The Influence of Islamic Financial Behavior and Pocket Money on Online Shopping Decisions of Students at the State Islamic University of North Sumatra

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Abstract

This study analyzes the influence of Islamic Financial Behavior and pocket money on the online shopping decisions of students at State Islamic University of North Sumatra (UINSU). The rapid development of e-commerce has transformed consumption behavior; however, this phenomenon has also led to a decline in revenue for conventional traders. Students' online shopping decisions are not only influenced by the ease of platforms but also by individual financial behavior and financial capacity. Islamic Financial Behavior, based on sharia principles (avoiding wastefulness and prioritizing needs), and pocket money as the main determinant of students' purchasing power, are suspected to play a significant role. This associative quantitative research involved 100 UINSU student respondents selected using the Slovin formula. Data were collected through questionnaires and analyzed using multiple linear regression (IBM SPSS Statistics 25). The t-test results indicate that Islamic Financial Behavior (t=4.279; p=0.000) and pocket money (t=9.306; p=0.000) individually have a significant effect on online shopping decisions. The F-test (simultaneous) confirms that both variables collectively have a significant effect (F=85.903; p=0.000). The coefficient of determination (R-square) of 0.639 (63.9%) shows the contribution of both variables in explaining online shopping decisions, while the remaining 36.1% is explained by other factors. These findings underscore the importance of Islamic financial principles and money management in shaping prudent online shopping decisions among Muslim students.

Keywords: Islamic Financial Behavior, Pocket Money, Online Shopping Decisions, Students

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INTRODUCTION

Rapid technological advances, especially the internet, have given birth to **a digital market** that has changed the business and consumption landscape (Pramesti et al., 2023) . The increasing competition in the increasingly tight economic world has made economic actors look for ways to implement several effective strategies in order to generate many benefits for their organizations or companies (Ichsan et al., 2020) . Business activities that utilize internet technology, known as *e-business* and *e-commerce* , are an innovative way for companies to reach the virtual world market (Toni et al., 2025) . However, this *e-commerce* phenomenon also brings challenges, where conventional traders, including in traditional markets in Medan City, face a drastic decline in turnover due to the migration of buyers to online stores. Significant price differences and the convenience offered by online platforms, such as ease of use,

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DOI: 10.37531/amar.v5i1.2675

reliability, security, and personalization, are the main factors in this change in buyer behavior (Della Erdiana et al., 2024) .

Economic activities carried out by the community cannot be separated from individual culture (Kamilah et al., 2022) . Changes in buyer behavior who prefer *online shopping* have caused conventional traders in traditional markets in Medan City , North Sumatra, to be deserted by buyers. As a result, traders' turnover has decreased drastically so that they lose income and are threatened with bankruptcy. From Beritasatu.com's observations, in the Pulo Brayan traditional conventional market, Medan City, North Sumatra, Sunday (24/9/2023), traders of clothes, bags and other equipment seemed deserted by buyers. Wildahayati, one of the clothing traders at the Pulo Brayan traditional market in Medan, said that the lack of buyers was due to the migration of buyers to online stores. "As for sales, as you can see, there are no people. It's Sunday, there are no people shopping, sometimes no one opens until the afternoon. There were times when the sales didn't sell. The price is definitely much different, cheaper. If we were here, the price would definitely be more expensive, that's all because we rent a shophouse, other costs," said Wildahayati.

Aris Rahmadani, a bag trader at the Brayan traditional market in Medan, said something similar. "Sales are quiet, we're thankful for selling in a day. If turnover drops significantly, we'll be devastated by online sales. We'll be devastated by online sales, to the point where we can't even eat," said Aris. Meanwhile, several traders at the Pulo Brayan traditional market chose to close because the income they earned was not comparable to the cost of renting a kiosk, employee salaries, and operations. This is also influenced by the quality of service that online sales offer, which offers more convenience such as ease of use, reliability, security, and personalization, has a significant impact on consumer satisfaction and loyalty to e-commerce platforms (Figueiredo et al., 2025) .

In Indonesia, the popularity of *e-commerce platforms* is increasing with Shopee, Tokopedia and Lazada being the most popular among the public (Daulay et al., 2023) . This significant increase has also encouraged **online shopping activities for students** due to the ease of access and variety of products offered. However, students' online shopping decisions are not only influenced by external factors such as platforms, but also by internal factors such as **individual financial behavior** and **financial resources** .

