

The Influence of Technology Adoption, Sharia Financial Behavior, Pocket Money, and Social Environment on Halal Lifestyle (Case Study of Febi UINSU Students)

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Abstract

The rapid development of digital technology has significantly transformed consumption patterns and financial behavior in society, particularly among university students. At the same time, increasing awareness of Islamic principles has encouraged the adoption of a halal lifestyle in various aspects of daily life. This study aims to analyze the influence of technology adoption, Islamic financial behavior, allowance, and social environment on the halal lifestyle of students at the Faculty of Islamic Economics and Business, State Islamic University of North Sumatra (FEBI UINSU). This research employed a quantitative approach using primary data collected through questionnaires distributed to 100 students, selected from a total active population of approximately 4,300 FEBI UINSU students using the Slovin sampling technique with a 10% margin of error. Data were analyzed using validity and reliability tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing through t-tests and F-tests. The results indicate that technology adoption, Islamic financial behavior, allowance, and social environment have a positive and significant influence on students' halal lifestyle. Among these variables, the social environment was found to be the most dominant factor affecting the implementation of a halal lifestyle. Furthermore, all four variables simultaneously exert a significant influence on students' halal lifestyle. These findings suggest that the effective utilization of technology, the application of Islamic financial principles, proper allowance management, and a supportive social environment can enhance the adoption of a halal lifestyle among university students.

Keywords

Technology Adoption; Islamic Financial Behavior; Pocket Money; Social Environment; Halal Lifestyle.

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1. INTRODUCTION

The rapid development of digital technology has had a significant impact on changing societal behavior, particularly in consumption patterns and financial management. Students, a generation that readily adapts to technological advancements, are a group heavily influenced by the convenience of digital services, such as e-wallets, mobile banking, and e-commerce (Khairani et al., 2023). The presence



of these technologies not only simplifies transactions and increases efficiency, but also encourages the development of new, consumer-oriented lifestyles (Sahabuddin et al., 2025). This situation demonstrates that technological advancements have both positive and negative impacts (Dewi et al., 2025). Besides facilitating economic activities, they also have the potential to shift students' lifestyles away from the values of simplicity that align with Islamic teachings.

Within the Muslim community, the halal lifestyle trend continues to evolve as public awareness of the importance of using products and services that comply with Sharia principles increases. The concept of a halal lifestyle encompasses a broad and comprehensive spectrum of daily behaviors, including food and beverage consumption, fashion, cosmetics, financial transactions, and overall consumer conduct in accordance with Islamic values (Mutmainah & Romadhon, 2023). The adoption of a halal lifestyle is therefore not limited to any single product category, but rather reflects an individual's holistic commitment to integrating Islamic principles across all dimensions of consumption and everyday behavior.

The development of digital technology, such as online shopping and e-wallets, has transformed student consumption patterns, making them more modern, practical, and accessible. The increased use of digital transactions is often not accompanied by the implementation of Sharia principles, such as thrift, honesty, and avoiding consumerism and wasteful behavior. Therefore, a good understanding of online shopping and e-wallet usage is necessary to maintain alignment with Islamic economic principles and Islamic consumption behavior (Ulum, 2020). In addition to technological developments, pocket money is also a factor influencing students' daily consumption behavior. Pocket money, whether from parents, scholarships, or work, is generally used to meet daily needs (Agolla et al., 2019). However, with the development of modern lifestyles, pocket money is also often used to fulfill desires, such as entertainment, fashion, and online shopping (Dewi et al., 2023). This situation indicates that many students are still unable to manage their pocket money effectively, leading to consumptive behavior (Dewi, 2024). The greater the amount of pocket money received, the higher the student's consumption level. Therefore, good financial management is necessary to use pocket money more effectively and according to needs (Saidah Ulfah Pohan et al., 2023). In addition to economic and technological factors, the social environment also has a significant influence on adolescent behavior because it is the setting where daily interactions take place (Billah et al., 2020). The social environment can shape both positive and negative behavior, including consumer behavior in adolescents (Perdana et al., 2019). Teenagers who are easily influenced by their environment tend to have difficulty distinguishing between needs and wants, leading them to make purchases solely for the sake of satisfaction (Handayani et al., 2025).

A critical paradox emerges at the intersection of technology adoption and Islamic values, particularly among students enrolled in Islamic economics and business programs such as FEBI UINSU.

