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Perceptions and Financial Practices in Halal Product Consumption: A Phenomenological Study of Muslim Students in Yogyakarta, Indonesia

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ABSTRACT

This study explores how Muslim university students in Yogyakarta, Indonesia perceive and manage financial practices related to halal product consumption. Using a phenomenological qualitative approach, the research investigates how students interpret the concept of halal and how it shapes their financial behavior in daily consumption. Data were collected through in-depth interviews and field observations with seven informants from various academic backgrounds and universities. Thematic analysis revealed five dominant themes: traditional perceptions of halal, adaptive consumption strategies, halal as a form of religious commitment, financial literacy and halal decision-making, and awareness of non-food halal products influenced by social and digital environments. The findings indicate that students with higher levels of financial literacy tend to adopt more deliberate and consistent strategies in ensuring halal consumption, including budgeting and product verification. Conversely, those with limited financial literacy rely more on social trust and economic practicality. This research highlights the dynamic interplay between religious values, economic capability, and sociocultural factors in shaping halal consumption behavior among urban Muslim youth. The study suggests the need for integrated halal education and Islamic financial literacy in higher education institutions.

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INTRODUCTION

The global halal market has experienced significant growth over the past decade, reflecting increasing consumer awareness and demand for products that comply with Islamic dietary and ethical laws (Dusuki, 2011; Wilson & Liu, 2011). Halal consumption, traditionally associated with food products, has expanded to include a broad spectrum of goods and services, ranging from cosmetics to finance (Khan et al., 2020; Othman & Ameer, 2020). In Muslim-majority countries, such as Indonesia, the world's largest Muslim population, halal consumption is both a religious obligation and a socio-economic phenomenon deeply embedded within cultural practices (Aziz & Chok, 2013; Hakim & Mansori, 2017).

The concept of halal extends beyond permissible dietary laws to encompass a holistic lifestyle that integrates ethical, social, and financial dimensions (Wilson, 2014). For Muslim consumers, ensuring halal compliance influences consumption decisions and financial behaviors, often necessitating product verification, budgeting, and trust in certification processes (Rahman & Bukair, 2018; Ali et al., 2018). However, the level of financial literacy plays a critical role in shaping how Muslim consumers negotiate their halal consumption practices (Bakar et al., 2020). Financial literacy enables consumers to make informed decisions regarding the affordability and credibility of halal products, balancing religious adherence with practical economic considerations (Lusardi & Mitchell, 2014; Xiao & O'Neill, 2018).

Younger Muslim consumers, particularly university students, represent a dynamic demographic whose consumption patterns are influenced by a complex interplay of religious values, socio-cultural environment, and increasing exposure to globalization and digital technology (Hashim et al., 2016; Muhamad et al., 2020). The student segment is characterized by transitional financial independence and evolving religious identities, making it a pertinent group for studying halal consumption and related financial practices (Ismail & Ahmad, 2019). Previous studies have explored Muslim consumer behavior in various settings, yet empirical research focusing specifically on student perceptions and financial management related to halal consumption remains limited, particularly within the Indonesian context (Salleh et al., 2018; Nawawi et al., 2021).

The phenomenological approach provides a valuable methodological framework for examining the lived experiences and meaning-making processes of Muslim students regarding halal consumption (Moustakas, 1994; Creswell & Poth, 2018). This study positions itself within this qualitative tradition to elucidate how students interpret halal beyond its religious injunctions, and how these interpretations interact with their financial literacy and consumption strategies (Van Manen, 1990).

Understanding how financial literacy intersects with religious and socio-cultural dimensions in halal consumption among Muslim youth is crucial. Financial literacy is frequently highlighted as a vital factor in promoting responsible consumer behavior and enabling economic empowerment within Islamic frameworks (Chong et al., 2016; Farooqi & Hussain, 2020). Studies have demonstrated that Muslim consumers with higher financial literacy engage in more deliberative purchasing behaviors, including thorough product verification and strategic budgeting for halal products (Hamid et al., 2020; Nair et al., 2022). Conversely, a lack of financial literacy may lead to reliance on communal trust and social influencers when making halal consumption decisions, which could expose consumers to risk (Abdullah et al., 2019; Sulaiman & Shariff, 2017).

This research contributes to the expanding field of Islamic consumer studies by focusing on the nuanced interplay of perceptions, financial practices, and social influences shaping halal product consumption among university students in Yogyakarta, Indonesia. As one of Indonesia's most prominent educational and cultural centers, Yogyakarta offers a distinctive urban setting where traditional Islamic values intersect with modern academic lifestyles, creating a dynamic space to explore the complexities of young Muslims' consumption behavior. The study advances theoretical understanding of halal consumption as a multifaceted phenomenon entwining religiosity, economic behavior, and cultural context (Rahman & Sadeque, 2022; Ghozali & Anshory, 2021). Moreover, the findings aim to inform higher education institutions and policymakers in designing integrated educational programs covering halal awareness and Islamic financial literacy to support Muslim youth in navigating their consumption choices effectively.

