JSSH (Jurnal Sains Sosio Humaniora)
Vol. 10 (1), 2026
https://online-journal.unja.ac.id/jssh
e-ISSN: **2580-2305;** p-ISSN: **2580-1244**

The Effect of Future Expectations, Pocket Money, and Sharia Financial Behavior on Halal Lifestyle: A Case Study of University Students in Medan City

Siska Kumala Sari[1*], Rahmi Syahriza[2], Nurbaiti[3]

[1,2,3] Universitas Islam Negeri Sumatera Utara, Sumatera Utara, Indonesia
Corresponding author e-mail: sarisiskakumala3@gmail.com

ARTICLE INFO

Keywords:

Future Expectations, Pocket Money, Sharia Financial Behavior, Halal Lifestyle, Students.

DOI:
10.22437/jssh.v10i1.55866

Received:
May 1st, 2026

Reviewed:
May 10th, 2026

Accepted:
May 21st, 2026

ABSTRACT

This study seeks to investigate the impact of future aspirations, discretionary income, and Islamic financial practices on the embrace of a halal lifestyle among university students in Medan City. This study employs a quantitative technique with an associative research design. The sample consisted of 100 respondents, determined using the Slovin formula, with purposive sampling being the applied method. Data were collected through questionnaires and processed using multiple linear regression with SPSS software. The findings indicate that future ambitions, discretionary income, and Islamic financial practices have a favourable and significant impact on the adoption of a halal lifestyle. The Adjusted R Square value of 0.499 signifies that 49.9% of the variance in halal lifestyle is explained by the three independent variables in the model, while the remaining 50.1% is influenced by external factors not included in this study. The findings indicate that the halal lifestyle among university students in Medan City can be reinforced by fostering positive future expectations, managing pocket money effectively, and adopting Islamic financial behaviours consistent with Islamic principles. Consequently, a halal lifestyle reflects students' awareness in applying sharia principles in both economic activities and daily life practices.

Copyright (c) 2026 JSSH

1. Introduction

The development of contemporary student life cannot be separated from the dynamic changes in lifestyle patterns that are increasingly shaped by advances in digital technology, social media platforms, peer environments, product promotion strategies, and the growing ease of financial transactions (Alruthaya et al., 2021; Nasar & Riady, 2025). Students, as an integral part of the younger generation, are currently in a phase of identity formation, consumption habit development, and financial management practices in their daily lives. Their decisions in selecting food, clothing, cosmetics, following current trends, and utilizing financial services do not merely reflect economic preferences, but also represent the underlying values and beliefs that guide their behavior (Djafarova & Bowes, 2021).

From an Islamic perspective, lifestyle is not limited to the fulfillment of individual needs,

but also encompasses the alignment of behavior with halal principles and sharia values. A halal lifestyle refers to a way of life grounded in Islamic teachings across various dimensions, including food and beverage consumption, clothing, cosmetics, entertainment, financial transactions, and financial services. It is not restricted to the consumption of halal-certified products, but also extends to daily behavioral practices that emphasize permissibility (halal), goodness (tayyib), cleanliness, usefulness, moral responsibility, and the avoidance of excessive behavior (israf) (Abror et al., 2019; Ali et al., 2022).

Rohim & Priyatno (2021) explain that the implementation of a halal lifestyle in consumption is realized through the internalization of Islamic meanings and objectives of consumption, adherence to the principles of halal and tayyib, avoidance of wastefulness (tabzir) and extravagance (israf), as well as the allocation of part of one's wealth for social purposes. This indicates that a halal lifestyle is not only assessed based on what is consumed, but also on how individuals manage their desires, financial expenditures, and the incorporation of Islamic principles into daily practices.

In the contemporary era, The notion of halal is no longer understood solely as a religious regulation in food consumption, but has evolved into a component of modern lifestyle trends. Rahmayanti (2024) states that within the current lifestyle discourse, halal has transformed into a social and cultural identity that influences several facets of existence, including cuisine, cosmetics, fashion, and tourism. The halal lifestyle phenomenon has also developed into part of the modern consumption identity of the global Muslim community, particularly among younger generations who increasingly consider religious dimensions in their consumption behavior (Abror et al., 2019). Accordingly, The halal lifestyle is gaining prominence among the youth. including students, as it intersects with needs, trends, social media influence, product choices, and Islamic identity formation. This finding is in line with Lubis & Izzah (2022), who found that the halal lifestyle within Generation Z in North Sumatra is influenced by religious awareness, social environment, and contemporary consumption patterns.

In the context of university students, the halal lifestyle trend can be observed in daily habits such as selecting halal food and beverages, paying attention to the halal status of cosmetic and personal care products, choosing modest clothing, using financial services in accordance with Islamic principles, and avoiding excessive consumer behavior. However, the implementation of a halal lifestyle among students is not always consistent. Some students understand the concept of halal lifestyle in a broad sense, while others still interpret it narrowly as being limited to halal-labeled food and beverages (Arifin et al., 2023). This condition is important to examine, as students are frequently exposed to viral products, trending fashion styles, digital promotions, and social environmental influences. In the current digital era, social media usage and exposure to online trends have been shown to influence the consumption preferences of Muslim youth, including their decisions in selecting halal products.

Based on interviews conducted with Muslim female students in Medan City, it was revealed that the halal lifestyle is an aspect that receives considerable attention in their daily lives. Intan Novitasari (a student of UINSU) stated that a halal lifestyle extends beyond food and beverages to encompass the choices of products used in daily activities, such as cosmetics, skincare, clothing, and other consumer goods. She further emphasized that she pays close attention to the halal status of the products she uses or consumes in everyday life. These findings indicate that the halal lifestyle among Muslim female students in Medan City has begun to be implemented in daily practices.

Future expectations are among the psychological elements that may affect students' purchase decisions and lifestyle behaviours. Individuals possessing a robust future focus tend to demonstrate better decision-making abilities that are more planned and consider the long-

term consequences of their behavior (Seginer & Mahajna, 2018). Students who possess positive future expectations are generally more careful in managing their spending, consider long-term benefits, and prioritize their expenditures more effectively. Conversely, students with weaker future expectations are more likely to be influenced by momentary desires and modern lifestyle trends. This condition suggests that future expectations play a role in shaping students' tendency to adopt a more structured, moderate, and halal-aligned lifestyle (Salimdo & Azi, 2025).

Based on interview findings with Muslim female students in Medan City regarding future expectations, it was found that aspirations for success and a better life can influence lifestyle choices. According to Nadila Alicya Putri (a student of UNIMED), hopes for future success and improved living conditions encourage her to adopt a halal lifestyle. This indicates that future expectations may motivate students to pay greater attention to lifestyles that align with Islamic values. Overall, It can be inferred that future predictions influence shaping the halal lifestyle among Muslim female students in Medan City.