These students are expected, by virtue of their academic formation in Islamic economic thought, to possess superior Sharia financial behavior and a firm commitment to halal principles. However, the pervasive adoption of digital technologies including e-commerce platforms and e-wallets presents a significant risk of entrapping these same students in consumerist behavioral patterns that contradict the Islamic teachings of moderation (*qana'ah*) and the prohibition of wasteful expenditure (*israf*). This tension between technological modernity and Islamic economic ethics raises an urgent empirical question: does digital literacy translate into halal-compliant behavior, or does it inadvertently erode students' commitment to living a halal lifestyle? This paradox makes FEBI UINSU students a uniquely important and underexplored population for this type of inquiry.

To address this gap, the present study is anchored in two complementary theoretical frameworks. The Technology Acceptance Model (TAM) (Davis, 1989) explains how individuals come to accept and use technology based on perceived usefulness and ease of use applicable here to how students utilize digital platforms in ways that either support or undermine halal consumption (Martin, 2022). The Theory of Planned Behavior (TPB) (Ajzen, 1991) provides a broader behavioral framework, positing that an individual's behavior is shaped by attitudes, subjective norms, and perceived behavioral control (Syarfi & Asandimitra, 2020). Applied to the halal lifestyle context, TPB explains how students' Islamic financial attitudes, the normative influences of their social environment, and their perceived capacity to manage pocket money collectively determine their behavioral intention and actual practice of a halal lifestyle. The integration of TAM and TPB provides a robust and unified theoretical foundation for the multi-variable model employed in this study, enabling a coherent explanation of how technological, financial, and social factors jointly shape halal behavioral outcomes.

Various previous studies have examined the relationship between Islamic financial behavior and a halal lifestyle, but most of these studies focused on only two or three variables. Meanwhile, research that simultaneously analyzes the influence of technology adoption, Islamic financial behavior, pocket money, and the social environment on a halal lifestyle is still relatively limited, particularly among students at the Faculty of Economics and Business (FEBI) of UIN North Sumatra. Therefore, this study was conducted to fill this research gap by more comprehensively examining the influence of four main factors technology adoption, Islamic financial behavior, pocket money, and the social environment on the halal lifestyle of FEBI UINSU students. This research is expected to provide theoretical contributions to the development of contemporary Islamic economic studies and serve as practical considerations for educational institutions in shaping student financial behavior that is more ethical and in line with Islamic values in the digital era.

2. METHODS

This research uses a quantitative approach. Quantitative research is a type of research that is systematically, planned, and clearly structured, from the initial stages to the development of the research design. This approach utilizes extensive numerical data throughout the data collection, processing, interpretation, and presentation of research results. Furthermore, quantitative research aims to obtain explanations regarding theories and laws related to the reality being studied. In its implementation, quantitative research is developed using mathematical models, theories, and hypotheses (Laylan Syafina, SE & Dr. Nurlaila Harahap, 2019).

This research employed five testing stages: validity, reliability, normality, multiple linear regression analysis, and hypothesis testing. Validity and reliability tests were used to measure the quality of the research instruments to ensure the data obtained was valid and consistent. Furthermore, a normality test was conducted to determine whether the research data were normally distributed. This test is important because most parametric statistical analyses, such as the t-test, ANOVA, Pearson correlation, and linear regression, require normally distributed data. Therefore, a normality test was used to ensure that the data met the basic assumptions before further hypothesis testing. Multiple linear regression analysis was used to determine the influence of technology adoption, Islamic financial behavior, pocket money, and the social environment on a halal lifestyle. Hypothesis testing was conducted using the t-test, F-test, and coefficient of determination (R^2).

A population is a generalization area consisting of objects or subjects with a specific number and characteristics determined by the researcher to be studied and conclusions drawn. In this study, the population used was all active students of the Faculty of Economics and Business of UIN North Sumatra (Dr. Muhammad Syahbudi SEI et al., 2023). The number of FEBI students reaches approximately 4,300.

A sample is a portion of the population and its characteristics. A sample can also be defined as a portion or representative of the population used in research, especially if the researcher wishes to generalize the research results to the population as a whole. The total active student population of FEBI UINSU is approximately 4,300 students. The number of samples was determined using the Slovin formula with a margin of error (e) of 10% ($e = 0.10$). The 10% error margin was selected given the exploratory nature of this quantitative social science research and the relatively large population size, which provides an appropriate balance between statistical precision and practical sample size feasibility. The Slovin formula is applied as follows (Rahmani, 2022):

$$n = \frac{N}{1 + Ne^2}$$
$$n = \frac{N}{1 + N(0,1)^2}$$

$$n = \frac{4.300}{1 + 4.300(0,1)^2}$$

$$n = \frac{4.300}{44} = 98$$

Therefore, the sample used in this study is 98, rounded up to 100 FEBI UINSU students. This study uses primary data. Primary data was obtained directly from respondents through the distribution of questionnaires compiled based on the indicators for each variable.