LITERATURE REVIEW

The perception of halal among Muslim consumers represents a multidimensional construct shaped by religious values, personal beliefs, knowledge, and socio-cultural influences. In Muslim-majority countries like Indonesia, halal is understood not only as a dietary restriction but also as an expression of ethical consumption and religious identity. These layers of meaning affect how consumers interpret labels, evaluate vendors, and make trade-offs in everyday purchasing. In practice, social norms and community trust often operate alongside formal certification, especially when information is incomplete or ambiguous. Financial considerations—such as price sensitivity, budgeting capacity, and convenience—interact with these perceptions to either facilitate or hinder halal-consistent choices. Among young, urban populations, digital media and peer networks further shape awareness and verification habits, amplifying both reliable guidance and uncertainty. Across these contexts, religiosity consistently emerges as a strong predictor of halal-related behaviors, influencing attentiveness to certification and adherence to consumption norms (Aziz & Chok, 2013; Hakim & Mansori, 2017).

Access to halal information through educational programs and digital platforms can raise awareness and perceived confidence in product choices. Yet an awareness–behavior gap frequently persists because purchase decisions are filtered through price sensitivity and convenience, limited financial capability (budget constraints), perceived behavioral control, and heterogeneous trust in certifying authorities. Students facing tight budgets may prioritize affordability or proximity even when they know a certified option exists (Lusardi & Mitchell, 2014; Xiao & O'Neill, 2018; Abdullah et al., 2019; Sulaiman & Shariff, 2017). Moreover, when certification logos are inconsistent or poorly communicated, consumers rely on social heuristics (e.g., vendor identity) rather than formal verification (Rahman & Bukair, 2018; Ali et al., 2018; Othman et al., 2019). Digital channels can amplify both valid guidance and misinformation, further complicating translation of awareness into purchasing (Wilson, 2014; Hassan et al., 2023).

Financial literacy, particularly within an Islamic framework, significantly affects how Muslim consumers manage their finances to comply with halal principles. Islamic financial literacy encompasses knowledge of Sharia-compliant financial products, the avoidance of *riba* (interest), and ethical financial planning aligned with religious values (Bakar et al., 2020; Farooqi & Hussain, 2020). Studies demonstrate that higher Islamic financial literacy correlates with more deliberate practices, including budgeting, saving, and thorough halal status verification when making purchase decisions (Hamid et al., 2020; Nair et al., 2022). Conversely, consumers with limited financial literacy tend to rely more on social trust and economic practicality, which may lead to impulsive or less compliant choices (Abdullah et al., 2019; Sulaiman & Shariff, 2017).

Several factors influence halal-related financial behavior among Muslim youth, including religiosity, halal and financial literacy, socioeconomic conditions, and social influences such as peer and digital environments (Hashim et al., 2016; Muhamad et al., 2020). The trustworthiness of halal certification bodies and clarity of labeling also play crucial roles in shaping consumer confidence and purchase intentions (Ali et al., 2018; Rahman & Bukair, 2018). Psychological factors, particularly those described in the Theory of Planned Behavior—attitude, subjective norms, and perceived behavioral control—interact with religiosity and literacy factors to determine halal consumption behaviors (Salleh et al., 2018; Wilson & Liu, 2011).

Despite extensive research on halal consumption and financial literacy, most studies rely on cross-sectional quantitative methods, leaving a gap in understanding the lived experiences and meaning-making processes of Muslim university students regarding their halal consumption and financial management (Moustakas, 1994; Creswell & Poth, 2018). This study aims to fill this gap by exploring how perceptions and financial practices intersect among students in Yogyakarta, Indonesia.

Theoretical Framework and Literature Review

Halal as Moral Identity and Value Practice.

Halal consumption among young Muslims is not merely a legal category but a value-laden practice embedded in religious identity and moral self-presentation (Alserhan, 2010; Wilson & Liu, 2011). In the everyday lives of university students, halal decisions become a way to enact piety while navigating contemporary urban life. Prior studies show that higher religious commitment is associated with stronger alignment between beliefs and consumption choices (Worthington et al., 2003), yet the translation of conviction into purchase depends on situational constraints, norms, and information environments. Our Yogyakarta context—where affordable, socially trusted warungs coexist with global franchises—offers a fertile setting to examine how value, identity, and everyday pragmatics intersect in halal choices.

