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# Empowering Financial Futures: The Impact of Sharia Financial Literacy, Spiritual Intelligence, and Pocket Money Management

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***Abstract:*** *This study aims to determine the effect of Islamic financial literacy, spiritual intelligence, and pocket money usage on the financial management of students majoring in Islamic Finance and Banking in Medan. The sample used in this study consisted of 140 respondents who were students majoring in Islamic Finance and Banking at the Medan State Polytechnic, the State Islamic University of North Sumatra, and the Muhammadiyah University of North Sumatra in Medan City, who were given questionnaires. This study used a quantitative method with multiple linear regression analysis. This study conducted a Pearson correlation test, partial test (t), simultaneous test (f), and determination test (R2) with a significance level of 5% (α=0.05), processed with the help of SPSS version 26. The results of this study indicate that the variable of Islamic financial literacy has a significant effect on financial management, the variable of spiritual intelligence does not have a significant effect on financial management, and the variable of pocket money usage has a significant effect on financial management. The variables of Islamic financial literacy, spiritual intelligence, and pocket money usage significantly affect the financial management of students in the Islamic Finance and Banking Study Program in Medan City.*

## INTRODUCTION

Amid the current era of globalization, the cost of living is increasing, as evidenced by the instability of commodity prices in Indonesia. With the rise in lifestyle and basic commodity prices, it is necessary to control financial expenditure (Rachman, 2023). The problem of financial management in Indonesia has yet to be resolved. This can be seen in the consumptive financial behavior and westernization in society, especially among students who often follow the trends of the times. Financial behavior, a hot topic today, shows a lack of understanding among individuals in managing their finances, especially among students who spend much money on their studies and living expenses (Vebrina & Surayya, 2024).

Understanding the importance of financial management is essential because managing finances is one of the realities that every human being faces. This means that people must behave wisely in managing their finances, so that they do not become trapped in financial difficulties that can lead to failure in managing their finances. Many factors underlie the emergence of financial management behaviors applied in daily life, including financial literacy (Napitupulu et al., 2021).

Based on OJK data, people in Indonesia are vulnerable to debt from online loans. The Head of the Secretariat of the Task Force for the Eradication of Illegal Financial Activities (Satgas PASTI) said that around 60% of online loan users are young people aged 19-34, from college students to working adults. Low financial literacy and consumptive behavior reflect this condition, leading to reluctance to save (KemenPPPA, 2024). The habit of students following current trends results in them behaving compulsively and making impulsive purchases. To avoid such consumptive behavior, one must have good spiritual intelligence to prioritize needs over wants and assess that a person's actions or way of life are more valuable and meaningful (KemenPPPA, 2024).

This spiritual intelligence relates to an individual's ability to find meaning in life and set noble goals (Sina & Noya, 2012). This is in line with the words of the Prophet Muhammad SAW, who stated that a person's behavior is highly dependent on the state of their heart. From this, positive values such as responsibility, independence, honesty, and a tendency to do good deeds will grow, as well as greater opportunities to achieve financial freedom. Spiritual intelligence will encourage setting goals for good and proper financial management, thereby avoiding biased financial accumulation, especially among students responsible for using the allowance given by their parents (Nz et al., 2023).

Most students in Indonesia are irresponsible with their pocket money. Students must be able to distinguish between needs and wants that must be fulfilled. Students need to learn how to live smartly in managing their personal allowance. By living smartly in managing their finances, students will appreciate their allowance more and learn to set aside their personal money for urgent needs in the future (Lesminda & Rochmawati, 2021).

The phenomenon of irresponsible financial management among students occurs in Medan. Medan has 118 public and private universities with approximately 268,004 active students (Badan Pusat Statistik, 2023). According to research (Gunawan et al., 2020), UMSU students often fail to manage their finances properly and have limited income and savings. Students often run out of money before receiving their next monthly allowance. This is due to poor financial management, insufficient budgets for daily needs, and excessive consumerism, ultimately leaving students short of money and forced into debt. A similar situation occurs in the financial management of students at the Nomennsen Medan School of Economics, who often run out of monthly funds before the end of the month because they predominantly use their money to fulfill their desires, buy items without prior planning, and often make hasty decisions (Lumbantobing & Siagian, 2023). Based on the results of preliminary research (Amanda et al., 2023), many Islamic Accounting Department students still do not care about the importance of financial management. Students still behave wastefully, spend beyond their financial means, do not set aside money for monthly savings, and do not even give alms.