3. FINDINGS AND DISCUSSION

3.1 Validity Test

Validity testing is conducted by examining the Pearson Correlation value, or *r*, between each item's score and the total variable score. An item is considered valid if the *r* value is greater than the *r* table and the significance value is less than 0.05. This study used 100 respondents, so the *r* table used was 0.196.

Table 1. Validity Test of Variable X1 Technology Adoption

Variables	Item	r count	r table	Sig. (2-tailed)	Information
Technology Adoption	X1.1	0,643	0,196	<0,001	Valid
	X1.2	0,631	0,196	<0,001	Valid
	X1.3	0,665	0,196	<0,001	Valid
	X1.4	0,712	0,196	<0,001	Valid
	X1.5	0,708	0,196	<0,001	Valid
	X1.6	0,659	0,196	<0,001	Valid

Source: SPSS Data Processing Results (2026)

Based on the table above, all items in the Technology Adoption variable have a calculated *r* value greater than the table *r* value of 0.196 and a significance value <0.05. Thus, all items in this variable are declared valid.

Table 2. Validity Test of Variable X2 of Islamic Financial Behavior

Variables	Item	r count	r table	Sig. (2-tailed)	Information
Islamic Financial Behavior	X2.1	0,627	0,196	<0,001	Valid
	X2.2	0,645	0,196	<0,001	Valid
	X2.3	0,725	0,196	<0,001	Valid
	X2.4	0,766	0,196	<0,001	Valid
	X2.5	0,736	0,196	<0,001	Valid
	X2.6	0,671	0,196	<0,001	Valid

Source: SPSS Data Processing Results (2026)

Based on the table above, all items in the Sharia Financial Behavior variable have a calculated *r* value greater than the table *r* value of 0.196 and a significance value <0.05. Thus, all items in this variable are declared valid.

Table 3. Validity Test of Variable X3 Pocket Money

Variables	Item	r count	r table	Sig. (2-tailed)	Information
Pocket money	X3.1	0,684	0,196	<0,001	Valid
	X3.2	0,680	0,196	<0,001	Valid
	X3.3	0,730	0,196	<0,001	Valid
	X3.4	0,659	0,196	<0,001	Valid
	X3.5	0,736	0,196	<0,001	Valid
	X3.6	0,633	0,196	<0,001	Valid

Source: SPSS Data Processing Results (2026)

Based on the table above, all items in the Pocket Money variable have a calculated r value greater than the table r value of 0.196 and a significance value <0.05. Thus, all items in this variable are declared valid.

Table 4. Validity Test of Variable X4 Social Environment

Variables	Item	r count	r table	Sig. (2-tailed)	Information
Social Environment	X4.1	0,681	0,196	<0,001	Valid
	X4.2	0,664	0,196	<0,001	Valid
	X4.3	0,684	0,196	<0,001	Valid
	X4.4	0,665	0,196	<0,001	Valid
	X4.5	0,761	0,196	<0,001	Valid
	X4.6	0,637	0,196	<0,001	Valid

Source: SPSS Data Processing Results (2026)

Based on the table above, all items in the Social Environment variable have a calculated r value greater than the table r value of 0.196 and a significance value <0.05. Thus, all items in this variable are declared valid.

Table 5. Validity Test of Halal Lifestyle Variable Y

Variables	Item	r count	r table	Sig. (2-tailed)	Information
Halal Lifestyle	Y1	0,670	0,196	<0,001	Valid
	Y2	0,743	0,196	<0,001	Valid
	Y3	0,599	0,196	<0,001	Valid
	Y4	0,692	0,196	<0,001	Valid
	Y5	0,640	0,196	<0,001	Valid
	Y6	0,701	0,196	<0,001	Valid

Source: SPSS Data Processing Results (2026)

Based on the table above, all items in the Halal Lifestyle variable have a calculated r value greater than the table r value of 0.196 and a significance value <0.05. Thus, all items in this variable are declared valid.

3.2 Reliability Test

Reliability testing is conducted by examining the Cronbach's Alpha value. An instrument is considered reliable if the Cronbach's Alpha value is greater than the standard of 0.70. The following are

the results of the reliability test for each variable.