Halal consumption functions not just as a religious obligation but constitutes a crucial part of spiritual and moral self-identification in the contemporary Muslim community, especially millennials (Anwar & Husen, 2025; Yasera & Hati, 2025). The symbolic dimension of halal today incorporates ethical, health, and environmental values, fostering self-esteem and a sense of pride for its adherents, while also serving as a visible signal of group belonging (Lestari, 2024; Wilson, 2010). Empirical studies in Indonesia and global Muslim societies confirm that halal adherence is not merely behavioral compliance but constitutes a "lifestyle" which strengthens social capital and collective identity in the era of globalization (Anwar & Husen, 2025). Furthermore, Bourdieu's theory of symbolic capital explains how halal has evolved into a sign of legitimacy and prestige—operating both within Muslim-majority and cosmopolitan communities (Anwar & Husen, 2025; Henderson, 2016).

From a social practice perspective, consumption of halal products strengthens internal solidarity and supports habitus formation, whereby halal values are internalized as everyday norms (Wilson, 2010; Mukhtar, 2012). This creates a "doxa"—an unquestioned belief—among Muslims regarding the holistic benefits of halal, including ethical production, transparency, and hygiene (Lestari, 2024; Anwar & Husen, 2025). Halal thus becomes the basis for creating economic distinction and trust, not only among Muslim consumers but also increasing inter-group value bridging in diverse settings (Fischer, 2016; Toyibah, 2022). Hence, as shown by recent field studies, halal consumption is now central in narrating identity and expressing moral-spiritual values in the modern marketplace (Anwar & Husen, 2025; Yasera & Hati, 2025).

Social Trust versus Formal Certification

In Muslim-majority settings, consumers frequently rely on socially constructed cues—familiar menus, Muslim-owned stalls, community reputation—as proxies for halal status (Mukhtar & Butt, 2012). Such "socially constructed halal trust" can be efficient but also imperfect, particularly where supply chains diversify and labeling varies in quality and visibility (Othman et al., 2019). This tension between social trust and formal certification is salient for students: time pressure, budget limits, and convenience nudge choices toward proximate, low-cost options, while certification provides assurance but may require extra search effort or higher prices.

The legitimacy of halal products rests on both formal certification and informal social trust—a duality that often produces tension due to information asymmetry and regulatory fragmentation (Othman & Nawi, 2025; Sani et al., 2023). Social trust, developed through family and peer networks, routinely complements or substitutes for formal certifications, particularly when skepticism toward government or private halal authorities arises (Anwar & Husen, 2025; Fischer, 2016). However, differences in certification standards and procedures often leave consumers navigating uncertainties about product authenticity, especially in multiethnic or transnational markets (Henderson, 2016; Sani et al., 2023).

These trust gaps are perpetuated by production-side reluctance to incur certification costs and by consumer-side difficulties in verifying official status or understanding industry standards (Sani et al., 2023). Such informational imbalances—termed information asymmetry—make halal assurance vulnerable to fraudulent claims and weaken market discipline (Fahriani, 2024; Zulfakar et al., 2014). Efficacy, therefore, depends on not only the technical rigor of certification, but also the extent to which it is accepted and reinforced through community networks and local socioreligious leaders (Anwar & Husen, 2025). Integrated approaches extending transparency, building intermediary trust, and enforcing traceability are widely recommended as solutions to reduce distrust and enhance the perceived legitimacy of both local and global halal systems (Othman & Nawi, 2025; Fischer, 2016).

Financial Behavior, Price–Convenience Trade-offs, and Perceived Control

Research in household finance indicates that financial behavior—budgeting, prioritization, and spending control—shapes the feasibility of value-consistent choices under constraints (Lusardi & Mitchell, 2014; Xiao & O'Neill, 2018). Within the Theory of Planned Behavior, purchase intentions are conditioned by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). For students managing small budgets, the price–convenience trade-off often mediates whether halal awareness becomes halal action. Those with stronger financial planning can schedule purchases, substitute items, or time discounts to maintain halal compliance; those with weaker planning may default to proximity or price. Our findings operationalize this perspective by mapping informants' financial management levels against halal commitment (Figure 2), showing that planned financial behavior facilitates consistent halal practice.

The financial behavior of university students shapes, and is shaped by, budget constraints and trade-offs between price and convenience when making halal consumption decisions—especially under limited resources (Sabastio, 2024; Nurzianti, 2022). Research highlights that stronger Islamic financial literacy correlates with more rational, value-based spending and greater consistency in aligning spending with halal requirements (Sabastio, 2024; Nurhasanah, 2023). Students with high financial literacy are more likely to postpone gratification and avoid impulsive, non-halal purchases, whereas those with low literacy tend to prioritize immediate costs or convenience over values (Sabastio, 2024; Yasera & Hati, 2025).

Peer influence, lifestyle aspiration, and situational pressures further complicate these choices: often, students will choose uncertified products that are cheaper or more accessible unless reinforced by high-value commitment or social encouragement (Nurhasanah, 2023; Yasera & Hati, 2025). Fieldwork from Indonesian universities demonstrates that increased knowledge and positive attitudes towards both finance and halal moderate the relationship between low-income status and halal decision consistency (Sabastio, 2024; Nurzianti, 2022). Thus, to foster halal-aligned financial behavior among students, universities and regulators must integrate both sharia financial literacy and practical guidance for daily, value-driven consumer decisions (Sabastio, 2024; Yasera & Hati, 2025).