Pocket money also influences students' halal lifestyle, as it is closely related to their capacity to make purchasing choices and oversee personal expenses. Students who properly handle their pocket money tend to prioritise their demands more efficiently, consider product halalness, and avoid excessive consuming behaviours. Poor financial management may prompt students to make hasty purchases, adhere to fads, and acquire products that do not correspond with their genuine needs. The financial circumstances of students are correlated with their spending habits and management of financial behaviour in daily life (Ghozi et al., 2025).

Research conducted by Rismayanti & Oktapiani (2020) found Pocket money and lifestyle significantly impact students' consumption behaviour. This finding provides a theoretical basis for linking pocket money to student lifestyle patterns, particularly in relation to consumption choices that align with halal principles. Within the context of a halal lifestyle, pocket money is not merely associated with the amount of financial resources received, but also reflects students' ability to allocate their expenditures appropriately, prioritize essential needs, consider product halalness, and avoid excessive behavior (israf).

Based on interviews with Muslim female students in Medan City regarding pocket money, it was revealed that limited financial resources can influence students' decision-making in selecting products for consumption. According to Rara Amelia (a student of UMSU), despite having limited finances, she still strives to choose products that are halal and beneficial. This condition indicates that even with financial constraints, students attempt to align their consumption decisions with halal lifestyle principles. Accordingly, It may be established that pocket money is a contributing element. associated with the implementation of a halal lifestyle among Muslim female students in Medan City.

Moreover, anticipated future earnings and discretionary income are shown to affect students' adherence to a halal lifestyle in Islamic financial practices. The financial conduct within Islam significantly influences the establishment of a halal lifestyle, since it is not only reflected in the types of products consumed, but also in how financial resources are earned, managed, and spent. Students who demonstrate positive Islamic financial behavior tend to manage their expenditures more effectively, avoid wasteful spending, pay attention to the halal status of transactions, and utilize their finances for beneficial purposes. In the context of halal consumption, financial behavior grounded in Islamic values has been shown to influence individuals' consumption behavior in product selection and more responsible financial management (Elseidi, 2018).

Firlianti et al. (2023) emphasize that student financial management is a significant aspect, as suboptimal financial behavior can reduce an individual's overall life success. Their study

further indicates that financial technology and personal financial management influence Islamic financial behavior. This finding is particularly relevant given that contemporary students are highly engaged in digital financial transactions; therefore, Islamic financial behavior is necessary to help students control their spending, select transactions that comply with sharia principles, and avoid excessive consumption driven by lifestyle trends.

Based on interviews with Muslim female students in Medan City regarding Islamic financial behavior, it was found that structured financial management can support the implementation of a halal lifestyle. According to Miftahul Jannah (a student of UINSU), she attempts to manage her finances in a way that prevents excessive spending and ensures that funds are used for halal activities. This condition indicates that Islamic financial behavior can be observed through how students manage their expenditures, avoid wastefulness, and allocate their finances for halal and beneficial needs. Therefore, It may be argued that the financial behaviours of Muslims are intricately linked to the halal lifestyle of female students in Medan City.

Several Prior research has demonstrated that pocket money, Islamic financial knowledge, and lifestyle correlate with students' financial behaviour and spending habits. Derek et al. (2025) found that pocket money has a positive and significant effect on students' financial management beh discovered that pocket money have a favourable and substantial influence on behavior. Aulia et al. (2023) demonstrated that Islamic financial literacy exerts a beneficial and substantial impact regarding pupils' financial conduct. In addition, Muninggar et al. (2025) emphasized Islamic financial literacy significantly influences Islamic financial management behavior among Generation Z. Al Arif & Imsar (2023) also reported This lifestyle positively and significantly influences the consumption behaviour of electronic money users. These findings are relevant to the present investigation as they illustrate that financial considerations, Islamic financial literacy, and lifestyle influence students' consumption behaviour and financial management techniques.

Students in Medan City are part of the younger generation living in an era characterized by modern lifestyle development, easy access to information, digital promotions, online shopping, and cashless transactions. These conditions provide convenience in meeting daily needs; however, they may also encourage impulsive consumption and a tendency to follow trends. As Muslim students, they are expected not only to fulfill their daily needs but also to apply Islamic values in determining consumption patterns and lifestyle choices.

Upon reviewing the existing research, it is evident that future expectations, pocket money, and Islamic financial behavior are related to students' financial behavior and consumption patterns. However, prior studies have generally examined these variables in isolation and have mainly focused on consumptive behavior, financial management, or financial decision-making, rather than halal lifestyle as the dependent variable. Furthermore, studies within the context of students in Medan City continue to be constrained. This study seeks to analyse the influence of future aspirations, pocket money, and Islamic financial behaviour on the halal lifestyle of students in Medan City, both individually and collectively.

The objective of this study is to investigate the impact of future aspirations, pocket money, and Islamic financial behaviour on the halal lifestyle of students in Medan City, both individually and collectively. This research aims to enhance the literature on Islamic economics, specifically concerning the theoretical factors of students' halal lifestyle. This study is anticipated to yield valuable insights for pupils. higher education institutions, and relevant stakeholders in enhancing awareness of halal lifestyle implementation through positive future orientation, prudent financial management of pocket money, and consistent Islamic financial behavior.

2. Literature Review

2.1 Halal Lifestyle

Lifestyle represents an individual's behavioral patterns, including ways of living, financial resource utilization, and time management. An individual's lifestyle may change over time; however, such changes are not always driven by shifts in basic needs (Hasanah et al., 2022). Kotler (2008) explains that lifestyle is reflected through activities, interests, and opinions that describe how individuals conduct their daily lives. Lifestyle is shaped by personal factors such as past experiences, personality traits, perceptions, and the way individuals evaluate and select specific products. From an Islamic perspective, a halal lifestyle refers to a way A living that adheres to Islamic jurisprudence, encompassing the selection of permissible consumption activities and daily practices while avoiding what is prohibited.

The concept of halal also includes the element of *thayyib*, meaning that it must be good, safe, and beneficial. Therefore, halal is not limited to the permissibility of products, but also extends to the quality of life that aligns with Islamic teachings. The progression of the halal industry signifies that the halal lifestyle is progressively gaining prominence in contemporary culture. The need for halal products certified items many sectors including food, cosmetics, pharmaceuticals, and tourism is rising, driven by heightened public knowledge of product quality and halal standards. An grasp of halal principles significantly affects consumers' consumption choices, with those possessing greater knowledge demonstrating increased consistency in adhering to a halal lifestyle in their everyday routines. The modern halal way of life concept is not only associated with religious compliance, but also reflects quality, safety, and ethical values in Muslim consumption behavior (Han et al., 2019). According to Harahap et al. (2022), the indicators of halal lifestyle (Y) include: (1) habitual the consumption of halal food and drinks, (2) selection of halal-labeled products, (3) avoidance of doubtful (shubhat) products, (4) application of halal principles in daily activities, and (5) consistency in practicing a halal lifestyle.