Table 6. Cronbach's Alpha Reliability Test

Code	Variables	Cronbach's Alpha	N of Items	Standard	Information
X1	Technology Adoption	0,754	6	0,70	Reliable
X2	Islamic Financial Behavior	0,786	6	0,70	Reliable
X3	Pocket Money	0,776	6	0,70	Reliable
X4	Social Environment	0,771	6	0,70	Reliable
Y	Halal Lifestyle	0,760	6	0,70	Reliable

Source: SPSS Data Processing Results (2026)

Based on the reliability test table, all variables have a Cronbach's Alpha value above 0.70, namely X1 of 0.754, X2 of 0.786, X3 of 0.776, X4 of 0.771, and Y of 0.760. Thus, all research instruments are declared reliable and suitable for use in further analysis.

3.3 Classical Assumption Test

a. Normality Test

The normality test is used to determine whether the collected data is normally distributed or not. In this study, the normality test uses the P-P Plot of Regression Standardized Residual test. If the data is spread around the normal line and follows the direction of the diagonal line of the graph, this indicates that the data line is normally distributed, so the regression equation model meets the normality assumption. Then, the statistical test used for the normality test in this study is the Kolmogorov-Smirnov sample with the SPSS program.

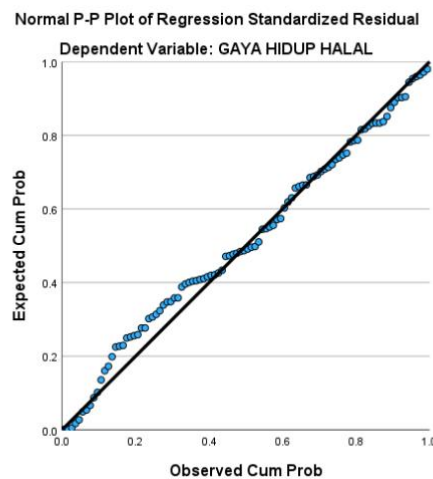


Figure 1. Normality Test

Source: SPSS Data Processing Results (2026)

Based on the image, it can be seen that the points are spread around the diagonal line and follow the diagonal direction. This indicates that the data in this study is normal.

Table 7. Normality Test

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residual
N			98
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		2.25995193
Most Extreme Differences	Absolute		.080
	Positive		.038
	Negative		-.080
Test Statistic			.080
Asymp. Sig. (2-tailed) ^c			.112
Monte Carlo Sig. (2-tailed) ^d	Sig.		.114
	99% Confidence Interval	Lower Bound	.106
		Upper Bound	.122

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 926214481.

Source: SPSS Data Processing Results (2026)

Based on the results from the table, it is known that the Asymp. Sig. (2-tailed) c value is more than 0.05. So it can be concluded that the tested data is normally distributed.

b. Multicollinearity Test

The Multicollinearity Test is used to test whether or not multicollinearity occurs between independent variables. Variance Inflation Factor (VIF), assuming Tolerance > 0.10 or VIF < 10.0, it can be said that there is no multicollinearity in the table below:

Table 8. Multicollinearity Test

Model	Coefficients ^a			T	Sig.	Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients			Tolerance	VIF
	B	Std. Error	Beta				
(Constant)	.385	2.549		.151	.880		
Technology Adoption	.189	.067	.207	2.828	.006	.949	1.054
Islamic Financial Behavior	.160	.062	.184	2.561	.012	.979	1.021
Pocket money	.250	.062	.295	4.065	<.001	.961	1.040
Social Environment	.436	.067	.478	6.528	<.001	.944	1.059

A. Dependent Variable: Halal Lifestyle

Source: SPSS Data Processing Results (2026)

Based on the table above, it shows that the tolerance value of the Dompnet pay variable is above 0.10 and the Variance Inflation Factor (VIF) value for each variable is below 10, so it can be concluded that the variables in this study do not experience multicollinearity.

c. Heteroscedasticity Test

The heteroscedasticity test aims to determine whether there is inequality in the variance of the residuals from one observation to another in the regression model. The criteria for heteroscedasticity are: if the significance value is >0.05 , it is said to be free from heteroscedasticity. However, if the significance value is <0.05 , heteroscedasticity occurs.

