Individuals who believe they are unable to influence problematic processes or cope with systemic stressors due to hierarchical constraints may utilize emotion-focused or maladaptive coping mechanisms more frequently.

Social support from friends, family, and leaders is also vital in supporting positive coping. Research on Indonesian Navy and border soldiers demonstrates the value of supporting relationships in dealing with adversity and preserving psychological resilience (Wibowo et al., 2024). Organizational characteristics like leadership style and workload have a substantial impact on an individual's ability to cope successfully.

A possible risk in high-stress roles, such as finance management under a strict regulated (*PERATURAN DIREKTUR JENDERAL PERENCANAAN PERTAHANAN KEMENTERIAN PERTAHANAN REPUBLIK INDONESIA NOMOR 11 TAHUN 2020*) and hierarchical organization like the TNI, is the development of "learned helplessness (Ashforth, 1990; Jurczak, 2019)." This psychological condition, defined by passivity and the idea that one's actions are pointless, can lead to increased stress, depression, and poor work performance, making it a critical issue to address through corporate support and empowerment initiatives (Demerouti, 2024; Maulik, 2017). If personnel are frequently subjected to high demands, strict supervision, and limited autonomy without enough support or channels for effective problem-solving, their willingness to engage in adaptive coping might decline.

The concept of "daily coping ability" (a person's ability to manage daily demands and stress) is also very important. Wan et al. (2019) found that everyday coping skill is a significant predictor of life satisfaction and reduced psychological distress among Canadian Armed Forces personnel, even after controlling for financial satisfaction. This shows that developing adaptive abilities in general can have a wide-ranging positive impact on well-being, supplementing efforts to address specific stressors like financial pressure.

METHODOLOGY

This study employs a qualitative descriptive technique, which can be recognized by a systematic and factual evaluation of events in their natural setting without reliance on numerical measures (Furidha & Sidoarjo, 2023). This study employs a qualitative literature review approach to investigate the psychological impact of financial responsibilities on military personnel, with a specific and in-depth focus on the Indonesian National Army (TNI).

The methodology will collect secondary data which involves a systematic identification, analysis, and synthesis of existing academic literature, official military reports, policy documents, and other relevant scholarly publications. The aim is to build a comprehensive understanding of the research problem by identifying key themes, theoretical constructs, empirical findings, and existing gaps in current knowledge (Furidha & Sidoarjo, 2023). This approach allows for the integration of diverse sources to provide a nuanced perspective on the multifaceted relationship between financial duties, organizational context, and psychological well-being in the military, particularly within the unique operational environment of the TNI.

RESEARCH RESULT AND DISCUSSION

Synthesis of Key Findings

Several major themes developed from this review. First, financial stress is a common and significant stressor in military populations around the world, and it is strongly linked to poor mental health outcomes such as anxiety, depression, and reduced operational preparedness (Ursano et al., 2016). This stress is typically worsened by the special demands of military life, including repeated relocations and the difficulties of spousal work.

Second, individuals working in finance management face unique non-combat stressors such as regulatory complexity, intense scrutiny, and severe consequences for errors, which are compounded in cultures with strict anti-corruption policies (*Kementerian Pendayagunaan Aparatur Negara Dan Reformasi Birokrasi - Hadiri Rapim TNI, Menteri PANRB Dorong Profesionalitas Dan Integritas Prajurit Untuk Akselerasi Pembangunan Nasional*; Rohall, 2014).

Third, inside the TNI, these broad military stressors are formed and frequently amplified by specific organizational and cultural elements. These elements include a strong hierarchical structure, a substantial emphasis on anti-corruption measures that improve accountability, and varying amounts of individual autonomy for finance personnel.

Fourth, financial literacy and strong support systems have been identified as key safeguards against financial stress and its psychological impact, but focused development and execution for specific roles within organizations such as the TNI might require additional effort (Anggiani et al., 2025). Finally, adaptive adjustment mechanisms are critical for stress management, but their efficiency is determined by individual psychological well-being structures and organizational factors, such as the level of autonomy allowed to personnel (Pignata et al., 2013; Tinline & Smeed, 2014).