Digital Influence and Information Quality

Digital platforms, halal product apps, and peer communities can increase the salience and accessibility of halal information, but they also create noise and misinformation risks (Hassan et al., 2023). For students, credible digital cues (trusted accounts, verified labels, links to certifiers) reduce search costs, while fragmented or conflicting signals increase reliance on heuristics. The State of the Global Islamic

Economy Report documents rapid growth in non-food halal sectors (e.g., cosmetics, pharmaceuticals), with varying levels of consumer understanding across segments (Reuters & DinarStandard, 2022). In such domains, domain knowledge (e.g., pharmacy students) raises scrutiny of ingredients and certification, whereas others may assume halalness by default.

The rise of digital platforms, particularly social media and mobile halal apps, has revolutionized how young Muslims access, share, and validate information about halal products (Rokhmah & Widiastuti, 2025; Novianti & Albab, 2023). Influencers and digital opinion leaders amplify halal-related messaging—strengthening vigilance regarding ingredient transparency, producer credibility, and certification standards (Rokhmah & Widiastuti, 2025; Khan, 2025). As digital halal literacy grows, so too does the pressure on brands and institutions to maintain high standards and respond quickly to misinformation or controversy (Novianti & Albab, 2023).

However, social media is also a fertile ground for mis/disinformation, including the spread of false claims and manipulated halal status, which can undermine consumer trust and market confidence (Adiani, 2024; Sani et al., 2023). Studies reveal that, unless communities are equipped with strong digital literacy, they are likely to be misled by viral, but inaccurate, halal news or dubious endorsements (Adiani, 2024; Pratama, 2025). It is thus critical to develop holistic digital literacy campaigns that train consumers to verify sources and seek authoritative, transparent guidance—protecting the halal value chain in an increasingly connected, and occasionally deceptive, digital world confidence (Adiani, 2024; Rokhmah & Widiastuti, 2025).

Integrative Lens for the Yogyakarta Setting

Bringing these strands together, we conceptualize halal consumption in Yogyakarta as the outcome of four interlocking forces: (1) religious commitment and moral identity (Alserhan, 2010; Wilson & Liu, 2011); (2) social trust versus certification assurance (Mukhtar & Butt, 2012; (Othman et al., 2019); (3) financial behavior and perceived control under price–convenience trade-offs (Ajzen, 1991; Lusardi & Mitchell, 2014; Xiao & O'Neill, 2018); and (4) digital information quality and peer diffusion (Hassan et al., 2023; Reuters & DinarStandard, 2022). This framework explains why awareness alone is insufficient: value-consistent halal purchasing emerges when students possess (a) conviction, (b) credible signals, (c) financial planning capacity, and (d) reliable information infrastructures. Our analysis uses this lens to interpret informants' narratives and the patterns visualized in Figures 1–2.

Research Questions

This phenomenological study explores the lived experiences of Muslim university students in Yogyakarta regarding halal consumption and financial behavior. It is guided by the following questions:

1. RQ1. How do Muslim students in Yogyakarta perceive halal consumption in their everyday lives within a diverse academic city?

2. RQ2. In what ways do students' financial behaviors (e.g., budgeting, prioritization, price–convenience trade-offs) shape their halal consumption practices?
3. RQ3. How do social and institutional signals—such as trust in vendors, certification visibility, and campus communities—inform students' halal verification and purchasing decisions?
4. RQ4. How do digital platforms and peer networks facilitate or hinder students' access to, evaluation of, and enactment of halal information, including non-food products (cosmetics, pharmaceuticals)?

METHODS

This study employed a qualitative phenomenological approach to explore the lived experiences and subjective meanings that Muslim university students in Yogyakarta attach to their financial practices and halal consumption choices. Phenomenology was chosen to gain in-depth insight into how individuals construct the meaning of halal in everyday life, particularly within the constraints of student financial realities (Creswell, 2013; Moustakas, 1994).

We used purposive maximum-variation sampling to recruit Muslim university students who (a) self-managed their daily consumption, (b) were currently enrolled in Yogyakarta–area universities, and (c) demonstrated awareness of halal issues in everyday life. To capture heterogeneity relevant to the phenomenon, we sought variation across institutional type (Islamic vs. general universities; public vs. private), disciplinary background (e.g., Islamic economics, health sciences, engineering, management, informatics, biology), and gender. Recruitment occurred through campus networks and student communities; participation was voluntary and anonymized using informant codes (e.g., "Informant 1"). This strategy prioritized information-rich cases over numerical representativeness, in line with phenomenological inquiry where depth and meaning—not population parameters—are central (Creswell, 2013; Moustakas, 1994).