Table 9. Heteroscedasticity Test

Model	Coefficients ^a		Standardized Coefficients Beta	t	Sig.
	Unstandardized Coefficients B	Std. Error			
(Constant)	4.740	1.605		2.953	.004
Technology Adoption	-.047	.042	-.113	-1.116	.267
Islamic Financial Behavior	.035	.039	.088	.887	.377
Pocket money	-.047	.039	-.123	-1.219	.226
Social Environment	-.069	.042	-.167	-1.643	.104

a. Dependent Variable: abs_res

Source: SPSS Data Processing Results (2026)

Based on the table above, all variables are declared free of heteroscedasticity because the significance value of all variables is greater than 0.05. This study uses the Glesjer Test to test for symptoms of heteroscedasticity. If the significance value is greater than 0.05, it indicates that heteroscedasticity does not occur.

The Heteroscedasticity Test aims to determine whether there is unequal variance in the residuals of one observation and another observation in the regression. A good regression model is one that does not exhibit heteroscedasticity, or better, homoscedasticity. The Heteroscedasticity Test is seen by the formation or absence of a specific pattern in the Scatterplot graph.

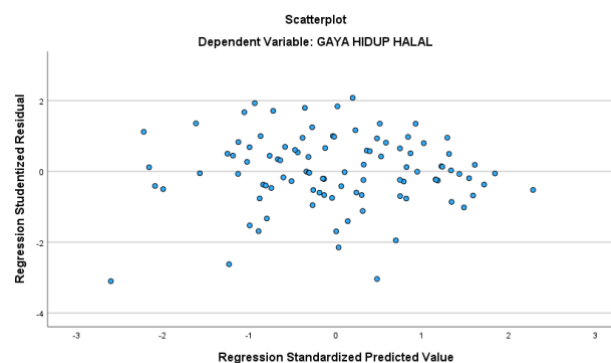


Figure 2. Scatterplot graph

Source: SPSS Data Processing Results (2026)

Based on the scatterplot graph, it shows that the points do not form a particular pattern and the points are spread widely above and below the number 0 on the Y axis, so it can be concluded that there is no heteroscedasticity.

3.4 Multiple Linear Regression Analysis

Regression analysis is used to analyze the influence between independent variables on dependent variables.

Table 10. Multiple Linear Regression

Model	Coefficients ^a		Standardized Coefficients Beta	t	Sig.
	Unstandardized Coefficients				
	B	Std. Error			
1(Constant)	.385	2.549		.151	.880
Technology Adoption	.189	.067	.207	2.828	.006
Islamic Financial Behavior	.160	.062	.184	2.561	.012
Pocket money	.250	.062	.295	4.065	<.001
Social Environment	.436	.067	.478	6.528	<.001

a. Dependent Variable: Halal Lifestyle

Source: SPSS Data Processing Results (2026)

Multiple linear regression analysis was used to determine the influence of Technology Adoption, Islamic Financial Behavior, Pocket Money, and Social Environment on Halal Lifestyle.

Based on the coefficients table, the multiple linear regression equation is as follows:

$$Y = 0,385 + 0,189X_1 + 0,160X_2 + 0,250X_3 + 0,436X_4$$

The interpretation of the regression equation is as follows:

- The constant value of 0.385 represents the mathematical intercept of the regression model, serving as the baseline reference parameter of the regression equation when all predictor variables are held at their minimum reference points. This value should be interpreted as a statistical control parameter inherent to the regression line, not as a literal real-world scenario. In practice, it is not possible for socio-psychological variables measured on a Likert scale (1–5) such as social environment or technology adoption to take an absolute value of zero in actual field conditions. Therefore, the constant of 0.385 is best understood as the theoretical starting point of the regression equation, providing a mathematical baseline from which the influence of each independent variable is measured.
- The regression coefficient for the Technology Adoption variable is 0.189, indicating that every one-unit increase in Technology Adoption will increase Halal Lifestyle by 0.189, assuming other variables remain constant. A positive coefficient value indicates that Technology Adoption has a positive effect on Halal Lifestyle.
- The regression coefficient for the Islamic Financial Behavior variable is 0.160, indicating that every one-unit increase in Islamic Financial Behavior will increase Halal Lifestyle by 0.160, assuming other variables remain constant.

- d. The regression coefficient for the Pocket Money variable is 0.250, indicating that every one-unit increase in Pocket Money will increase Halal Lifestyle by 0.250, assuming other variables remain constant.
- e. The regression coefficient of the Social Environment variable is 0.436, indicating that every one unit increase in Social Environment will increase Halal Lifestyle by 0.436, assuming other variables remain constant.