Contextual Analysis of the TNI

In response to the main research question—“*How does financial responsibility affect the psychological well-being of military personnel, particularly within the Indonesian National Armed Forces (TNI)?*”—the synthesized evidence reveals multifaceted impacts. Financial responsibilities within the TNI, situated within a context of demanding regulations for financial accountability, high accountability for public funds, a strong push for integrity and anti-corruption, a deeply ingrained hierarchical culture, and potentially constrained individual

autonomy, can act as significant psychological stressors. These stressors are likely to cause increased pressure, performance-related anxiety and concerns about accuracy, fear of errors given the serious implications, and may contribute to conditions such as "ethical fatigue" or burnout if personnel are not effectively supported (Beau, 2016; Yadav et al., 2024). The obligation to remain vigilant in the face of complex bureaucratic and ethical challenges under strict supervision places a significant mental and emotional burden on TNI financial personnel.

These psychological effects are not created by a single aspect, but rather by a complex mix of individual characteristics, organizational dynamics, and general military life pressures (Dell et al., 2023). Individual factors such as an officer's personal financial literacy, natural adjustment style, and subjective perceptions of financial well-being interact with organizational factors such as the clarity and fairness of TNI regulations, leadership quality, the availability and accessibility of support systems, and cultural norms regarding seeking assistance. This is compounded by common stress factors in military life, such as family pressures or relocation demands (*The Hidden Battle: Financial Well-Being and Mental Health in Military and Veteran Communities*). The TNI's commendable and crucial anti-corruption stance, for example, while essential for good governance, can inadvertently create a climate of increased fear or intense pressure for financial personnel if it is not balanced with adequate support, clear guidance, and channels for consultation without fear of punishment for unintentional mistakes.

International Comparison

Comparing findings related to the TNI with the broader international military context reveals similarities and differences. Financial stress as a factor detrimental to mental health is a universal theme across military organizations. However, specific organizational factors and cultural contexts within the TNI – such as its unique financial accountability framework and integrity initiatives, the specific manifestations of its hierarchical culture, and the level of financial literacy or support infrastructure that may differ from, for example, the US military's FINRED program – can create different manifestations or intensities of stress. For example, the “accountability-autonomy paradox” discussed earlier, where high responsibility is accompanied by limited decision-making scope, may be more pronounced in certain hierarchical structures.

Implications and Challenges

Potential gaps in targeted financial literacy programs and specific roles for complex financial management tasks (as opposed to general personal financial education), as well as underdeveloped or underutilized support systems within the TNI, may leave personnel unprepared to deal with the unique pressures of their roles. If financial officers lack advanced training in recognizing TNI-specific regulations, moral dilemmas, or new financial technologies, their stress levels are likely to increase. Similarly, if confidential networks of support for discussing work-related stress or seeking advice on complex financial-administrative issues are insufficiently robust or easily available, individuals may feel alone and overwhelmed, exacerbating psychological discomfort.

This circumstance gives rise to the idea of financial roles as a type of "administrative warfare." Although they do not face physical risks on the battlefield, personnel in high-risk financial positions, particularly those within the TNI's strict anti-corruption framework and rigorous financial accountability system, may endure intense and prolonged pressure. Describing these roles as involving unique and strong stressors – a "silent stressor" – can help highlight their importance in discussions of military welfare and justify the necessity for tailored support mechanisms, such as those developed for combat-related stress.

Table 1. Comparative Overview of Key Studies on Financial Stress and Well-Being in Military Context