2.2 Future Expectations

Future expectations refer to a mental condition in which individuals think about, imagine, and anticipate certain desired future states, particularly aspects that are considered valuable, beneficial, and capable of improving the quality of life. These expectations function as psychological drivers that guide individuals' behavior toward goal achievement while simultaneously helping them avoid actions that may hinder the attainment of those goals (Sinuraya et al., 2024). According to Snyder (2000) as cited in D. Harahap et al. (2023), hope or future expectations are formed through the presence of goals to be achieved, the motivation to pursue those goals, and the perceived ability to develop strategies for attaining them. Thus, future expectations are not merely abstract hopes, but also involve a structured cognitive process that includes goal setting and the formulation of actionable pathways.

This concept is closely related to future orientation, which refers to how individuals perceive, plan, and evaluate their future in a more systematic and directed manner. Future orientation is associated with an individual's capacity to establish goals, design future plans, and direct behavior toward long-term objectives (Andre et al., 2018). It consists of three main components, namely motivation, planning, and evaluation, indicating that individuals' perspectives on the future are not limited to expectations, but also include preparedness in developing steps to achieve them (Wahyuni et al., 2022). Based on these dimensions, future expectations in this study are measured through several indicators, namely expectations regarding future life, possession of clear life and career goals, long-term financial planning, cautiousness in decision-making, and consideration of long-term benefits over short-term satisfaction.

2.3 Pocket Money

According to the Indonesian Dictionary (KBBI), pocket money refers to a certain amount of funds carried or provided to fulfil everyday requirements. Pocket money is among the supporting factors in students' or pupils' lives, which may come from parents, third-party assistance, scholarships, or personal income from work. The relationship between pocket money and consumption activities is very strong. Some students receive pocket money on a weekly basis, while others receive it monthly (Pohan et al., 2023).

Students utilize pocket money for various needs, such as stationery, operational expenses, and snack consumption. To meet these needs, they are required to manage their expenses independently and appropriately (Harahap et al., 2024). On the other hand, students are generally accustomed to engaging in purchasing activities. However, such purchasing behavior may become problematic when it is carried out excessively or without careful consideration, leading to wasteful spending and uncontrolled financial behavior. In addition, purchases driven by emotional impulses may trigger impulsive buying behavior (Arif et al., 2023). The metrics of allowance (X2) in this study include: the regular quantity of discretionary cash obtained by students, the frequency of pocket money distribution, the adequacy level of pocket money in meeting daily needs, and the utilization and management of pocket money for consumption purposes.

2.4 Sharia Financial Behavior

Financial behaviour pertains to the manner in which individuals handle, administer, and employ their financial assets. It is a field of study that examines individual behavior in managing financial resources, including tendencies influenced by various personality types in Processes of financial decision-making. Within the framework of students, financial management behavior can also be affected by internal factors such as financial attitudes Financial management behaviour may and financial self-efficacy (Gunawan & Marliyah, 2022). Sharia fiscal conduct, on the other hand, is a concept of financial conduct grounded in Islamic values, principles, and ethics. Thus, sharia financial behavior guides individuals to manage their finances wisely while adhering to Islamic financial Fundamentals. In the realm of Islamic economics, financial management is not solely oriented toward material gain, but also incorporates moral values and social responsibility in both consumption and financial decision-making processes (Elseidi, 2018). Meanwhile, according to Dilasari et al. (2021), sharia financial behavior can be assessed using several indicators, n specifically indications amely: avoidance of interest-based transactions (*riba*), preparation of reasonable budgeting plans, regular recording of expenditures, allocation of funds for charity or almsgiving (*sadaqah* or *infaq*), and price comparison practices to avoid excessive consumption (*israf*).

2.5 Conceptual Framework

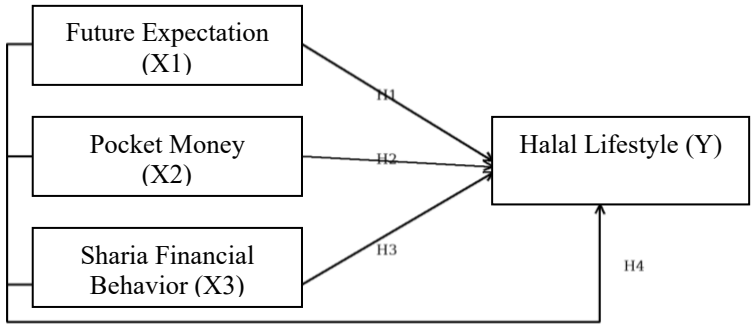

Figure 1. Conceptual Framework
Source: Developed by the authors (2026)

The hypotheses established in this study are as follows:

H1: Future expectations exert a substantial influence on the halal lifestyle of university students in Medan City.

H2: Discretionary income substantially influences the halal lifestyle of university students. in Medan City.

H3: Sharia monetary behavior exerts a substantial influence on the halal lifestyle of university students in Medan City.

H4: Future expectations, pocket money, and sharia financial behavior concurrently exert a substantial influence on the halal lifestyle of university students in Medan City.

3. Research Methodology

3.1 Research Design

This research utilises a quantitative methodology including an associative design. The quantitative method is selected since this study seeks to analyse the impact of future expectations (X1), pocket money (X2), and sharia financial behaviour (X3) on a halal lifestyle. (Y) among university students in Medan City. According to Sugiyono (2023), Quantitative research is a methodology grounded in positivist philosophy, employed to examine specific populations or samples, with data collecting facilitated by research tools. Data analysis is inherently statistical and seeks to evaluate established theories.

3.2 Participants

The study population comprises students from public and private universities in Medan City, totalling 282,794, with 89,414 from public institutions and 193,380 from private institutions, according to data from the Central Statistics Agency (BPS) of North Sumatra Province. 2024 (BPS Sumatera Utara, 2025). The accessible population comprised active Muslim students in Medan City from the University of North Sumatra (USU), Medan State University (UNIMED), State Islamic University of North Sumatra (UINSU), and Muhammadiyah University of North Sumatra (UMSU), who received consistent pocket money or monthly financial assistance for their daily necessities. The sample size for this study was determined using the Slovin formula, with a margin of error of 10% (0.1). The used Slovin formula is as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Description:

n : sample size

N : population size

e : margin of error

Considering a total population of 282,794 pupils and a margin of error of 10% (0.1), the sample size was determined as follows:

$$n = \frac{282.794}{1 + 282.794(0,1)\text{^}2}$$

$$n = \frac{282.794}{1 + 282.794(0,01)}$$

$$n = \frac{282.794}{282.794}$$

$$n = 99,96$$

The conclusive sample size in this investigation was rounded to 100 respondents. This study utilised purposive sampling, a technique for selecting samples based on established criteria. or considerations aligned with the research objectives. In this study, respondents were selected from the accessible population according to predefined inclusion criteria.

3.3 Instruments

The research tool employed in this study was a structured questionnaire created to measure future expectations, pocket money, sharia financial behavior, and halal lifestyle within the university student population in Medan City. This study utilized The definitive sample size in this study was dissemination of online questionnaires using Google Forms to participants who satisfied the predetermined study criteria. Concurrently, secondary data were gathered from many sources, encompassing papers, records, reports, and pertinent scientific literature. The questionnaire utilised a closed-ended style using a 1–5 Likert scale to assess respondents' degrees of agreement with the given propositions. Each variable was assessed utilising indicators that were operationally defined according to prior research.