3.4 Hypothesis Testing

a. t-test

The t-test is used to determine whether each independent variable has a significant influence on the dependent variable. The criteria for accepting a hypothesis is if the significance is <0.05 , and if the significance is >0.05 , the hypothesis is rejected.

Table 11. t-test

Model	Coefficients ^a		Standardized Coefficients Beta	t	Sig.
	Unstandardized Coefficients B	Std. Error			
(Constant)	.385	2.549		.151	.880
Technology Adoption	.189	.067	.207	2.828	.006
Islamic Financial Behavior	.160	.062	.184	2.561	.012
Pocket money	.250	.062	.295	4.065	<.001
Social Environment	.436	.067	.478	6.528	<.001

a. Dependent Variable: Halal Lifestyle

Source: SPSS Data Processing Results (2026)

The t-test is used to determine the partial influence of each independent variable on the dependent variable. The basis for decision-making is that if the significance value is <0.05 , then the independent variable has a significant influence on the dependent variable.

1) The Influence of Technology Adoption on Halal Lifestyle

Based on the results of the t-test, the Technology Adoption variable has a calculated t-value of 2.828 with a significance value of 0.006. Since the significance value of $0.006 < 0.05$, it can be concluded that Technology Adoption has a positive and significant effect on Halal Lifestyle. This means that the higher the Technology Adoption, the higher the Halal Lifestyle.

2) The Influence of Islamic Financial Behavior on Halal Lifestyle

The Islamic Financial Behavior variable has a t-value of 2.561 with a significance value of 0.012. Since the significance value of $0.012 < 0.05$, it can be concluded that Islamic Financial Behavior has a positive and significant effect on Halal Lifestyle. This indicates that the better the Islamic Financial Behavior, the higher the implementation of Halal Lifestyle.

3) The Influence of Pocket Money on Halal Lifestyle

The Pocket Money variable has a t-value of 4.065 with a significance value of <0.001 . Since the significance value is less than 0.05, it can be concluded that Pocket Money has a positive and significant effect on Halal Lifestyle. Therefore, the better the management or availability of Pocket Money, the greater the Halal Lifestyle.

4) The Influence of Social Environment on Halal Lifestyle

The Social Environment variable has a t-value of 6.528 with a significance value of <0.001 . Because the significance value is less than 0.05, it can be concluded that the Social Environment has a positive and significant effect on the Halal Lifestyle. This means that the better a person's Social Environment, the higher the implementation of the Halal Lifestyle.

b. F test

The F test is used to see how independent variables collectively influence the dependent variable. The criteria for the F test are: if the calculated $F > F$ table, then the independent variable influences the dependent variable, and if the calculated $F < F$ table, then the independent variable does not influence the dependent variable.

Table 12. F Test

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	545.759	4	136.440	25.635	$<.001^b$
	Residual	505.631	95	5.322		
	Total	1051.390	99			

a. Dependent Variable: Halal Lifestyle

b. Predictors: (Constant), Social Environment, Islamic Financial Behavior, Pocket money, Technology Adoption

Source: SPSS Data Processing Results (2026)

The F test was used to determine whether the variables Technology Adoption, Islamic Financial Behavior, Pocket Money, and Social Environment jointly influence Halal Lifestyle. Based on the ANOVA table, the calculated F value was 25.635 with a significance value <0.001 . Because the significance value is less than 0.05, it can be concluded that Technology Adoption, Islamic Financial Behavior, Pocket Money, and Social Environment simultaneously have a significant effect on Halal Lifestyle. Thus, the regression model used in this study is declared appropriate to explain the influence of the independent variables on the dependent variable.

c. Coefficient of Determination

The coefficient of determination is used to see how big the percentage of influence of the independent variable is on the dependent variable.

Table 13. Determination Test

Model	R	R Square	Model Summary	
			Adjusted R Square	Std. Error of the Estimate
1	.720 ^a	.519	.499	2.30704

a. Predictors: (Constant), Social Environment, Islamic Financial Behavior, Pocket money, Technology Adoption

Source: SPSS Data Processing Results (2026)

Based on the Model Summary table, the R Square value was obtained at 0.519. This indicates that the variables Technology Adoption, Islamic Financial Behavior, Pocket Money, and Social Environment are able to explain the Halal Lifestyle variable by 51.9%. Meanwhile, the Adjusted R Square value of 0.499 indicates that after adjusting for the number of independent variables and the number of samples, the ability of the four independent variables to explain Halal Lifestyle is 49.9%. The remaining 50.1% is explained by other variables outside this research model, such as religiosity, halal knowledge, halal awareness, Islamic financial literacy, family influence, promotion, and other factors.