A total of seven informants were interviewed. In phenomenological studies, small, information-rich samples are common because the analytic goal is to elucidate lived meanings rather than to estimate effects (Creswell, 2013; Moustakas, 1994). We monitored thematic saturation iteratively: after each interview, transcripts were coded and compared against the developing codebook. By the sixth interview, no new first-order codes or categories emerged; the seventh interview confirmed redundancy and stabilized theme definitions. We documented this decision with an audit trail (memos, versioned codebook) and retained minor divergences as deviant cases to avoid confirmatory bias (Braun & Clarke, 2006).

Thematic analysis was used to process the data. The transcripts were read iteratively to identify recurring units of meaning, which were then coded and grouped into broader thematic categories using open and axial coding (Braun & Clarke, 2006). Five major themes emerged, representing students' perspectives and strategies in balancing religious values with financial limitations. To enhance credibility, data triangulation was applied by integrating field notes with interview responses, and member checks were conducted to validate the interpretations with participants.

To visualize qualitative patterns in a compact form (Figure 2), we assigned ordinal ratings (1–3) to each informant on two constructs—Financial Literacy/Management (FLM) and Halal Commitment (HC)—derived from interview evidence and triangulated with field notes. These ratings are not statistical measurements; they are qualitative indexes that summarize the presence and consistency of reported behaviors. Decisions followed an audit trail with iterative coding and codebook refinement; ambiguous cases were discussed during peer debriefing and checked with participants to avoid confirmatory bias.

Rubric and decision rules.

1. FLM = 3 (High): Explicit budgeting/envelope methods; planned trade-offs (allocation, substitution); timing purchases (discounts/promotions); active cost monitoring; use of digital tools to plan/compare.
2. FLM = 2 (Moderate): Intermittent budgeting or generic cost-saving; some substitution/timing but inconsistent; occasional price checks digitally.
3. FLM = 1 (Low): Price/convenience dominate; no explicit budgeting or planned trade-offs; minimal planning via digital tools.
4. HC = 3 (High): "Halal first"; routine verification (labels/ingredients), termasuk non-food (cosmetics/supplements); willingness to pay more or delay purchase; consulting pharmacists/credible sources.
5. HC = 2 (Moderate): Avoids clear haram; relies on social trust (e.g., Muslim-owned stalls) with occasional verification; selective caution in non-routine contexts.
6. HC = 1 (Low): Minimal concern beyond avoiding explicit haram; indifferent to labels in routine choices; defaults to proximity/price.

After each interview, first-cycle open coding captured behaviors related to budgeting, prioritization, timing, verification, and reliance on social vs. institutional cues; focused coding consolidated these into FLM and HC dimensions. An informant's level was assigned by majority of indicators present across the transcript and corroborated by field notes. By Interview 6, no new indicators emerged; Interview 7 confirmed saturation and stabilized level definitions.

Ethical considerations were strictly followed, including obtaining informed consent, ensuring participants' anonymity, and maintaining confidentiality throughout the research process. Names were replaced with codes (e.g., "Informant 1") to protect identities and maintain academic integrity.

RESULT AND DISCUSSION

Yogyakarta's mixed foodscape—where low-cost, socially trusted warungs and angkringan co-exist with global franchises along Seturan–Babarsari—provides a revealing setting for observing how Muslim students negotiate halal consumption under everyday financial constraints. Field observations across UGM, UIN, UNY, UMY, and UII showed broad access to foods presumed halal, but also uneven label visibility and varying reliance on social versus institutional cues. Figure 1 presents a word-cloud visualization that highlights the lexical centrality of halal, product, label, money, and campus, signaling that value commitments and resource considerations jointly organize consumption talk. To anchor these patterns, we integrate direct testimony from seven anonymized informants (Informant 1–7) and situate the themes within the literature.

Students frequently used social heuristics to assess halal status, especially for familiar, low-cost meals. As Informant 2 (engineering, public university) put it, "I usually eat at campus stalls or nearby warungs; if I'm unsure about the halal status—even if it's cheap—I won't buy it." Informant 3 (management, private university) added, "Muslim-owned stalls and familiar menus are my halal indicator; proximity matters when money is tight." Informant 5 (biology, public university) noted, "For daily snacks I trust local brands; I only scrutinize labels when buying imported chocolate." These statements illustrate socially constructed halal trust (Mukhtar & Butt, 2012)—confidence based on vendor identity, menu familiarity, and community reputation—often used as a pragmatic proxy when labeling is ambiguous or search costs are high. While such heuristics can be efficient in Muslim-majority contexts, the literature cautions that heterogeneous supply chains and uneven signaling introduce hidden risks when formal verification is weak (Othman et al., 2019). Our data thus depict a tension between institutional assurance (logos, certification) and social trust, with students toggling between them according to context, time, and cost.