Considering the issues above, it is important to conduct further research titled "The Influence of Sharia Financial Literacy, Spiritual Intelligence, and Pocket Money on the Personal Financial Management Behavior of Students in the Sharia Finance and Banking Study Program in Medan City."

## RESEARCH METHODS

This study uses a quantitative research approach using numerical data and statistics. To obtain the necessary data, this study distributed questionnaires. The analysis is a multiple linear regression analysis conducted using data quality tests, including validity and reliability. Classical assumption tests include normality, heteroscedasticity, multicollinearity, and Pearson correlation tests. Hypothesis testing included t-tests, F-tests, and R-tests. The population of this study consisted of students majoring in Finance and Islamic Banking from the Medan State Polytechnic, the State Islamic University of North Sumatra, and the Muhammadiyah University of North Sumatra in the city of Medan. The population size in this study was 1,344 students. The sampling technique used in this study was random sampling. The sample size was determined using the Slovin formula:

$$n = \frac{N}{1+Ne^2} = \frac{1.344}{1+(1.344\times 0{,}08^2)} = \frac{1.344}{9{,}6016} = 139{,}9/140$$

Explanation:
n = Number of Samples
N = Number of Population
e = Error (Error Rate), 8%

## RESULT AND DISCUSSION

### Result

### Validity Test and Reliability Test

**Table. 1 Validity Test**

| Variabel | Statement | rhitung | rtabel | Description |
|---|---|---|---|---|
| Sharia Financial Literacy (X1) | LKS1 | 0,757 | 0,166 | Valid |
| | LKS2 | 0,685 | 0,166 | Valid |
| | LKS3 | 0,705 | 0,166 | Valid |
| | LKS4 | 0,790 | 0,166 | Valid |
| | LKS5 | 0,754 | 0,166 | Valid |
| | LKS6 | 0,764 | 0,166 | Valid |
| | LKS7 | 0,702 | 0,166 | Valid |
| | LKS8 | 0,738 | 0,166 | Valid |
| | LKS9 | 0,741 | 0,166 | Valid |
| Spiritual Intelligence (X2) | KS1 | 0,813 | 0,166 | Valid |
| | KS2 | 0,818 | 0,166 | Valid |
| | KS3 | 0,817 | 0,166 | Valid |
| | KS4 | 0,724 | 0,166 | Valid |
| | KS5 | 0,839 | 0,166 | Valid |
| | KS6 | 0,825 | 0,166 | Valid |
| Use of Pocket Money (X3) | PUS1 | 0,715 | 0,166 | Valid |
| | PUS2 | 0,713 | 0,166 | Valid |
| | PUS3 | 0,711 | 0,166 | Valid |
| | PUS4 | 0,750 | 0,166 | Valid |
| | PUS5 | 0,792 | 0,166 | Valid |
| | PUS6 | 0,743 | 0,166 | Valid |
| | PUS7 | 0,672 | 0,166 | Valid |
| | PUS8 | 0,636 | 0,166 | Valid |

| | | | | |
|---|---|---|---|---|
| | PUS9 | 0,698 | 0,166 | Valid |
| | PUS10 | 0,653 | 0,166 | Valid |
| | PUS11 | 0,729 | 0,166 | Valid |
| | PUS12 | 0,582 | 0,166 | Valid |
| Financial Management (Y) | PK1 | 0,761 | 0,166 | Valid |
| | PK2 | 0,764 | 0,166 | Valid |
| | PK3 | 0,759 | 0,166 | Valid |
| | PK4 | 0,732 | 0,166 | Valid |
| | PK5 | 0,639 | 0,166 | Valid |
| | PK6 | 0,691 | 0,166 | Valid |
| | PK7 | 0,731 | 0,166 | Valid |
| | PK8 | 0,579 | 0,166 | Valid |

Source: Data processed using SPSS 26

It can be concluded that all statements in the questionnaire for this study are valid.

**Table. 2 Reliability Test**

| Variabel | Cronbach's Alpha | Description |
|---|---|---|
| Sharia Financial Literacy (X1) | 0,892 | Reliabel |
| Spiritual Intelligence (X2) | 0,886 | Reliabel |
| Use of Pocket Money (X3) | 0,904 | Reliabel |
| Financial Management (Y) | 0,858 | Reliabel |

Source: Data processed using SPSS 26

Based on the table above, the overall Cronbach's Alpha value is > 0.60. It can be concluded that all variables used in this study are reliable.