3.4 Data Analysis Procedures

This study employed descriptive statistical analysis approaches, Validity testing, reliability testing, and classical assumption tests, which include normality tests, multicollinearity tests, and heteroscedasticity tests. Additionally, multiple linear regression analysis, t-tests, F-tests, and the coefficient of determination (R^2) were utilised to evaluate the hypotheses. The examination of data process was conducted using SPSS software as a statistical tool for data processing.

4. Findings

4.1. Respondents' Characteristics

Based on Table 1, the respondents of this study consisted of students aged 18–24 years, with the largest proportion being 18 years old (29%). The predominant demographic of responses was female (66%). The participants came from four universities in Medan City, namely UINSU, USU, UNIMED, and UMSU, with a relatively balanced distribution. In terms of academic semester, most respondents were in the 8th semester (61%), indicating that the majority were in the final stage of their undergraduate studies. These characteristics are relevant to this study, as the respondents are assumed to have sufficient experience in managing pocket money, forming future expectations, and applying sharia financial behavior related to a halal lifestyle.

Table 1. Respondents' Characteristics

Variable	Category	Frequency	Percentage (%)
Age	18	29	29.0
	19	26	26.0
	20	16	16.0
	21	13	13.0
	22	5	5.0
	23	10	10.0
	24	1	1.0
Total Age		100	100.0
Gender	Male	34	34.0
	Female	66	66.0
Total Gender		100	100.0
University	USU	24	24.0
	UNIMED	24	24.0

	UINSU	28	28.0
	UMSU	24	24.0
Total University		100	100.0
Semester	2	9	9.0
	4	16	16.0
	6	14	14.0
	8	61	61.0
Total Semester		100	100.0

Source: SPSS data processing results (2026)

4.2. Validity Test

The respondents underwent a validity test utilising Pearson correlation (item-total correlation). This survey had 100 respondents. The judgement criteria indicate that an item is deemed genuine if the computed r-value (r-count) exceeds the r-table value and the significance value is below 0.05. The r-table value in this research was 0.196.

Table 2. Validity Test Results

Variable	Item	r-value	r-table	Sig. (2-tailed)	Decision
X1 (Future Expectation)	X1.1	0.677	0.196	<0.001	Valid
	X1.2	0.760	0.196	<0.001	Valid
	X1.3	0.728	0.196	<0.001	Valid
	X1.4	0.738	0.196	<0.001	Valid
	X1.5	0.769	0.196	<0.001	Valid
X2 (Pocket Money)	X2.1	0.759	0.196	<0.001	Valid
	X2.2	0.791	0.196	<0.001	Valid
	X2.3	0.761	0.196	<0.001	Valid
	X2.4	0.783	0.196	<0.001	Valid
	X2.5	0.765	0.196	<0.001	Valid
X3 (Sharia Financial Behavior)	X3.1	0.714	0.196	<0.001	Valid
	X3.2	0.786	0.196	<0.001	Valid
	X3.3	0.688	0.196	<0.001	Valid
	X3.4	0.731	0.196	<0.001	Valid
	X3.5	0.757	0.196	<0.001	Valid
Y (Halal Lifestyle)	Y1	0.785	0.196	<0.001	Valid
	Y2	0.825	0.196	<0.001	Valid
	Y3	0.753	0.196	<0.001	Valid
	Y4	0.812	0.196	<0.001	Valid
	Y5	0.801	0.196	<0.001	Valid

Source: SPSS data processing results (2026)

The legitimacy test findings demonstrate that all questions assessing future expectations (X1), pocket money (X2), sharia financial behaviour (X3), and halal lifestyle (Y) possess a computed r-value (r-count) exceeding the r-table value (0.196), with a significance level of less than 0.05. Therefore, all materials employed in this investigation are deemed legitimate.

4.3. Reliability Test

The dependability assessment was conducted to examine the stability and uniformity of respondents' responses to the study instrument. A device is considered considered trustworthy if its Cronbach's Alpha score exceeds 0.60. According on the reliability test outcomes, the Cronbach's Alpha coefficient for future expectations (X1) was 0.784, pocket money (X2) was 0.829, sharia financial behavior (X3) was 0.787, and halal lifestyle (Y) was 0.854. All variables in this study had Cronbach's Alpha values greater than 0.60. This indicates all measurements items employed in this research meet the criteria for good reliability.

Table 3. Reliability Test Results (Cronbach's Alpha)

Variable	Number of Items	Cronbach's Alpha	Standard	Decision
X1 (Future Expectation)	5	0.784	0.60	Reliable
X2 (Pocket Money)	5	0.829	0.60	Reliable
X3 (Sharia Financial Behavior)	5	0.787	0.60	Reliable
Y (Halal Lifestyle)	5	0.854	0.60	Reliable

Source: SPSS data processing results (2026)

4.4. Classical Assumption Test

4.4.1. Normality Test

A normality test was performed to ascertain if the gathered data follow a normal distribution. This study assessed data normality by the Normal P–P Plot of Regression Standardised Residuals. If the data points are dispersed and align with the diagonal line, the data can be deemed regularly distributed, signifying that the regression model fulfils the normality assumption. The study was further corroborated by the Kolmogorov–Smirnov statistical test conducted using SPSS software.

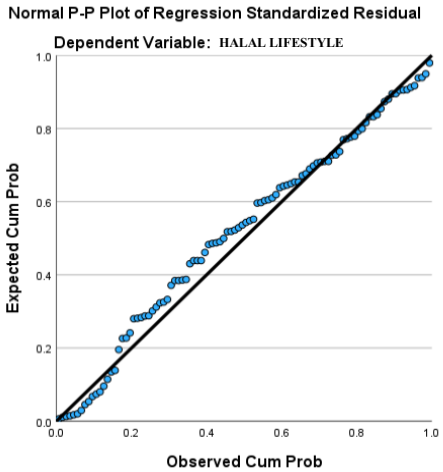

Figure 2. Normal P–P Plot of Regression Standardized Residual
Source: SPSS Data Processing Results (2026)

The data points, as seen in the graph, are distributed along the diagonal line and conform to its trajectory. This trend suggests that the data in this study are generally normally distributed.

Tabel 4. One-Sample Kolmogorov-Smirnov Test

Variable	N	Test Statistic	Asymp. Sig. (2-tailed)	Decision
Unstandardized Residual	100	0.082	0.091	Normal

Source: SPSS Data Processing Results (2026)

The One-Sample Kolmogorov–Smirnov test produced a two-tailed Asymp. Sig. value of 0.091, surpassing the 0.05 criterion. This indicates that the research data adhere to a normal distribution; hence, the normality assumption in the regression model is satisfied.