One of the relevant internal factors is **Islamic financial behavior** , namely financial behavior based on Islamic economic principles. In Islam, financial management emphasizes wisdom, avoiding waste (*israf*) and excessive consumption, and ensuring transactions are in accordance with sharia values (Rogaya et al., 2024) . Online shopping platforms provide convenient services to their users. The e-commerce platform provides consumer services to interact in various processes of their online shopping decision-making (Ali et al., 2024) . And in their transaction activities, consumers can make payments through cash or non-cash. In the study, Azifi &

Dharma (2023) stated that non-cash payments are seen as an alternative payment medium besides cash (hard cash) which is used in transactions for trading goods or services. Then the form of payment using electronic money (non-cash) can certainly provide convenience, flexibility, efficiency and simplicity in transactions (Tambunan & Sofia, 2023) .

Students consider more about purchasing decisions and make more purchases in product categories with high prices, good quality or frequent promotions (Atilgan et al., 2024) . From an Islamic perspective, financial behavior is an important aspect in maintaining a balance between needs and wants. Awareness of long-term impacts and self-control are essential to achieving true well-being (Nasution et al., 2023) . In Islamic economics, the satisfaction of material demands must be based on spiritual principles and fair management of resources. The basics of Islamic economics prioritize spiritual values and discourage excessive consumerism and materialistic behavior (Aprilya et al., 2024) .

In Islam, every individual always applies Islamic financial behavior to make their life easier in determining behavior, self-control and lifestyle. Financial management behavior shapes the way people spend their time saving, hoarding and wasting money (Rosmanidar et al., 2024) . One of the verses of the Qur'an that regulates financial management behavior is QS. Al-Furqan: 67: Meaning: "And those who, when they spend (wealth), they are not excessive, nor (also) stingy, and are (spending) in the middle between these". (QS Al-Furqan: 67).

Another factor that is no less important is the pocket money received by students. Pocket money is one of the main indicators of a student's financial management, without pocket money they cannot meet their needs and carry out their daily activities. The amount of pocket money plays a role as one of the main determinants in determining students' consumption patterns (Nanga et al., 2024) . Limited pocket money can encourage students to be more selective in shopping, while the more pocket money students have, the more likely it will affect their social lifestyle which demands a lot of spending on online shopping in order to pursue prestige without caring about how much money has been used for less useful things (Harahap et al., 2023) .

Students who now have greater freedom in shopping decisions must have adequate financial management skills to avoid uncontrolled spending due to online trends and promotions, which are contrary to the principles of wise financial management (Siburian, 2022) . Departing from the above phenomenon, this study focuses on **students of the State Islamic University of North Sumatra (UINSU)** . The selection of UINSU is based on the characteristics of Islamic educational institutions that inherently encourage and instill Islamic values, including in the financial aspect, in their students. Thus, UINSU students are relevant subjects to examine the influence of *Islamic financial behavior* in the context of online shopping.

Based on the background above, this study aims to analyze the influence of *Islamic financial behavior* and pocket money on online shopping decisions of students at the State Islamic University of North Sumatra. So the formulation of the problem in this study is:

1. Does Islamic financial behavior influence UINSU students' online shopping decision making?
2. Does student pocket money influence students' online shopping decisions?
3. Do Islamic financial behavior and pocket money have a simultaneous influence on UINSU students' online shopping decision making?

This study aims to explore and measure the simultaneous influence of *Islamic Financial Behavior* and pocket money on students' online shopping decisions, to understand the interaction of the two factors in influencing the overall online shopping behavior of UINSU students.

Online Shopping

Online shopping is defined as consumer behavior in which individuals access *e-commerce platforms* to search for, evaluate and purchase products or services that suit their specific needs and desires (Cuong, 2024) . According to Musafak in a study conducted by Imsar et al (2023) **digital economy** is an economy based on **electronic goods and services** produced and traded **online** . This forms the context in which **Islamic financial behavior** and **pocket money** influence **students' online shopping decisions** . Furthermore, online shopping can be interpreted as the activity of purchasing goods or services through digital means, especially the internet. In Indonesia, this activity is widely carried out through various *marketplace applications* such as Shopee, Tokopedia, Bukalapak, Lazada and Blibli (Pratiwi et al., 2023) .

This online shopping phenomenon is inseparable from the development of **e-commerce** . *E-commerce* itself refers to the use of information and communication technology (ICT) for various business activities including online shopping, electronic payments and online banking. The way of transacting has changed from time to time, starting from transactions using barter practices, transactions using banknotes and coins, to now many people making transactions from their respective smartphones (Rahmayati et al., 2023) . The advantage of *e-commerce* lies in the convenience it offers to consumers, allowing them to shop anywhere and anytime with access to a variety of goods and services and the ability to compare prices and read reviews before deciding to purchase (Purwianti et al., 2024) . It is not surprising that *e-commerce* platforms have become very popular among business people and consumers thanks to their efficient system. This system even allows new business people to start a business quickly without the need for a physical store so that the capital used is more affordable and interaction with consumers becomes more flexible only through *e-commerce applications* (Iffan et al., 2024) .