3.5 Discussion

a. The Influence of Technology Adoption on Halal Lifestyle

The research results show that the Technology Adoption variable has a positive and significant influence on Halal Lifestyle. This is proven by the results of the t test which shows a calculated t value of 2.828 with a significance value of 0.006 which is smaller than 0.05. Apart from that, the regression coefficient of 0.189 shows that every increase in Technology Adoption can increase Halal Lifestyle by 0.189. These results show that the use of technology is able to help students implement a Halal Lifestyle, such as making it easier to access information related to halal products, using sharia financial services, and making it easier to shop for halal products via digital platforms. The higher an individual's ability to utilize technology, the greater the possibility of implementing a Halal Lifestyle in everyday life (Arif & Imsar, 2024). Thus, technology adoption is a key factor in supporting the improvement of a halal lifestyle among students. The findings of this study align with research (Noor, 2004) and (Wicaksono, 2022) which states that technology acceptance has a positive influence on technology usage behavior. In this study, technology makes it easier for students to access various halal-based information and services, thus supporting the development of a Halal Lifestyle.

b. The Influence of Islamic Financial Behavior on Halal Lifestyle

The results of the study indicate that the Islamic Financial Behavior variable has a positive and significant effect on Halal Lifestyle. This can be seen from the calculated *t* value of 2.561 with a significance value of 0.012, which is smaller than 0.05. The regression coefficient value of 0.160 indicates that every increase in Islamic Financial Behavior will increase Halal Lifestyle by 0.160. Islamic Financial Behavior reflects how individuals manage their finances according to Islamic principles, such as avoiding usury, being frugal, and using Sharia-compliant financial products. The better a person's Islamic Financial Behavior, the higher their tendency to implement a Halal Lifestyle in their daily lives (Gunawan & Marliyah, 2022). This indicates that students who are able to manage their finances according to Sharia law will be more selective in their consumption and pay more attention to halal aspects in various economic activities. The results of this study align with research (Yuslem et al., 2023). The results of this study are in line with research conducted by (Harahap et al., 2024) This study shows that in improving Islamic financial literacy, knowledge of Islamic finance is a top priority. These findings indicate that understanding Islamic principles, such as the prohibition of usury, gharar, and maysir, is a crucial factor influencing the formation of an individual's economic attitudes and behavior.

c. The Influence of Pocket Money on Halal Lifestyle

Based on the research results, the Pocket Money variable has a positive and significant effect on Halal Lifestyle. This is evidenced by the calculated *t* value of 4.065 and a significance value <0.001 , which is smaller than 0.05. The regression coefficient value of 0.250 indicates that an increase in Pocket Money will increase Halal Lifestyle by 0.250. Pocket Money is one of the factors that influence students' ability to meet their living needs, including the need for halal products and services. The greater or better managed Pocket Money, the easier it will be for students to choose halal and quality products. In addition, adequate Pocket Money can also support students in implementing consumption patterns in accordance with Sharia principles (Saidah Ulfah Pohan et al., 2023). Therefore, pocket money plays an important role in supporting the implementation of a Halal Lifestyle. This research aligns with research (Hasanah et al., 2022) and (Arifuddin et al., 2024) which states that pocket money influences student consumption behavior. The study shows that the more pocket money students receive, the greater the influence it has on their behavior and lifestyle patterns. In this study, adequate pocket money can help students meet their daily needs and choose consumption patterns that are more in line with Halal Lifestyle principles.

d. The Influence of the Social Environment on Halal Lifestyle

The results of the study indicate that the Social Environment variable has a positive and significant influence on the Halal Lifestyle ($\beta = 0.478$, $t = 6.528$, $\text{sig.} < 0.001$). The Social Environment recorded the highest regression coefficient among all variables in this study, confirming it as the most dominant determinant of halal lifestyle adoption among FEBI UINSU students. This means that the more supportive a student's social environment is toward Islamic values, the stronger their commitment to implementing a halal lifestyle in daily life (Miswanto & Fatimah, 2025).