4.4.2. Multicollinearity Test

The multicollinearity test is performed to assess the degree of correlation among the independent variables in the research model. This assessment relies on the metrics of Tolerance and Variance Inflation Factor (VIF). If the Tolerance value exceeds 0.10 and the

VIF value is below 10, it may be inferred that multicollinearity is not an issue. The test outcomes are displayed in the subsequent table:

Table 5. Multicollinearity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.132	2.168		.061	.952		
	Future Expectation	.341	.089	.308	3.834	<,001	.785	1.274
	Pocket Money	.371	.077	.374	4.798	<,001	.833	1.201
	Sharia Financial Behavior	.298	.080	.283	3.721	<,001	.875	1.143
a. Dependent Variable: Halal Lifestyle								

Source: SPSS Data Processing Results (2026)

Based on the table presented, All variables have Tolerance levels exceeding 0.10 and Variance Inflation Factor (VIF) values below 10. These results indicate that there is no multicollinearity problem among the independent variables in this study.

4.4.3. Heteroscedasticity Test

The A heteroscedasticity test is conducted to evaluate the variance disparity of residuals among data in the regression model. The choice criteria specify that a significance value more than 0.05 shows the lack of heteroscedasticity, whereas a significance value less than 0.05 denotes its existence.

Table 6. heteroscedasticity test results.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.921	1.313		3.749	<,001
	Future Expectation	-.028	.054	-.057	-.514	.609
	Pocket Money	-.041	.047	-.095	-.875	.384
	Sharia Financial Behavior	-.076	.048	-.165	-1.560	.122
Dependent Variable: ABS_RES						

Source: SPSS Data Processing Results (2026)

The data shown in the table indicates that all variables demonstrate significance levels over 0.05. Therefore, it may be concluded that there is no indication of heteroscedasticity in this study. The assessment of heteroscedasticity was conducted using the Glejser test, where a significance value beyond 0.05 indicates that the regression model is devoid of heteroscedasticity.

A good regression model is one that fulfils the assumption of homoscedasticity, meaning that no heteroscedasticity is present. In addition to statistical testing, heteroscedasticity can also be detected visually using a scatterplot diagram. If The scatterplot lacks a discernible pattern, and the points are randomly distributed, it indicates that the model meets the homoscedasticity assumption.

The scatterplot findings indicate The data points are randomly distributed and lack any identifiable pattern. The distribution of points is positioned both above and below the value of 0 on the Y-axis. This criteria indicates the lack of heteroscedasticity in the regression model utilised in this study.

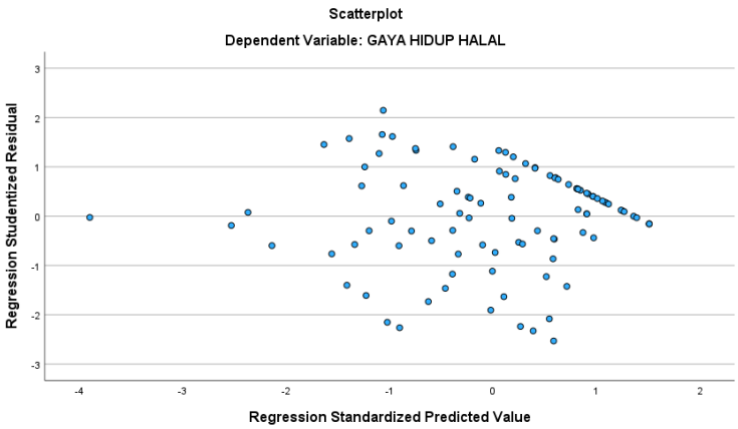

Figure 2. Scatterplot of Heteroscedasticity Test Results
Source: SPSS Data Processing Results (2026)

4.5. Multiple Linear Regression Analysis

Regression analysis is utilised to determine and measure the impact of independent variables on the dependent variable within a research.

Table 7. Results of Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.132	2.168		.061	.952
	Future Expectation	.341	.089	.308	3.834	<,001
	Pocket Money	.371	.077	.374	4.798	<,001
	Sharia Financial Behavior	.298	.080	.283	3.721	<,001
Dependent Variable: Halal Lifestyle						

Source: SPSS Data Processing Results (2026)

According to the Coefficients table (Unstandardized Coefficients B), The regression equation is expressed as follows: Y = 0,132 + 0,341X1 + 0,371X2 + 0,298X3 + e

Description:

Y = Halal Lifestyle
X1 = Future Expectations
X2 = Pocket Money
X3 = Sharia Financial Behavior
e = error term

The interpretation of the regression coefficients is as follows:

a. The regression coefficient of Future Expectations (X1) is 0.341, A one-unit increase in Future Expectations will raise Halal Lifestyle by 0.341, assuming all other variables remain constant.

b. The regression coefficient for Pocket Money (X2) is 0.371, indicating A one-unit increase in Pocket Money will raise Halal Lifestyle by 0.371, assuming all other factors remain constant.

c. The regression coefficient for Sharia Financial Behaviour (X3) is 0.298, signifying A one-unit increase in this variable will raise Halal Lifestyle by 0.298, assuming all other parameters stay constant.

Consequently, all independent factors in this study exert a favourable influence on Halal Lifestyle.

4.6. Hypothesis Testing

4.6.1. t-Test

The t-test is utilised to evaluate the significance of each independent variable's effect on the dependent variable. The selection criteria are: Accept the hypothesis if the significance value is less than 0.05; otherwise, reject it the hypothesis if the significance value exceeds 0.05.

Table 8. T-test results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.132	2.168		.061	.952
	Future Expectation	.341	.089	.308	3.834	<,001
	Pocket Money	.371	.077	.374	4.798	<,001
	Sharia Financial Behavior	.298	.080	.283	3.721	<,001

a. Dependent Variable: Halal Lifestyle

Source: SPSS Data Processing Results (2026)

This study used the t-test to ascertain the partial impact of each independent variable on the dependent variable. The decision criterion stipulates that a significance value (Sig.) below 0.05 denotes a substantial impact.

The Effect of Future Expectations (X1) on Halal Lifestyle (Y)

The t-test results reveal a regression coefficient (B) of 0.341, a t-value of 3.834, and a significance level below 0.001. The significance value < 0.05 implies that Future Expectations (X1) has a favourable and significant impact on Halal Lifestyle (Y). This study suggests that an enhancement in future aspirations correlates with an escalation in halal living practices.

The Effect of Pocket Money (X2) on Halal Lifestyle (Y)

The findings indicate a regression coefficient (B) of 0.371, accompanied by a t-value of 4.798 and a significance level of less than 0.001. The significance value being below 0.05 indicates that Pocket Money (X2) exerts a positive and substantial influence on Halal Lifestyle (Y). This indicates that increased pocket money correlates with a greater inclination to embrace a halal lifestyle. Furthermore, the Standardised Beta value of 0.374, the highest among all factors, indicates that Pocket Money (X2) is the most significant variable affecting Halal Lifestyle (Y).