Purchasing decision indicators are actions taken by consumers in an effort to solve problems in an effort to fulfill needs. Before deciding to make a purchase. The purchasing decision indicators according to P. Kotler in his research Abdul Kohar Septyadi et al., (2022) include:

a. Product Purchase

Product purchasing is the purchasing process carried out by consumers in purchasing the desired goods or services.

b. Brand purchasing

Brand purchasing is a purchasing process carried out by consumers who only consider the brand of the product.

c. Purchase channel selection

The selection of purchasing channels is that every item that consumers want to buy must first be selected in the purchasing channel.

d. Determining the time of purchase

Determining the purchase time is that every consumer who wants to buy a product or item that the consumer wants must first determine the purchase time that the consumer has scheduled.

e. Amount

Quantity is how much of a product consumers want or buy.

Islamic Financial Behavior

Islamic Financial Behavior can be defined as individual behavior in managing finances in accordance with sharia principles, such as avoiding usury, gharar, and maysir, and prioritizing zakat, infaq, and halal investment. Financial behavior is the behavior or actions of individuals related to activities in the financial sector. Positive financial behavior can be observed through organized financial planning, management, and control activities. The emergence of this financial management behavior is a result of the strong desire of individuals to meet their living needs according to their income level (Hamzah & Karyono, 2024) . From an Islamic perspective, excessive consumption and waste are strictly condemned. The Qur'an emphasizes avoiding waste and maintaining a balance between needs and wants. However, in practice, many individuals tend to get caught up in excessive consumption patterns (Yunita et al., 2023) .

Referring to the concept and characteristics of Islamic Financial Behavior that have been described, identification of this behavior can be done through the following indicators:

a. Compliance with Sharia Principles in Financial Management

The basic framework of the Islamic financial system is a set of rules and laws collectively referred to as sharia, regulating the economic, social, political, and cultural aspects of Islamic society (Ferdinand & Ardyansyah, 2023) . Avoiding the practice of usury (interest) in all forms of financial transactions, avoiding the practice of gharar

(uncertainty or excessive speculation) in investments and transactions, avoiding the practice of maysir (gambling) in financial management and ensuring that investments are made in halal instruments and sectors.

b. Prioritize needs over wants

From an Islamic perspective, ideal consumption behavior must be based on the values of maqā ṣid al-sharī'ah, namely prioritizing needs over desires, avoiding israf (waste), and tabzir (squandering), and ensuring the halal and ṭayyiban of the goods consumed (Waluya et al., 2022) .

c. Halal and Tayyib Consumption

Halal is a criterion that is permissible to consume according to Islam. Thayyib itself means good. This means that a Muslim is also required to consume something that is halal and good. Something good here is the item consumed that creates a sense of security and comfort for the person who consumes it. While Thayyib is a concept of purity, cleanliness, and conformity with Islamic law (Wahyuni et al., 2022) .

d. Avoiding Overconsumption and Waste

In Islamic economics, satisfaction (mashlahah) includes fulfilling physical and spiritual needs, and it is important to consider religious and consumption values, avoid wastefulness, and ensure that every consumption provides clear benefits and is in accordance with sharia (Anggraini et al., 2022) .

Pocket money

Pocket money is money that is brought for occasional needs. Pocket money is also a form of responsibility given by parents to children in managing it. For college students who are away from home, pocket money is given by parents and used for transportation costs or food money and other expenses related to the lecture process. Pocket money is given daily, weekly, or monthly, which is used for daily needs (Halik et al., 2022) .

Pocket money is money given to buy something needed by students to meet their needs such as food, drinks, clothes, boarding houses and so on. Pocket money is given daily, weekly, or monthly, which allows them to pay for things that are important to them (Praditha et al., 2023) . The pocket money indicators according to Rismayanti & Serli Oktapiani (2024) :

a. Financial literacy

Financial literacy is a skill and knowledge that makes it easier for someone to make decisions based on the financial resources they have.

b. Income

Income is an economic value that can be used to fulfill needs. Students receive income in the form of pocket money from parents, scholarships, working while studying.