Study (Author/Source, Year)	Population/Context	Focus of Study	Key Findings Relevant to Financial Roles/Stress & Psychological Impact	Methodology
US Army Public Health Center	US Military Families	Financial stress as a primary stressor	Financial stress is the number one stressor among military families, linked to various health conditions. Higher credit card debt and lower perceived net worth linked to lower well-being; greater perceived financial knowledge and emergency savings linked to higher well-being.	Survey/Report
Bell et al. (2014)	US Military Personnel	Impact of financial resources on subjective well-being	Financial satisfaction significantly predicted higher life satisfaction and lower psychological distress. Daily coping ability also significantly contributed to well-being.	Survey
Wan et al. (2019)	Canadian Armed Forces (CAF) Personnel	Financial satisfaction, daily coping, life satisfaction, psychological distress	Financial instability correlates with poor mental health (anxiety, exhaustion, suicidal thoughts). Six psychological well-being structures (autonomy, environmental mastery, etc.) predict coping. Low autonomy is a stressor. Social support and job satisfaction significantly influence psychological well-being (accounting for 92.4% variance). Key components of well-being (Ryff's model) and job satisfaction (Spector's aspects) identified.	Survey (Hierarchical Regression)
Sulistiyani et al. (2022)	Indonesian Soldiers (TNI)	Psychological well-being structures, coping skills, financial issues	Establishes standards for financial accountability to ensure transparency and responsibility in state fund management. Promotes an anti-corruption culture through integrity zones and emphasizes professionalism, heightening scrutiny and accountability.	Systematic Review
Research on Indonesian Navy (2024)	Indonesian Navy Personnel (TNI AL)	Social support, job satisfaction, and psychological well-being		Survey (Regression Analysis)
Ministry of Defense & TNI Financial Accountability Regulations and Integrity Initiatives (e.g., Perdirjen Renhan No. 11 Thn 2020; Integrity Zone Initiatives)	Indonesian Ministry of Defense & National Army (TNI)	Standardization of financial accountability; Anti-corruption and integrity measures		Policy Documents & Official Communications
Boga (2024)	Military Personnel (general, with	Stress in military finance roles, financial	Military finance roles involve high expectations and scrutiny, leading to strain. Financial stress impacts readiness. Lack of targeted	Commentary/Analysis

	implications for TNI)	readiness, organizational factors	financial training is an issue. High job demands linked to negative outcomes.	
Blue Star Families (2021)	US Active-Duty Military Families	Financial stability, housing, key financial stressors	Significant financial stress reported (48%). Key stressors include spouse unemployment, unreimbursed PCS costs, housing unaffordability, student loan debt, and credit card debt.	Survey
Anvari-Clark (2023)	General population (implications for military)	Perception of financial circumstances and emotional well-being	How a person felt about a decline in income mattered to their emotional well-being significantly more (20x) than the actual financial change itself. Perception of financial setbacks (temporary vs. disaster) influences stress response.	Study (details not specified)

This table illustrates the consistent finding of financial stress as a key concern across different military forces, while also highlighting the unique contextual factors and research foci within the TNI, such as the role of specific psychological well-being structures and the impact of its distinct organizational culture and regulatory environment.

CONCLUSIONS

This qualitative literature review has systematically explored the psychological impact of financial roles in the armed forces, with a particular focus on the Indonesian National Army (TNI). The main argument supported by the reviewed literature suggests that financial responsibilities, far from being merely administrative tasks, are a significant source of psychological stress that is often underappreciated by military personnel. This stress is not uniform but is influenced by various factors, including the inherent demands of military life, the specific nature of financial tasks (complexity, strict oversight, consequences of errors), individual characteristics (financial literacy, coping style), and, most importantly, the organizational context. Within the TNI, these psychological impacts appear to be exacerbated by a unique combination of strict financial regulations for accountability, strong anti-corruption measures and integrity initiatives, a deeply hierarchical culture, high levels of accountability, and potential limitations on autonomy for personnel in financial oversight positions.

Financial responsibility has a significant impact on the psychological well-being of military personnel, especially in the TNI environment, by creating a stressful environment, anxiety related to accuracy and compliance with financial regulations and integrity standards, and widespread fear of mistakes due to serious consequences. The strict oversight and ethical demands inherent in the TNI's financial role can lead to "ethical fatigue" and increase vulnerability to work-related burnout. Additionally, organizational factors such as limited decision-making scope within a rigid hierarchy can exacerbate feelings of stress and helplessness, potentially weakening adaptive coping mechanisms and overall job satisfaction.

The unique contribution of this study lies in its focused analysis of the psychological dimensions of non-combat financial roles in the context of the

Indonesian Armed Forces, which are often under-researched. By synthesizing various international and Indonesia-specific literature, this paper provides a more holistic and nuanced understanding of the stress factors faced by military financial personnel. This study goes beyond general discussions of financial stress to explore how specific institutional policies (such as TNI financial accountability regulations and integrity initiatives), organizational culture, and the nature of financial tasks themselves interact to shape psychological outcomes. The emphasis on the “accountability-autonomy paradox” and the concept of “ethical fatigue” offers new perspectives for understanding the real-life experiences of these personnel.

These findings strongly suggest that the psychological well-being of military personnel serving in the financial sector is closely related to their performance, institutional integrity, and overall operational readiness. Therefore, addressing these psychological impacts is not merely an issue of individual well-being but also a strategic imperative for the Indonesian National Army (TNI) and other military organizations. A proactive and comprehensive approach is necessary to enhance resilience, strengthen support, and create an organizational environment where financial personnel can effectively perform their critical tasks without excessive psychological burdens.