Most informants described adaptive tactics to maintain halal practice under tight budgets: choosing inexpensive stalls, timing purchases to discounts, cooking collectively, and avoiding doubtful items. Informant 4 (accounting, Islamic university) explained, "I check halal labels on apps and wait for discounts; one good halal lipstick is better than several uncertain ones." Informant 1 (Islamic economics, Islamic university) emphasized value-driven prioritization: "Halal comes first. I cut unnecessary spending so I can buy halal-certified products." These accounts align with rational halal consumerism, where religious, social, and economic values converge to guide selective choices (Wilson & Liu, 2011). Building on these insights, we define spiritual budgeting as a patterned set of financial planning practices consciously oriented to safeguarding halal compliance and spiritual tranquility under resource constraints. In our data, spiritual budgeting manifests through: (a) allocation (earmarking funds for certified halal items), (b) substitution (switching to affordable halal alternatives), (c) timing (discount hunting, bulk buying, purchase scheduling), (d) verification effort (time/effort to check labels or seek pharmacist/peer confirmation), (e) collective strategies (shared cooking, pooled purchasing), and (f) self-regulation (delayed gratification to avoid doubtful or impulsive buys). These micro-practices convert conviction into feasible routines that narrow the awareness–behavior gap, especially under budget pressure (Lusardi & Mitchell, 2014; Xiao & O'Neill, 2018). In short, spiritual budgeting specifies how values become actions in the student economy.

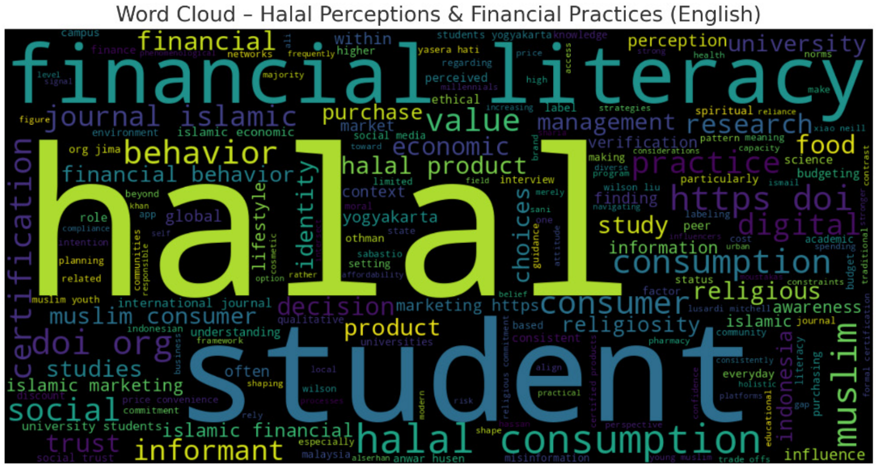

Figure 1. Word Cloud - Halal Perceptions and Practices of Yogyakarta Students

For some informants—especially those in Islamic studies and health-related fields—halal was framed as an extension of worship and moral identity. Informant 7 (pharmacy, public university) stated, "I read ingredients and ask pharmacists for halal alternatives; I'm willing to pay more for a halal supplement." Informant 1 reinforced the same orientation: "Halal comes first," even when that required foregoing non-essential purchases. These testimonies mirror evidence that religiosity tends to predict attentiveness to certification and adherence to halal norms (Alserhan, 2010; Worthington et al., 2003). Importantly, our data show that religiosity alone is not sufficient; students still require means (financial planning) and signals (credible labeling) to enact consistent halal practice. Here, spiritual budgeting acts as a bridge between conviction and day-to-day consumption, making value-consistent behavior more robust against price and convenience pressures.

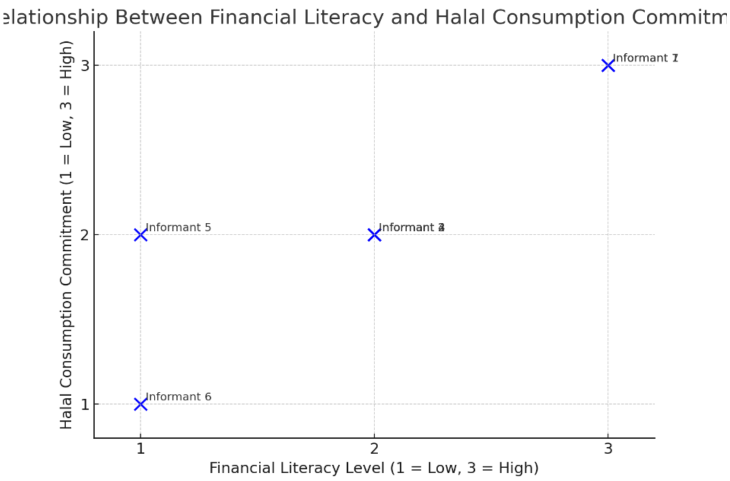

Figure 2. Relationship Between Financial Literacy and Halal Consumption Commitment

A clear relationship appeared between financial behavior and halal commitment. Figure 2 maps this pattern: informants from Islamic economics and pharmacy cluster in the high–high quadrant, indicating stronger financial planning alongside consistent verification, whereas informants from general or secular disciplines appear in mid-to-lower ranges, reflecting pragmatic or minimal verification. These distributions align with the interview evidence and the rubric described in Methods ("Operationalization of Qualitative Ratings and Visual Mapping"), and they are further substantiated by the qualitative matrix in Table 1. As one informant noted, "I avoid pork and alcohol, but I don't panic about missing logos; angkringan is cheap and safe for me" (Informant 6, informatics), illustrating how convenience and perceived risk shape verification effort.

