ABSTRAK

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Program Studi	:	Ekonomi Syariah
Judul	:	Gaya Hidup Halal, *Digital Financial Literacy* Dan *M-Payment* Terhadap Perilaku Keuangan Pada Gen Z Aceh Utara

Penelitian ini bertujuan untuk menganalisis pengaruh gaya hidup halal, digital financial literacy, dan m-payment terhadap perilaku keuangan Generasi Z di Kota Panton Labu Kecamatan Tanah Jambo Aye Kabupaten Aceh Utara, baik secara parsial maupun simultan. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Populasi penelitian adalah Generasi Z di Kota Panton Labu, dengan jumlah populasi sebanyak 2.012 untuk memperkecil populasi digunakan rumus *slovin* maka diperoleh sebanyak 100 responden yang dijadikan sampel. Pengumpulan data dilakukan melalui penyebaran kuesioner menggunakan skala Likert. Analisis data dilakukan dengan menggunakan bantuan program *Statistical Package for the Social Sciences* (SPSS), yang meliputi uji validitas, uji reliabilitas, uji asumsi klasik, analisis regresi linear berganda, uji parsial (uji t), uji simultan (uji F), dan uji koefisien determinasi (R^2). Hasil penelitian menunjukkan bahwa secara parsial gaya hidup halal berpengaruh positif dan signifikan terhadap perilaku keuangan Generasi Z di Kota Panton Labu Kecamatan Tanah Jambo Aye Kabupaten Aceh Utara. Digital financial literacy juga berpengaruh positif dan signifikan terhadap perilaku keuangan. Selain itu, m-payment berpengaruh positif dan signifikan terhadap perilaku keuangan Generasi Z di Kota Panton Labu. Secara simultan, gaya hidup halal, digital financial literacy, dan m-payment berpengaruh positif dan signifikan terhadap perilaku keuangan Generasi Z di Kota Panton Labu Kecamatan Tanah Jambo Aye Kabupaten Aceh Utara. Hasil penelitian ini menunjukkan bahwa peningkatan penerapan gaya hidup halal, literasi keuangan digital, serta penggunaan m-payment yang bijaksana mampu meningkatkan kualitas perilaku keuangan Generasi Z Kota Panton Labu dalam mengelola keuangan secara efektif, bertanggung jawab, dan sesuai dengan prinsip syariah.

Kata Kunci: Gaya Hidup Halal, Digital Financial Literacy, M-Payment, Perilaku Keuangan, Generasi Z.

ABSTRACT

Name : Nailal Azkia
Study Program : *Islamic Economics*
Title : *The Influence of Halal Lifestyle, Digital Financial Literacy, and Mobile Payment on the Financial Behavior of Generation Z in North Aceh*

This study aims to analyze the influence of a halal lifestyle, digital financial literacy, and mobile payment (m-payment) on the financial behavior of Generation Z in Panton Labu Town, Tanah Jambo Aye District, North Aceh Regency, both partially and simultaneously. The study employs a quantitative approach using a survey method. The research population consists of Generation Z in Panton Labu Town (N = 2,012); the Slovin formula was applied to determine the sample size, resulting in 100 respondents. Data collection was conducted via questionnaires using a Likert scale. Data analysis was performed using the Statistical Package for the Social Sciences (SPSS) software, covering validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, partial tests (t-test), simultaneous tests (F-test), and the coefficient of determination (R^2) test. The results indicate that, individually (partially), a halal lifestyle has a positive and significant influence on the financial behavior of Generation Z in Panton Labu Town, Tanah Jambo Aye District, North Aceh Regency. Digital financial literacy also has a positive and significant influence on financial behavior. Furthermore, m-payment usage has a positive and significant influence on the financial behavior of Generation Z in the same area. Simultaneously, a halal lifestyle, digital financial literacy, and m-payment usage have a positive and significant influence on the financial behavior of Generation Z in Panton Labu Town, Tanah Jambo Aye District, North Aceh Regency. These findings demonstrate that enhancing the adoption of a halal lifestyle and digital financial literacy, alongside the prudent use of m-payments, can improve the quality of financial behavior among Generation Z in Panton Labu Town, Tanah Jambo Aye District, North Aceh Regency, enabling them to manage their finances effectively, responsibly, and in accordance with Sharia principles.

Keywords: *Halal Lifestyle, Digital Financial Literacy, M-Payment, Financial Behavior, Generation Z.*