METHODOLOGY

This study uses quantitative methods. Quantitative research is a research approach whose research results are in the form of statistical figures (Safira & Rahmanto, 2022) . Quantitative analysis is a research method to measure social phenomena objectively. Among them are to measure social phenomena, describe problems, variables and indicators. The associative approach is used as an approach in this study. This approach is used to see the relationship and influence between two or more variables (Hasanah et al., 2023) . The research was conducted at UIN North Sumatra, precisely on active UINSU students in the 2024 even semester. The time used by researchers in conducting this research, starting from observation, data collection to analyzing data, was from February 2025 to April 2025. The population in this study was 23,718 people, data was obtained through the sipandai uinsu site.

The sample in this study was taken from population data and the sample was determined using the Slovin formula:

$$n = \frac{N}{1 + Ne^2}$$

Information :

N : Population number

n : number of samples

e: the error tolerance limit *used* is 0.1 = 10%

$$n = \frac{23.718}{1 + 23.718 \, (0,1)^2}$$
$$n = \frac{23.718}{1 + 23,718}$$
$$n = \frac{23.718}{238,18}$$

After being calculated using the Slovin formula, the number of samples obtained was 99.6 or rounded up to 100 people. The data analysis stage in this study used the help of an application to process data, namely the IBM SPSS statistics 25 application. Researchers distributed questionnaires to several respondents selected as samples of 100 people. The research instrument used to measure variables is the Likert scale, which is where researchers can measure the attitudes and opinions of each respondent by confronting respondents with several statements and then asking them to provide answers according to the actual situation. This study uses multiple linear regression analysis techniques to measure the simultaneous and partial influence between its variables.

The hypotheses of this research include:

Ha $_1$: Islamic financial behavior has an influence on online shopping decisions.

Ho $_1$: Islamic financial behavior has no influence on online shopping decisions .

Ha $_2$: Pocket money has an influence on online shopping decisions.

Ho $_2$: Pocket money has no influence on online shopping decisions .

Ha $_3$: Islamic financial behavior and pocket money have an influence on online shopping decisions.

Ho $_3$: Islamic financial behavior and pocket money have no influence on online shopping decisions.

RESULTS AND DISCUSSION

The data in this study are data obtained from distributing questionnaires or surveys to respondents containing various statements related to what is being studied where there are 3 variables in this study, namely the dependent variable (online shopping decisions) and 2 independent variables (Islamic financial behavior and pocket money). Islamic Financial behavior as variable X1, student pocket money as variable X2 and online shopping decisions as variable Y. The sample used in this study was 100 respondents, all of whom came from students of the State Islamic University of North Sumatra, where from 100 respondents who will be given a questionnaire and the results of the data to test the effect between the independent variables on the dependent variable. Respondents in this study consisted of active UINSU students in the 2024 even semester. The characteristics of the respondents are taken based on gender, source of income, amount of pocket money, frequency of online shopping and types of goods purchased. The characteristics of respondents based on gender will be presented in the table below:

Table 1.
Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Man	37	37.0	37.0	37.0
	Woman	63	63.0	63.0	100.0
	Total	100	100.0	100.0	

(Source: Primary data processing results)

The data above shows the total number of respondents who gave their responses in the study. Overall there were 100 respondents divided into 37 men and 63 women.

Table 2.
Sources of Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Parent	88	88.0	88.0	88.0
	Study while working	9	9.0	9.0	97.0
	Other	3	3.0	3.0	100.0

		Frequency	Percent	Valid Percent	Cumulative Percent
	Total	100	100.0	100.0	

(Source: Primary data processing results)

Table 2 shows the distribution of income sources from 100 respondents. The majority of respondents (88.0%) rely on their parents as their main source of income. As many as 9.0% of respondents have income from studying while working, while the remaining 3.0% come from other sources. These data indicate the dominance of family financial support, although there is a small proportion of respondents who are financially independent through work or other sources.

Table 3. Monthly Pocket Money Amount

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rp 0 - Rp 1,000,000	28	28.0	28.0	28.0
	Rp. 1,000,000 - Rp. 1,500,000	34	34.0	34.0	62.0
	Rp. 1,500,000 - Rp. 2,000,000	30	30.0	30.0	92.0
	More than Rp 2,000,000	8	8.0	8.0	100.0
	Total	100	100.0	100.0	

(Source: Primary data processing results)

Based on Table 3, the majority of UINSU students have varying monthly pocket money ranges. As many as 34% of students have pocket money between Rp1,000,000 to Rp1,500,000, followed by 30% of students with pocket money between Rp1,500,000 to Rp2,000,000. Meanwhile, 28% of students have pocket money less than Rp1,000,000, and only 8% of students have pocket money more than Rp2,000,000. This distribution shows that most UINSU students have sufficient monthly income to meet basic needs.