The Effect of Sharia Financial Behavior (X3) on Halal Lifestyle (Y)

The t-test results indicate a regression coefficient (B) of 0.298, a t-value of 3.721, and a significance level below 0.001. Since the significance value is below 0.05, Sharia Financial Behaviour (X3) has a positive and significant impact on Halal. Lifestyle (Y). This indicates that improved sharia financial conduct results in a greater adherence to halal living practices. Overall, partial factors, future aspirations, pocket money, and Sharia financial behaviour significantly and positively influence the halal lifestyle of university students in Medan City.

4.6.2. F-Test (Simultaneous Test)

The F-test evaluates the combined effect of independent variables on the dependent variable. The selection criteria stipulate that if the calculated F-value (F-count) surpasses the F-table value, the independent variables collectively have a significant impact on the

dependent variable. If the F-count is inferior to the F-table value, the independent factors lack a simultaneous significant effect on the dependent variable.

Table 9. F-test results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	600.675	3	200.225	33.855	<,001[b]
	Residual	567.765	96	5.914		
	Total	1168.440	99			

a. Dependent Variable: Halal Lifestyle

b. Predictors: (Constant), Sharia Financial Behavior, Pocket Money, Future Expectation

Source: SPSS Data Processing Results (2026)

The F-test assesses the collective impact of independent factors on the dependent variable. The ANOVA table indicates a computed F-value of 33.855, accompanied with a significance value (Sig.) of less than 0.001. Given that the significance value is below 0.05, it may be deduced that Future Expectations (X1), Pocket Money (X2), and Sharia Financial Behaviour (X3) all exert a substantial influence on Halal Lifestyle (Y). Consequently, the regression model is deemed appropriate for subsequent study.

4.6.3. Coefficient of Determination

The coefficient of determination measures the extent to which independent variables explain the variance in the dependent variable research model.

Table 10. Model Summary (Coefficient of Determination Test Results)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.717[a]	.514	.499	2.43192

a. Predictors: (Constant), Sharia Financial Behavior, Pocket Money, Future Expectation

b. Dependent Variable: Halal Lifestyle

Source: SPSS Data Processing Results (2026)

The Adjusted R Square value, as indicated in the Model Summary table, is 0.499. This signifies that 49.9% of the variance in Halal Lifestyle is attributable to Future Expectations, Pocket Money, and Sharia Financial Behaviour. Conversely, the remaining 50.1% is affected by variables not encompassed under this study paradigm.

5. Discussion

5.1. The Effect of Future Expectations on Halal Lifestyle among University Students in Medan City

The t-test findings indicate that Future Expectations exert a positive and substantial influence on Halal Lifestyle, evidenced by a regression coefficient of 0.341, a t-value of 3.834, and a significance level of less than 0.001. This finding indicates that the better the future expectations held by students, the higher their tendency to adopt a halal lifestyle. It suggests that students with clear life planning, long-term goals, and future-oriented considerations tend to be more selective and cautious in making consumption and lifestyle decisions. This outcome aligns with other research indicating that the future orientation is associated with individuals' ability to consider long-term consequences and regulate their behavior in daily decision-making processes (Yin et al., 2022).

Within the framework of this research, future expectations encourage students not only to focus on immediate satisfaction but also to consider the value, benefits, and consequences of each decision they make. This is in line with Ridho & Siswanti (2020), who found that future perspective can serve as a strong predictor of students' readiness in facing their future. Furthermore, Fuadi et al. (2022) emphasizes that halal values and sharia compliance are

essential components in shaping Muslim economic behavior. Therefore, future expectations can be understood as one of the factors that strengthen students' tendency to implement a halal lifestyle.

5.2. The Effect of Pocket Money on Halal Lifestyle among University Students in Medan City

According to the t-test results, Pocket Money exerts a positive and substantial influence on Halal Lifestyle, evidenced by a regression coefficient of 0.371, a t-value of 4.798, and a significance level of < 0.001. This finding indicates that the more adequate the pocket money received by students, the higher their tendency to adopt a halal lifestyle. The availability of sufficient financial resources provides students with greater flexibility must exercise greater discernment in selecting items and activities that conform to Islamic principles (halal) principles. This suggests that economic conditions contribute to the formation of a halal lifestyle among students.

In addition, students with a higher level of pocket money often find it simpler to modify their purchasing habits and daily routines in alignment with Islamic values. Research conducted by Rahman et al. (2025) also Determined that financial literacy, religion, and the use of financial technology exert a positive and substantial influence on the financial behaviour of Generation Z in Medan City. Consequently, pocket money in this study might be considered a contributing factor to students' adherence to a halal lifestyle.

5.3. The Effect of Sharia Financial Behavior on Halal Lifestyle among University Students in Medan City

The t-test results indicate that Sharia Financial Behaviour positively and significantly influences Halal Lifestyle, evidenced by a regression coefficient of 0.298, a t-value of 3.721, and a significance level of less than 0.001. This research suggests that improved sharia financial behaviour among students correlates with a greater inclination to embrace a halal lifestyle. Students who continuously adhere to Islamic financial rules tend to exercise greater prudence in their expenditure, avoid excessive spending, and are more selective in choosing products and consumption activities.

This result suggests that sharia financial behavior is not only related to financial management aspects but also reflects the internalization of Islamic values in daily life practices. Al Akbar et al. (2021) states that the implementation of Islamic values plays a function in influencing consumers' perceptions and financial choices. Consequently, sharia financial behaviour can be seen as a factor that motivates students to constantly adopt a halal lifestyle. This conclusion corresponds with other research demonstrating that Islamic ideas and principles affect consumer behaviour by promoting responsible consumption that adheres to halal standards (Shah et al., 2019).

5.4. Simultaneous Effect of Future Expectations, Pocket Money, and Sharia Financial Behavior on Halal Lifestyle among University Students in Medan City

The F-test findings indicate A significance value under 0.05, along by an F-value of 33.855, indicates that Future Expectations, Pocket Money, and Sharia Financial Behaviour collectively have a considerable impact on Halal Lifestyle. The Adjusted R Square value of 0.499 indicates that 49.9% of the variance in Halal Lifestyle is accounted for by these three variables, and the remaining 50.1% is affected by external factors this study.

This finding confirms that halal lifestyle among university students in Medan City is influenced by several factors, altered by their relationship of several interrelated determinants, namely future expectations, pocket money, and sharia financial behavior. Accordingly, it can

be inferred that the stronger the students' future expectations, the more adequate their pocket money, and the better their sharia financial behavior, the higher their tendency to adopt a halal lifestyle in daily life.

6. Conclusion

This study concludes that future expectations pocket money, and sharia financial behavior have a positive and significant effect on the halal lifestyle of university students in Medan City. These findings indicate that the stronger the future orientation, the more adequate the level of pocket money, and the more aligned financial behavior is with sharia principles, the higher the students' tendency to adopt a halal lifestyle in their daily lives. Students with a well-developed future orientation generally tend to be more selective in making consumption decisions. In addition, sufficient pocket money enables students to more easily choose products and activities that comply with halal principles, while good sharia financial behavior encourages more structured financial management based on Islamic values. Simultaneously, these three variables form a halal lifestyle pattern that is shaped by a confluence of psychological factors, economic, and sharia-based financial behavioral factors. Therefore, the implementation of a halal lifestyle among students can be further optimized through a clear future orientation, wise management of pocket money, and consistent application of sharia financial principles in daily life.