RECOMMENDATIONS

Based on the synthesis of the literature, the following recommendations are proposed to mitigate the adverse psychological impacts of financial roles and enhance the well-being and effectiveness of personnel, particularly within the TNI:

For the Indonesia National Army (TNI)

a. Develop Tailored Financial Literacy and Competency Programs

Beyond general personal financial literacy, implement advanced training programs specific to the roles of personnel in financial management positions. This training should comprehensively cover TNI-specific financial regulations and procedures (as outlined in documents such as Perdirjen Renhan No. 11 of 2020 on financial accountability standardization), ethical decision-making in complex scenarios, risk management strategies, and proficient use of existing and emerging financial information systems. Such programs will address the need for specialized expertise in navigating the challenging financial landscape of the TNI.

b. Enhance Mental Health Support Services

Improve and expand mental health services that are accessible, confidential, and culturally acceptable for the TNI and its personnel. Efforts should be taken to address and remove the stigma associated with seeking care for mental health issues, especially non-combat-related stress. Make sure that counseling and support are readily available to handle work-related stress, including special resources for people in high-pressure financial positions who may face unique stresses like ethical fatigue or severe scrutiny.

c. Review and Adapt Organizational Factors

Where operationally feasible and within the bounds of maintaining strict accountability, explore ways to increase autonomy and scope of decision-making for finance staff. This can assist address the "accountability-autonomy paradox" by empowering individuals to better manage the responsibilities they have. Encourage and promote supportive leadership approaches at all levels. Leaders should be taught about the special pressures that come with financial positions, as well as techniques for reducing those pressures within their teams. Furthermore, creating an organizational culture that allows open conversation about financial challenges and concerns without fear of retaliation aids in the early detection and resolution of problems.

d. Implement Robust Support Network

Consider establishing peer support groups or special mentoring programs for finance staff. These networks can serve as platforms for sharing experiences, developing coping strategies, and providing mutual support in dealing with the demands of their roles. In addition, ensure that there are clear, confidential, and non-punitive channels for finance staff to seek guidance and clarification on complex financial regulations or ethical dilemmas they may encounter.

e. Integrate Well-being into Modernization Efforts

Along with the TNI's attempts to modernize its financial and procurement systems and procedures, ensuring that there is an equal and proportional investment in training, development, and psychological support for individuals responsible for managing these changes. Proactive human resource development is an essential component of any technological or procedural modernization initiative.

f. Promote Proactive Stress Management and Resilience Building

Implement proactive techniques to prevent extreme stress before it happens. This could involve organizing stress management workshops early in a career, giving frequent wellness checks for employees working in high-stress financial jobs, and providing ongoing resilience training customized to the specific problems faced in those roles.

ADVANCED RESEARCH

a. Empirical Studies within the Indonesia National Army (TNI)

Conduct rigorous quantitative and qualitative empirical research to directly assess the psychological impact (e.g., stress levels, anxiety, fatigue symptoms, job satisfaction) of financial roles on TNI personnel across various branches and hierarchical levels. In addition, investigate the prevalence and types of coping mechanisms used by TNI financial personnel and their effectiveness.

b. Effectiveness of Interventions

If the TNI implements new financial literacy programs, enhanced mental health support, or organizational changes as recommended, future research

should evaluate the effectiveness of these interventions in improving psychological well-being and work performance.

c. Comparative Analysis

Conduct comparative studies with other military organizations in Southeast Asia or those with similar governance structures and anti-corruption priorities to identify best practices and challenges specific to the context.

d. Longitudinal Studies

Conduct longitudinal research to monitor the psychological well-being of TNI financial personnel over time. This will help in understanding the long-term impact of their roles, stress patterns and coping mechanisms, as well as the ongoing effectiveness of the support measures provided.

e. Exploration of Cultural Factors

Explore in depth how specific Indonesian cultural values and TNI institutional norms influence perceptions of stress, help-seeking behavior, and the effectiveness of different support strategies among financial personnel.

By implementing these recommendations, military organizations such as the TNI can provide better support to personnel performing essential financial management functions, thereby maintaining their psychological well-being and enhancing the integrity and overall effectiveness of the armed forces.

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