Table 4.
Frequency of Online Shopping

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	2	2.0	2.0	2.0
	1-2 times	68	68.0	68.0	70.0
	3-5 times	26	26.0	26.0	96.0
	More than 5 times	4	4.0	4.0	100.0
	Total	100	100.0	100.0	

(Source: Primary data processing results)

Table 4 presents the data frequency of online shopping of UINSU students in the last month , the majority of UINSU students (68%) shopped online 1-2 times in the last month , followed by 26% who shop 3-5 times . Only 4% shop more than 5 times , and 2% have not done any online shopping activities in the past month. This data indicates that online shopping is a routine activity for most students, which is relevant to how money is spent. **their** pockets are allocated and how Islamic finance behaves influence these online shopping decisions.

Table 5.
Types of Goods Purchased

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Eat/drink (gofood, shopeefood, etc.)	24	24.0	24.0	24.0
	Clothing or fashion	39	39.0	39.0	63.0
	Skincare or cosmetics	23	23.0	23.0	86.0
	Other	14	14.0	14.0	100.0
	Total	100	100.0	100.0	

(Source: Primary data processing results)

Table 5 shows that clothing or *fashion* is the category of goods most often purchased by UINSU students online, reaching 39% . Followed by food/drinks (24%) and *skincare* or cosmetics (23%) . Other categories contributed 14% . These data confirm students' preferences in allocating their pocket money for fashion, culinary, and self-care needs through online shopping. This finding is crucial for analyzing how Islamic financial behavior influences the choice of types of goods, including considerations of halalness and consumption ethics in the context of online shopping.

Data Quality (Questionnaire)

Validity Test
Table 6.
Results of the Validity Test of Islamic Financial Behavior (X1)

No Item Statement	Calculated r value	Table r value	Information
1	0.586	0.165	Valid
2	0.660	0.165	Valid
3	0.709	0.165	Valid
4	0.694	0.165	Valid
5	0.771	0.165	Valid
6	0.693	0.165	Valid

7	0.657	0.165	Valid
8	0.567	0.165	Valid
9	0.712	0.165	Valid
10	0.765	0.165	Valid

(Source: Primary data processing results)

Based on the test results in table 6, each statement produces a correlation coefficient r $_{count}$ that is greater than r $_{table}$. In other words, the research instrument consisting of 10 statements related to Islamic financial behavior (X1) has valid data.

Table 7.
Results of Pocket Money Validity Test (X2)

No Item Statement	Calculated r value	Table r value	Information
1	0.735	0.165	Valid
2	0.716	0.165	Valid
3	0.785	0.165	Valid
4	0.758	0.165	Valid
5	0.688	0.165	Valid
6	0.757	0.165	Valid
7	0.727	0.165	Valid
8	0.693	0.165	Valid
9	0.802	0.165	Valid
10	0.687	0.165	Valid

(Source: Primary data processing results)

Based on the test results in table 7, each statement produces a correlation coefficient r $_{count}$ that is greater than r $_{table}$. In other words, the research instrument consisting of 10 statements related to pocket money (X2) has valid data.

Table 8.
Results of the Online Shopping Decision Validity Test (Y)

No Item Statement	Calculated r value	Table r value	Information
1	0.553	0.165	Valid
2	0.542	0.165	Valid
3	0.674	0.165	Valid
4	0.696	0.165	Valid
5	0.757	0.165	Valid

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DOI: 10.37531/amar.v5i1.2675

6	0.684	0.165	Valid
7	0.637	0.165	Valid
8	0.635	0.165	Valid
9	0.490	0.165	Valid
10	0.430	0.165	Valid

(Source: Primary data processing results)

Based on table 8 above, it shows that all statements related to Online Shopping Decisions (Y) are valid because all the calculated r values are greater than the r table values.

Reliability Test

Table 9.
Results of reliability testing of all variables

Variables	Number of Statement Items	Cronbach Alpha Value	Alpha	Information
Islamic financial behavior (X1)	10 items	0.869	0.60	Reliable
pocket money (X2)	10 items	0.903	0.60	Reliable
Online Shopping Decision (Y)	10 items	0.812	0.60	Reliable

(Source: Primary data processing results)

Based on table 9 above, the results of each variable have Cronbach Alpha> 0.60. Thus, the variables of Islamic financial behavior, pocket money and online shopping can be declared reliable because all have values greater than 0.60.