References

Abror, A., Wardi, Y., Trinanda, O., & Patrisia, D. (2019). The impact of Halal tourism, customer engagement on satisfaction: Moderating effect of religiosity. *Asia Pacific Journal of Tourism Research*, *24*(7), 633–643. https://doi.org/10.1080/10941665.2019.1611609

Al Akbar, Mhd. R., Sugianto, S., & Daulay, A. N. (2021). PENGARUH KUALITAS PRODUK DAN PENERAPAN NILAI ISLAM TERHADAP KEPUASAN NASABAH DI PT BANK MUAMALAT KANTOR CABANG MEDAN BALAIKOTA. *Studia Economica : Jurnal Ekonomi Islam*, *7*(1), 97. https://doi.org/10.30821/se.v7i1.9996

Al Arif, N., & Imsar, I. (2023). Pengaruh Literasi Keuangan, Norma Subjektif, dan Gaya Hidup terhadap Perilaku Konsumtif Mahasiswa UIN SU Medan Pengguna Electronic Money dengan Pengendalian Diri sebagai Moderasi. *Transformasi Manageria: Journal of Islamic Education Management*, *3*(2), 406–428. https://doi.org/10.47467/manageria.v3i2.2293

Ali, M. H., Iranmanesh, M., Tan, K. H., Zailani, S., & Omar, N. A. (2022). Impact of supply chain integration on halal food supply chain integrity and food quality performance. *Journal of Islamic Marketing*, *13*(7), 1515–1534. https://doi.org/10.1108/JIMA-08-2020-0250

Alruthaya, A., Nguyen, T.-T., & Lokuge, S. (2021). *The Application of Digital Technology and the Learning Characteristics of Generation Z in Higher Education* (Version 1). arXiv. https://doi.org/10.48550/ARXIV.2111.05991

Andre, L., Van Vianen, A. E. M., Peetsma, T. T. D., & Oort, F. J. (2018). Motivational power of future time perspective: Meta-analyses in education, work, and health. *PLOS ONE*, *13*(1), e0190492. https://doi.org/10.1371/journal.pone.0190492

Anggi Adistika Harahap, Sugianto Sugianto, & Juliana Nasution. (2024). PENGARUH UANG SAKU, PENGENDALIAN DIRI DAN IKLAN TERHADAP PERILAKU KONSUMTIF MAHASISWA JURUSAN EKONOMI ISLAM FAKULTAS EKONOMI DAN BISNIS ISLAM UIN SUMATERA UTARA. *Jurnal Ekonomi Bisnis Dan Kewirausahaan*, *1*(5), 06–17. https://doi.org/10.69714/jx09zf55

Arif, M., Yanti, N., & Nabila, V. S. (2023). PENGARUH MOTIVASI BELANJA HEDONIS, UANG SAKU DAN PROMO DISKON TERHADAP PEMBELIAN IMPULSIF MAHASISWA JURUSAN MANAJEMEN UNIVERSITAS ISLAM NEGERI SUMATERA UTARA PADA APLIKASI SHOPEE. *Jurnal Ekonomi Manajemen Dan Bisnis*, *4*(1), 89–97. https://doi.org/10.32815/jubis.v4i1.1813

Arifin, M. R., Raharja, B. S., & Nugroho, A. (2023). Do young Muslim choose differently? Identifying consumer behavior in *Halal* industry. *Journal of Islamic Marketing*, *14*(4), 1032–1057. https://doi.org/10.1108/JIMA-02-2021-0049

Aulia, N. S., Ruhana, N., & Noeridha, N. A. (2023). Pengaruh Literasi Keuangan Syariah Terhadap Perilaku Keuangan Pada Mahasiswa Politeknik Negeri Bandung (Studi Pada Mahasiswa Keuangan Syariah Politeknik Negeri Bandung). *Journal of Applied Islamic Economics and Finance*, *3*(3), 651–662. https://doi.org/10.35313/jaief.v3i3.5500

Badan Pusat Statistik Provinsi Sumatera Utara, B. P. S. P. S. U. (2025). *Jumlah perguruan tinggi, dosen, dan mahasiswa menurut kabupaten/kota di Provinsi Sumatera Utara, 2024* [Dataset]. https://sumut.bps.go.id

Derek, O. E., Raintung, L. J. R., & Tumewu, F. J. (2025). PENGARUH LITERASI KEUANGAN DAN UANG SAKU TERHADAP PERILAKU PENGELOLAAN KEUANGAN MAHASISWA FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS SAM RATULANGI MANADO. *Jurnal EMBA : Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, *13*(2), 93–103. https://doi.org/10.35794/emba.v13i2.61704

Dilasari, D., Mulyati, S., & Kurniawan, A. (2021). PENGARUH FINANCIAL LITERACY, LIFE STYLE, LOCUS OF CONTROL DAN DEMOGRAFI TERHADAP PERILAKU KONSUMTIF GENERASI MILENIAL DI KOTA SUBANG. *JASS (Journal of Accounting for Sustainable Society)*, *2*(02). https://doi.org/10.35310/jass.v2i02.671

Djafarova, E., & Bowes, T. (2021). 'Instagram made Me buy it': Generation Z impulse purchases in fashion industry. *Journal of Retailing and Consumer Services*, *59*, 102345. https://doi.org/10.1016/j.jretconser.2020.102345

Elseidi, R. I. (2018). Determinants of halal purchasing intentions: Evidences from UK. *Journal of Islamic Marketing*, *9*(1), 167–190. https://doi.org/10.1108/JIMA-02-2016-0013

Firlianti, Akib, R., Ariska, S. N., & Jasman, J. (2023). LITERASI KEUANGAN DAN PERILAKU KEUANGAN SYARIAH MAHASISWA UM.PALOPO: MEDIASI FINANCIAL TECHNOLOGI DAN PERSONAL FINANCE. *JMBI UNSRAT (Jurnal Ilmiah Manajemen Bisnis dan Inovasi Universitas Sam Ratulangi).*, *10*(2), 944–962. https://doi.org/10.35794/jmbi.v10i2.46353

Fuadi, Soemitra, A., & Nawawi, Z. M. (2022). Studi Literatur Implementasi Sertifikasi Halal Produk UMKM. *Jurnal EMT KITA*, *6*(1), 118–125. https://doi.org/10.35870/emt.v6i1.541

Ghozi, S., Ika Leni, D., Rosa, T., & Rosalin, S. (2025). Student financial literacy: A consolidation model of antecedents and consequences. *Cogent Education*, *12*(1), 2547032. https://doi.org/10.1080/2331186X.2025.2547032