Table 1. Qualitative matrix of indicators, exemplar quotes, and assigned ordinal levels for Financial Literacy/Management (FLM) and Halal Commitment (HC)

Informant (Discipline)	Key FLM Indicators	Key HC Indicators	Exemplar Quote(s)	Assigned Levels
Informant 1 (Islamic Economics)	Explicit budgeting; cuts non-essentials; times purchases	"Halal first"; routine verification incl. non-food; willing to pay more	"Halal comes first. I cut unnecessary spending so I can buy halal-certified products."	FLM=3; HC=3
Informant 2 (Engineering)	Economizing; avoids doubtful even if cheaper	Avoids doubtful items; relies on trusted stalls	"If I'm unsure about the halal status—even when it's cheaper—I pass."	FLM=2; HC=2
Informant 3 (Management)	Proximity/ price salient; limited planning	Social trust as proxy; limited verification	"Muslim-owned stalls and familiar menus are my halal indicator; proximity matters when money is tight."	FLM=2; HC=2
Informant 4 (Accounting)	Uses apps; waits for discounts; substitution	Verifies labels; prioritizes certified items	"I check halal labels on apps and wait for discounts; one good halal lipstick is better than several uncertain ones."	FLM=2; HC=2
Informant 5 (Biology)	Routine choices driven by price/ convenience	Tiered vigilance (local trusted; imported checked)	"For daily snacks I trust local brands; I only scrutinize labels when buying imported chocolate."	FLM=1; HC=2
Informant 6 (Informatics)	No explicit budgeting; convenience dominates	Avoids explicit haram; indifferent to labels	"I avoid pork and alcohol, but I don't panic about missing logos; angkringan is cheap and safe for me."	FLM=1; HC=1
Informant 7 (Pharmacy)	Plans purchases; allocates for certified items	Verifies ingredients; seeks pharmacist advice	"I read ingredients and ask pharmacists for halal alternatives; I'm willing to pay more for a halal supplement."	FLM=3; HC=3

Awareness extended beyond food to cosmetics, supplements, and personal care, especially among health-science students who scrutinized ingredients and asked pharmacists for alternatives. Informant 7 again: "I read ingredients… I'm willing to pay more for a halal supplement." By contrast, several informants from non-health, non-Islamic disciplines treated non-food halal as peripheral unless flagged by peers or apps. Informant 4 leveraged digital tools: "I check halal labels on apps and wait for discounts." Digital platforms (social media, halal filters in delivery apps) offered low-cost discovery of certified options and price promotions, but also amplified conflicting signals, pushing some to default back to social heuristics when labels seemed unclear. This dual role of digital media echoes concerns about information quality (Hassan et al., 2023) amid rapid growth in non-food halal sectors (Reuters & DinarStandard, 2022). In our data, digital cues were most effective when linked to credible institutional sources and when students possessed baseline verification skills—a component of the information-and-trust dimension of spiritual budgeting.

Taken together, the themes indicate that halal consumption among Yogyakarta's students is fluid and context-dependent, produced at the intersection of financial capacity and behavior, institutional trust and certification clarity, and digitally mediated peer environments. Students enact halal as both a spiritual and social identity through adaptive strategies—budgeting, discount-seeking, shared cooking, and selective verification—under persistent budget pressures and increasingly globalized foodscapes (see Figures 1–2). Where financial planning is stronger and credible signals are clearer, halal awareness more reliably translates into consistent purchasing; where budgets are thin and signals are noisy, social trust fills the gap. This synthesis explains why awareness alone does not guarantee behavior change and underscores the practical leverage points for institutions seeking to support halal-consistent student consumption.