Classical Assumption Test

Normality Test
Table 10.
Results of the Kolmogorov Smirnovs Normality Test
One-Sample Kolmogorov-Smirnov Test

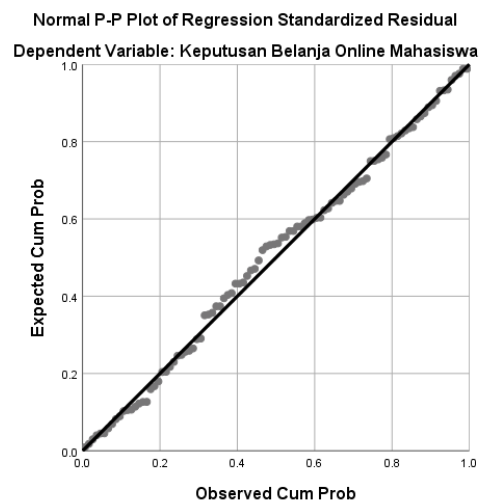|		Unstandardized Residual
N		100
Normal Parameters [a,b]	Mean	.0000000
	Std. Deviation	3.40603939
Most Extreme Differences	Absolute	.060
	Positive	.046
	Negative	-.060

Test Statistics	.060
Asymp. Sig. (2-tailed)	.200 c,d

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.
(Source: Primary data processing results)

The results of the Kolmogorov-Smirnov test obtained a significant value of 0.200>0.1. It is indicated that the data is normally distributed. To strengthen the results of the Kolmogorov-Smirnov normality test , the following P-Plot Normality Test was also carried out:

Figure 1. Results of the P-

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: Keputusan Belanja Online Mahasiswa

Plot Normality Test

(Source: Primary data processing results)

The normality test obtained shows that the data used is normally distributed because the points are spread around a straight line.

Multicollinearity Test

Table 11.
Multicollinearity Test
Coefficients a

Model		Collinearity Statistics	
		Tolerance	VIF
1	Islamic Financial Behavior	.812	1.232
	Pocket money	.812	1.232

a. Dependent Variable: Students' Online Shopping Decisions
(Source: Primary data processing results)

From the results of the multicollinearity test above, it can be seen that the tolerance value of the Islamic financial behavior variable is 0.829 > 0.10 and the tolerance value

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of the pocket money variable is 0.812 > 0.10. While the VIF value for the Islamic financial behavior variable is 1.232 < 10.00 and the VIF value for the pocket money variable is 1.232 < 10.00, it is indicated that there is no multicollinearity.

Heteroscedasticity Test

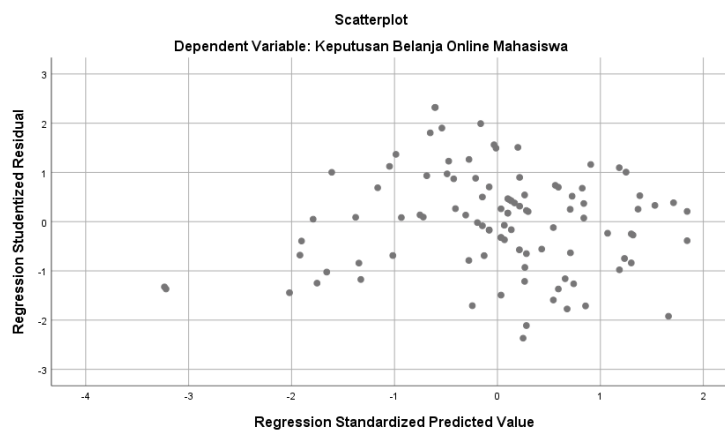**Table 12.**

Results of Glejser Heteroscedasticity Test

Coefficients ᵃ

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	4,942	1,642		3.010	.003
	Islamic Financial Behavior	-.033	.041	-.088	-.786	.434
	Pocket money	-.023	.033	-.077	-.688	.493

a. Dependent Variable: ABS_RES

(Source: Primary data processing results)

From the table above, it can be seen that the significance value of the Islamic financial behavior variable is 0.434>0.1 and the significance value of the pocket money variable is 0.493>0.1, so it can be concluded that there are no symptoms of heteroscedasticity / passes the heteroscedasticity test.

Figure 2.

Scatterplot Heteroscedasticity Test Results

(Source: Primary data processing results)

The Scatterplot image shows points that are spread randomly without forming a particular pattern, so it can be concluded that the regression model does not have a heteroscedasticity problem.