Gunawan, B., & Marliyah, M. (2022). Pengaruh Sikap Keuangan, Literasi Keuangan, Teman Sebaya, Efikasi Diri Finansial dan Norma Orang Tua terhadap Perilaku Manajemen Keuangan pada Mahasiswa Perbankan Syariah Stambuk 2017 Universitas Islam Negeri Sumatera Utara. *Syntax Literate ; Jurnal Ilmiah Indonesia*, *7*(12), 19357–19373. https://doi.org/10.36418/syntax-literate.v7i12.11298

Han, H., Al-Ansi, A., Olya, H. G. T., & Kim, W. (2019). Exploring halal-friendly destination attributes in South Korea: Perceptions and behaviors of Muslim travelers toward a non-

Muslim destination. *Tourism Management*, *71*, 151–164. https://doi.org/10.1016/j.tourman.2018.10.010

Harahap, D.-, Siregar, R. A., & Pulungan, A. L. (2023). Peran Pendidikan Ekonomi Dalam Membentuk Ekspektasi Masa Depan Keluarga Terhadap Pendidikan Anak. *Al-Murabbi Jurnal Pendidikan Islam*, *1*(1), 65–74. https://doi.org/10.62086/al-murabbi.v1i1.417

Harahap, M. I., Nurul Izzah, & Muhammad Ridwan. (2022). Determinan Generasi Z Menerapkan Gaya Hidup Halal Di Kota Padangsidimpuan. *J-EBIS (Jurnal Ekonomi Dan Bisnis Islam)*, 23–42. https://doi.org/10.32505/j-ebis.v7i1.3761

Hasanah, N., Anggraini, T., & Harahap, R. D. (2022). Pengaruh Gaya Hidup, Media Sosial dan Lingkungan Sosial terhadap Perilaku Konsumsi di Masa Pandemi Menurut Ekonomi Islam: Studi pada Mahasiswa Prodi Ekonomi Islam Fakultas Ekonomi Dan Bisnis Islam UIN Sumatera Utara Medan. *MES Management Journal*, *2*(1), 1–13. https://doi.org/10.56709/mesman.v2i1.36

Lubis, R. H., & Izzah, N. (2022). Faktor Penentu Gaya Hidup Halal Generasi Z di Sumatera Utara. *Jurnal Ilmiah Ekonomi Islam*, *8*(1), 97. https://doi.org/10.29040/jiei.v8i1.3961

Muninggar, P., Azka, M. S. T., Haq, F., & Febriyanto, A. (2025). The Role of Islamic Financial Literacy in Shaping Economic Behavior: Evidence from Generation Z. *Diponegoro Journal of Economics*, *14*(2), 81–97. https://doi.org/10.14710/djoe.48925

Nasar, Muh., & Riady, A. (2025). Analisis Perilaku Konsumtif Gen-Z Melalui Peran Influencer dan E-commerce. *EKSYAR: Jurnal Ekonomi Syari'ah & Bisnis Islam*, *12*(1), 142–151. https://doi.org/10.54956/eksyar.v12i01.724

Pohan, S. U., Nurlaila, N., & Inayah, N. (2023). PENGARUH UANG SAKU, LITERASI KEUANGAN, INKLUSI KEUANGAN DAN TEMAN SEBAYA TERHADAP TINGKAT KONSUMSI MAHASISWA UIN SUMATERA UTARA MEDAN. *Adl Islamic Economic*, *4*(1).

Rahman, A. Z., Daulay, A. N., & Nasution, M. L. I. (2025). The Influence of Financial Literacy, Religiosity, and Financial Technology on the Financial Behavior of Generation Z in Medan City. *Journal of Applied Business Administration*, *9*(2), 386–400. https://doi.org/10.30871/jaba.10886

Rahmayanti, S. (2024). HALAL DALAM ARUS GAYA HIDUP MASA KINI: ANTARA TREN KEKINIAN DAN NILAI ISLAMI. *Equality: Journal of Islamic Law (EJIL)*, *2*(2), 51–60. https://doi.org/10.15575/ejil.v2i2.542

Ridho, A., & Siswanti, A. D. (2020). FUTURE PERSPECTIVE AND WORK READINESS ON STUDENTS. *Jurnal Psikologi*, *19*(2), 201–210. https://doi.org/10.14710/jp.19.2.201-210

Rismayanti, T., & Oktapiani, S. (2020). Pengaruh Uang Saku dan Gaya Hidup Terhadap Perilaku Konsumtif Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Teknologi Sumbawa. *Nusantara Journal of Economics (NJE)*, *2*(2), 31–37. https://doi.org/10.37673/NJE.V2I02.859

Rohim, A. N., & Priyatno, P. D. (2021). Pola Konsumsi dalam Implementasi Gaya Hidup Halal. *Maro: Jurnal Ekonomi Syariah Dan Bisnis*, *4*(2), 26–35. https://doi.org/10.31949/maro.v4i2.1302

Salimdo, & Azi, M. (2025). Peran Literasi Keuangan, Kecendurungan Konsumtif, dan Orientasi Masa Depan dalam Mempengaruhi Pengelolaan Keuangan Mahasiswa. *Margin: Jurnal Lentera Managemen Keuangan*, *3*(02), 72–86. https://doi.org/10.59422/margin.v3i02.760

Seginer, R., & Mahajna, S. (2018). Future orientation links perceived parenting and academic achievement: Gender differences among Muslim adolescents in Israel. *Learning and Individual Differences*, *67*, 197–208. https://doi.org/10.1016/j.lindif.2018.08.009

Shah, S. A. A., Sukmana, R., Fianto, B. A., Ahmad, M. A., Usman, I. U., & Mallah, W. A. (2019). Effects of Halal social media and customer engagement on brand satisfaction of Muslim customer: Exploring the moderation of religiosity. *Journal of Islamic Marketing*, *11*(6), 1671–1689. https://doi.org/10.1108/JIMA-06-2019-0119

Sinuraya, A. M., Asbari, M., & Angin, S. H. B. P. (2024). Tantangan dan Inovasi: Evaluasi Pendidikan Masa Depan. *Journal of Information Systems and Management (JISMA)*, *3*(4), 26–29. https://doi.org/10.4444/jisma.v3i4.1004

Sugiyono., Sugiyono. (2023). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Alfabeta.

Wahyuni, S. F., Radiman, R., Jufrizen, J., Hafiz, M. S., & Gunawan, A. (2022). Model Praktik Manajemen Keuangan Pribadi Berbasis Literasi Keuangan, Orientasi Masa Depan dan Kecerdasan Spiritual pada Generasi "Y" Di Kota Medan. *Owner*, *6*(2), 1529–1539. https://doi.org/10.33395/owner.v6i2.780

Yin, H., Wang, M., Chen, C., & Suo, T. (2022). Future-oriented motivation impacts intertemporal choice: The modulation of trait self-control. *Personality and Individual Differences*, *196*, 111762. https://doi.org/10.1016/j.paid.2022.111762