Beyond confirming prior concepts (e.g., socially constructed trust; rational halal consumerism), this study advances spiritual budgeting as a meso-level construct that links religiosity, financial behavior, and information/trust ecologies in student markets. We argue that spiritual budgeting consists of three interlocking dimensions. First, a normative-motivational dimension (religious commitment, moral salience) that elevates halal as a priority even when trade-offs are costly. Second, an instrumental-control dimension (budgeting literacy, prioritization, price–convenience management) that operationalizes priorities through concrete financial tactics. Third, an information-and-trust dimension (verification skill, digital curation, institutional/peer cue uptake) that reduces uncertainty when labeling is ambiguous. These dimensions yield a set of micro-practices—allocation, substitution, timing, verification effort, collective strategies, and self-regulation—that translate conviction into repeated behavior under resource constraints. We also specify boundary conditions: spiritual budgeting is most salient when budgets are tight and credible signals are available; under high uncertainty or time cost, social heuristics re-emerge even among committed students. In doing so, we extend the conversation beyond confirmatory parallels by specifying processes, dimensions, and conditions under which halal values are enacted in an urban student economy

(Alserhan, 2010; Wilson & Liu, 2011; Mukhtar & Butt, 2012; Othman et al., 2019; Wijaya et al., 2024; Anindita et al., 2024).

Consistent with our sampling plan, no new first-order codes emerged after Interview 6, and Interview 7 confirmed redundancy and stabilized theme boundaries. This decision was documented in an audit trail and supported by iterative coding with member checks, enhancing the trustworthiness of the thematic claims (Braun & Clarke, 2006).

Figure 1 presents a word cloud visualization that highlights the frequency of key terms in the corpus (interview transcripts and field notes). Figure 2 maps informants' financial literacy/management level against halal commitment, visually reinforcing the qualitative pattern that stronger planning co-occurs with more consistent verification and broader non-food vigilance.

Beyond these stable patterns, temporal and situational contingencies shaped whether halal awareness translated into action. Under time pressure—between classes or during late study hours—students often prioritized proximity and affordability, deferring verification to future purchases for routine, low-perceived-risk foods. In these moments, spiritual budgeting operated through timing and self-regulation: informants synchronized buys with predictable discounts, postponed non-essentials, or pooled purchases to keep certified options feasible (as previously noted by Informant 4, accounting). Group dynamics also mattered: shared cooking in boarding houses reduced costs while maintaining perceived control over halal inputs, whereas spontaneous outings to unfamiliar outlets nudged choices back toward social heuristics. Thus, the same value commitment produced different behaviors depending on time pressure, group context, and the immediate availability of credible signals, complementing the high-level pattern visualized in Figure 2.

Extending beyond food, we observed deeper heterogeneity in verification skills and trust ecologies across the non-food segment. Health-related students routinely scrutinized ingredients and consulted pharmacists for alternatives (as Informant 7, pharmacy, emphasized), whereas others adopted tiered vigilance—trusting familiar local brands for everyday items while reserving label checks for imported or novel products (cf. Informant 5, biology). Digital channels lowered search costs via app-based filters and campus halal-fair catalogs, but conflicting online claims led some to default back to community trust when labeling was unclear. These patterns underscore the information-and-trust dimension of spiritual budgeting—curating sources, verifying with peers or pharmacists, and attending to institutional cues—while showing how gaps in signal clarity and verification skill can push students toward pragmatic shortcuts. In short, non-food practice amplifies the same mechanisms seen in food decisions, but with higher informational demands and more varied reliance on professional or institutional gatekeepers.

CONCLUSION AND RECOMMENDATIONS

This study demonstrates that halal consumption among Muslim students in Yogyakarta is not merely an expression of religiosity, but also closely linked to financial management skills and consumption priorities. Financial behavior shapes how consistently students can align everyday purchases with halal ideals. Students with higher financial literacy tend to employ planned strategies to maintain halal consumption, including dedicated budgeting, lifestyle adjustments, and the use of digital information sources. They also time purchases around discounts and verify certification when clear labeling is available. In contrast, students with limited financial literacy often rely on social perceptions or traditional assumptions about halal, and tend to base their decisions on price and convenience. Such reliance makes their halal practice more situational, especially when labeling is ambiguous or certified options are relatively costlier.

These findings underscore the need to strengthen Islamic value–based financial literacy within higher education. Embedding practical modules on budgeting, prioritization, and price–convenience trade-offs—alongside guidance on reading labels and interpreting certification—equips students to manage expenses more effectively. Such training also builds their capacity to appraise halal information critically, distinguish credible signals from misinformation, and make responsible, context-aware consumption decisions. Partnerships with halal certification bodies and student communities can translate knowledge into everyday habits through campus fairs, curated digital resources, and peer mentoring. In combination, integrating financial behavior and halal understanding provides a durable foundation for more reflective, spiritual, and independent consumption practices.

Moving forward, universities are encouraged to develop halal-supportive ecosystems that extend beyond mere access to certified products and actively cultivate financial behavior aligned with Islamic principles. Such ecosystems should integrate curricular and co-curricular initiatives that normalize budgeting, prioritization, and informed verification in everyday student choices. Programs such as Halal Fairs and Islamic financial literacy workshops—together with collaborations involving halal certification bodies and Muslim digital communities—can serve as practical catalysts. Collectively, these interventions can foster a rational, reflective, and sustainable halal consumption culture across campus.

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