Multiple Linear Regression Test

Table   **13.**

Multiple Linear Regression Test

Coefficients [a]

Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
1	(Constant)	8,323	2,771		3.004	.003		
	Islamic Financial Behavior	.299	.070	.290	4.279	.000	.812	1.232
	Pocket money	.521	.056	.630	9.306	.000	.812	1.232

a. Dependent Variable: Students' Online Shopping Decisions

(Source: Primary data processing results)

Based on the coefficient scores in the table above, a multiple regression formula can be created below:

Y = 8.323 + 0.299X1 + 0.521X2

Based on the equation above, the following conclusions can be drawn:

a. Constant score = 8.323 means that if the value of the Islamic financial behavior and pocket money variables is equal to zero, then the online shopping decision increases by 8.323.

b. When the Islamic financial behavior variable (X1) increases by 1%, it means that the online shopping decision also increases by 0.299 where the other independent variables remain the same or do not change.

c. If the pocket money variable (X2) increases by 1%, it means that the online shopping decision also increases by 0.521 where the other independent variables remain the same or do not change.

From the results of the multiple linear regression equation, the relationship between Islamic financial behavior and pocket money on online shopping decisions is a positive relationship, where Islamic financial behavior and pocket money will influence online shopping decisions.

Hypothesis Testing

Hypothesis testing in research includes t-test (Persial), F-test (simultaneous) and Coefficient of Determination (R2) test.

Partial T-Test

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DOI: 10.37531/amar.v5i1.2675

Table 14.
Partial t-test results

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	8,323	2,771		3.004	.003
	Islamic Financial Behavior	.299	.070	.290	4.279	.000
	Pocket money	.521	.056	.630	9.306	.000

a. Dependent Variable: Students' Online Shopping Decisions

(Source: Primary data processing results)

Significance 0.10 then the value of the t-table is 1.660. So from the results of the T-Test calculation using SPSS version 25 it can be concluded that:

From the data above, it is explained that the Islamic financial behavior variable (X1) has a t-count value of 4.279 and a significance value of 0.000, so it is known that the t-count (4.279)> t-table (1.660) and the significance value is 0.000 <0.1, it can be concluded that the Islamic financial behavior variable (X1) has a significant effect on online shopping decisions of students (Y) of the State Islamic University of North Sumatra and it is proven that Ha $_1$ is accepted and Ho $_1$ is rejected.

The data above also explains that the pocket money variable (X2) has a t-count value of 9.306 and a significance value of 0.000, so it is known that the t count (9.306)> t-table (1.660) and the significance value is 0.000 <0.1, it can be concluded that the pocket money variable (X2) has a significant effect on online shopping decisions of students (Y) of the State Islamic University of North Sumatra and it is proven that Ha $_2$ is accepted and Ho $_2$ is rejected.

F Test

Table 15.
F Test Results (Simultaneous)

ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2034.241	2	1017.120	85,903	.000 [b]
	Residual	1148.509	97	11,840		
	Total	3182.750	99			

a. Dependent Variable: Students' Online Shopping Decisions

b. Predictors: (Constant), Pocket Money, Islamic Financial Behavior

(Source: Primary data processing results)

The F test in table 9 above obtained a calculated F value of 53.972 and a significant value of 0.000. The F table value is obtained using the formula df1 = k and df2 = nk-1,

where n = the number of data and k = the number of independent variables. So that in this study, df1 = 2, df2 = 100-2-1 = 97 with a significant level of 0.1 obtained F table 3.66. Then the calculated F result of 85.903> F table 3.66 and a significant value of 0.000 <0.1 so that it can be concluded that the independent variables of Islamic financial behavior (X1) and pocket money (X2) together or simultaneously influence the variable Online shopping decisions of students (Y) of the State Islamic University of North Sumatra. And it can be concluded that Ha $_3$ is accepted and Ho $_3$ is rejected, this means that simultaneously all independent variables have a significant effect on the dependent variable.

R Square Test

Table 16. Results of the Determination Coefficient Test (R2)

Model Summary [b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.799 [a]	.639	.632	3.44097	2.269

a. Predictors: (Constant), Pocket Money, Islamic Financial Behavior
b. Dependent Variable: Students' Online Shopping Decisions
(Source: Primary data processing results)

Based on the results of the R Square test above, a value of 0.639 or 63.9% was obtained. This shows that the variables of Islamic financial behavior and pocket money explain the online shopping decisions of UINSU students by 63.9% while the remaining 36.1% is explained by other variables or factors outside the study.

The Influence of *Islamic Financial Behavior* on Online Shopping Decisions

This study found that *Islamic Financial Behavior* has a significant influence on online shopping decisions of students at the State Islamic University of North Sumatra. *Islamic Financial Behavior* in this study refers to financial behavior based on Islamic economic principles, such as avoiding usury (interest), gharar (uncertainty), and halal investment. The results of the partial t-test show that the t-count value for the *Islamic Financial Behavior variable* is 4.279 with a significance value of 0.000. Because this t-count value is greater than the t-table (1.660) and the significance value is less than 0.1, it is concluded that *Islamic Financial Behavior* has a significant influence on online shopping decisions. This indicates that students who have a good understanding and application of *Islamic Financial Behavior* tend to make wiser online shopping decisions that are in accordance with Islamic principles.