This finding warrants deeper analysis from the perspectives of Islamic educational sociology and the Theory of Planned Behavior (TPB). Within the context of an Islamic university such as UINSU, students are embedded in a social ecosystem saturated with Islamic norms, institutional expectations, and peer dynamics oriented toward religious compliance. The campus environment functions as what sociologists describe as a normative reference group a community whose standards and behaviors individuals are intrinsically motivated to conform to. Specific mechanisms driving this influence include: peer influence (ta'athur al-aqran) among fellow students; the organizational culture of Islamic student associations (such as Himpunan Mahasiswa Jurusan and UKM Rohis) which actively promote halal behavioral norms; the academic curriculum of FEBI that reinforces Islamic economic ethics as a professional and personal obligation; and the broader social pressure of being part of an Islamic academic community where halal conduct is regarded as a collective norm.

The dominance of Social Environment over individually-centered variables such as Pocket Money and Technology Adoption suggests that in an Islamic university setting, collective social norms are a far more effective driver of halal lifestyle compliance than individual financial capacity alone. This resonates directly with the subjective norms component of TPB (Ajzen, 1991), which posits that social pressure from significant others including peers, lecturers, and campus institutions plays a decisive role in shaping behavioral intention (Vanany et al., 2020). When the prevailing social norm within the campus environment prescribes halal conduct, individual students are more likely to internalize and enact halal behavior regardless of their personal financial capacity or technological sophistication (Smith et al., 2008). This finding also aligns with social learning theory, where individuals model behaviors observed in their immediate social environment (Anas et al., 2023). The consistent reinforcement of halal norms through classroom instruction, campus events, and peer interaction creates a self-reinforcing cycle of halal lifestyle adoption. These findings are consistent with (Yafiz et al., 2022) and (Hasibuan et al., 2024), who document the positive relationship between religious social environments and prosocial Islamic behavioral outcomes, indicating that halal behavior is not only formed by internal individual factors but also through consistent and sustainable social influences emanating from the campus community.

e. The Influence of Technology Adoption, Islamic Financial Behavior, Pocket Money, and Social Environment on Halal Lifestyle

Based on the results of the F test, the calculated F value was 25.635 with a significance value of <0.001 . This indicates that the variables of Technology Adoption, Islamic Financial Behavior, Pocket money, and Social Environment simultaneously have a significant effect on Halal Lifestyle. In addition, the R Square value of 0.519 indicates that the four independent variables are able to explain the influence on Halal Lifestyle by 51.9%, while the remaining 48.1% is influenced by other variables outside the study. Thus, it can be concluded that the better Technology Adoption, Islamic Financial Behavior, Pocket money management, and Social Environment, the higher the implementation of Halal Lifestyle in students.

4 CONCLUSION

Based on the research results, it can be concluded that Technology Adoption, Islamic Financial Behavior, Pocket Money, and Social Environment each have a positive and significant influence on the Halal Lifestyle of FEBI UINSU students. The better the utilization of technology, the application of Islamic financial principles, pocket money management, and the support of a social environment aligned with Islamic values, the higher the implementation of Halal Lifestyle among students. Among the four variables, Social Environment is the most dominant factor in shaping students' Halal Lifestyle, underscoring the pivotal role of campus community dynamics, peer influence, and Islamic institutional culture in fostering halal behavioral norms. Furthermore, all four variables simultaneously exert a significant and meaningful influence on students' Halal Lifestyle, as confirmed by the F-test ($F = 25.635$, sig. < 0.001) and the coefficient of determination ($R^2 = 0.519$), meaning 51.9% of halal lifestyle variation is explained by these four factors collectively.

Based on these empirical findings, several operational and strategic recommendations are proposed. First, given that Social Environment and Technology Adoption both significantly influence Halal Lifestyle, the leadership of FEBI UINSU (dekanat) is strongly recommended to develop and implement a Smart Halal Campus ecosystem. This could include the digitalization of campus canteen and payment systems through Sharia-compliant, cashless payment methods integrated with Islamic financial institutions (e.g., BSI Mobile or halal-certified fintech platforms), which would simultaneously facilitate students' technology adoption and reinforce halal transactional behavior within the campus environment. Second, the Faculty should institutionalize Islamic financial literacy workshops and mentoring programs that are not merely theoretical but emphasize practical pocket money management aligned with Islamic consumption ethics, enabling students to channel their finances toward halal expenditure patterns. Third, student organizations and peer mentoring networks should be empowered as active agents of halal lifestyle socialization, given that peer influence within the social environment

constitutes the most powerful driver of halal behavioral change in this population. Future research is encouraged to investigate the moderating role of religiosity and Islamic financial literacy in the relationship between these variables, and to extend the analysis to cross-institutional comparisons across multiple Islamic higher education institutions (PTKIN) in Indonesia, in order to produce more generalizable empirical findings.

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