The results of this study are relevant to previous research conducted by Khairani & Rusyaida (2025) , *Islamic lifestyle* can be a control for the millennial generation in consuming, especially in online shopping. *Islamic lifestyle* can make an Islamic lifestyle influence *the financial literacy* of a Muslim. Namely by being more economical and not wasteful in online shopping. It is hoped that with *the Islamic lifestyle* in a millennial Muslim, financial management can be better and more useful

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DOI: 10.37531/amar.v5i1.2675

according to needs, economical so that it will have an impact on good financial planning for the future.

The Influence of Pocket Money as a Determinant of Online Shopping Decisions

This study also found that pocket money has a significant influence on students' online shopping decisions. Pocket money in this context is funds given to students to meet their daily needs during their studies. The amount of pocket money can affect students' purchasing power and consumption patterns in online shopping. The results of the partial t-test show that the t-count value for the pocket money variable is 9.306 with a significance value of 0.000. Because this t-count value is greater than the t-table (1.660) and the significance value is less than 0.1, it is concluded that pocket money has a significant effect on online shopping decisions. This shows that the amount of pocket money students have can affect the frequency, type, and value of goods purchased online.

The results of this study are in line with the research conducted by Chairiah & Siregar (2022) that the P Value of the indirect effect of the Pocket Money variable (X2) on Consumptive Behavior (Y) mediated by Self Control (Z) is 0.000 <0.05, thus it can be stated that Self Control (Z) mediates the effect between Pocket Money (X2) on Consumptive Behavior (Y) in Students of the University of Muhammadiyah North Sumatra. Pocket Money has a significant effect on Self Control in students of the University of Muhammadiyah North Sumatra.

Joint Influence (*Islamic Financial Behavior* and Pocket Money) on Online Shopping Decisions

This study analyzes the influence of *Islamic Financial Behavior* and pocket money simultaneously on students' online shopping decisions. The results of the F test (simultaneous) show that these two variables significantly influence students' online shopping decisions. The F-count value obtained is 85.903 with a significance value of 0.000. This value is greater than the F-table (3.66), which shows that *Islamic Financial Behavior* and pocket money simultaneously influence online shopping decisions. Furthermore, the results of the determination coefficient test (R-square) show that *Islamic Financial Behavior* and pocket money explain 63.2% of the variation in students' online shopping decisions. This means that 63.2% of students' online shopping decisions can be predicted by *Islamic Financial Behavior* and students' pocket money. While the remaining 36.8% is explained by other variables outside this study.

In line with research conducted by (Hasibuan et al., 2024) a Muslim to achieve a level of satisfaction must consider several things, namely the goods consumed are halal, both in terms of substance and how to obtain them, not being israf (royal) and tabzir (wasteful). Therefore, the satisfaction of a Muslim is not based on the amount of goods consumed, but how much value of worship is obtained from the goods consumed. Basically, every human being has a tendency to behave in a consumptive

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manner, but not all can channel it. Most of those who channel their consumptive behavior are those who are financially excessive.

CONCLUSION

Based on the results of data analysis and discussion that have been conducted, this study concludes that *Islamic Financial Behavior* and pocket money significantly influence *online shopping decisions* of students at the State Islamic University of North Sumatra (UINSU). Partially, *Islamic Financial Behavior* (X1) shows a positive and significant influence on *online shopping decisions* (Y), as evidenced by a t-count value of 4.279 and a significance of 0.000 (<0.1). This indicates that the stronger the application of Islamic financial principles, the wiser the students' online shopping decisions. Likewise, pocket money (X2) also has a positive and significant influence on *online shopping decisions* (Y), with a t-count value of 9.306 and a significance of 0.000 (<0.1), which reflects the crucial role of financial availability in influencing students' digital consumption patterns. Simultaneously, *Islamic Financial Behavior* and pocket money are proven to have a significant influence on *online shopping decisions* of UINSU students, with an F-count value of 85.903 and a significance of 0.000 (<0.1). The contribution of these two variables in explaining the variation of *online shopping decisions* reached 63.9% (R-square = 0.639), confirming that the integration between Islamic financial principles and pocket money management is the main determinant in forming more responsible and sharia-compliant online shopping behavior among students.

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