**Classical Assumption Test**

**Normality Test**

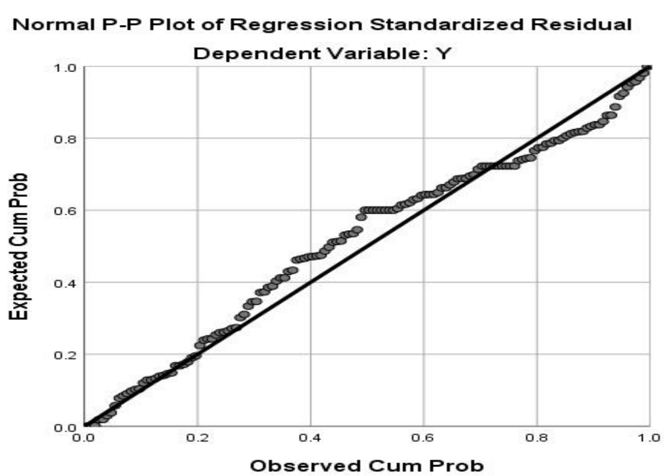


**Figure. 1 P-Plot Graph**
**Source: Data processed using SPSS 26**

Based on the figure above, the P-P plot graph is typical because the distribution points show that the data is scattered around the diagonal line and follows the direction of the diagonal line. This indicates that the data has a normal distribution and the normality assumption is fulfilled. The following histogram reinforces this:

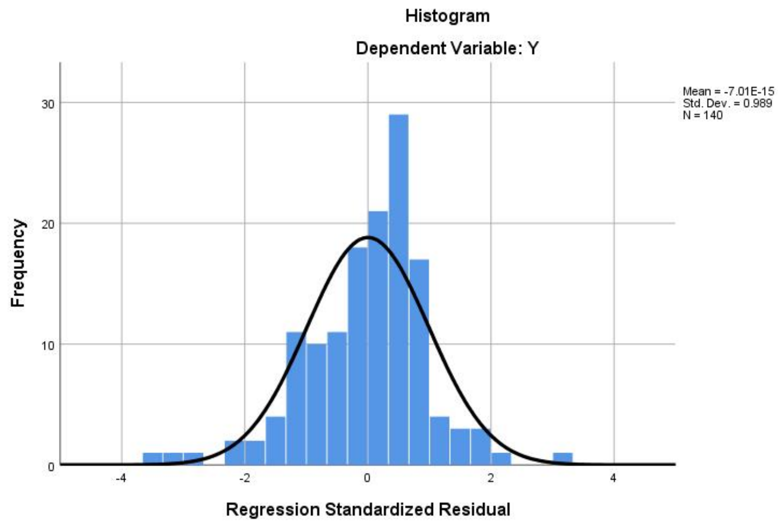


**Figure. 2 Histogram**
**Source: Data processed using SPSS 26**

Based on the figure above, it can be seen that the curve forms a bell shape, so the residual values are declared normal, or the data is usually distributed.

**Heteroscedasticity**

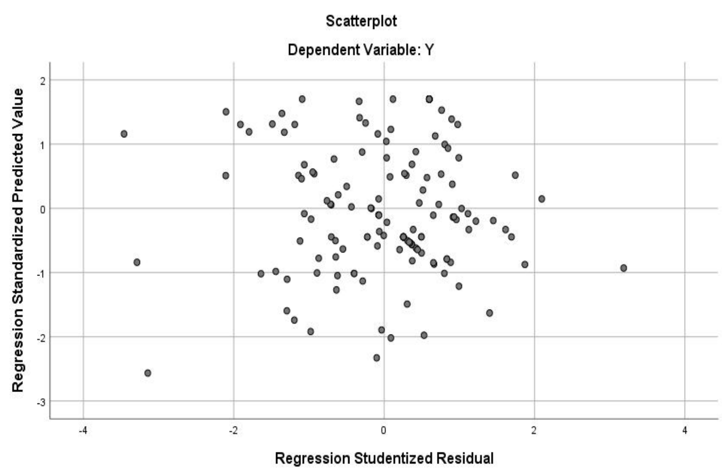


**Figure. 3 Heteroscedasticity**
Source: Data processed using SPSS 26

Based on the figure above, the points are scattered between 0 on the Y-axis, so there is no heteroscedasticity problem.

**Multicollinearity Test**

**Table. 3 Multicollinearity Test Results**

| Variable | Tolerance | VIF | Conclusion |
|---|---|---|---|
| Sharia Financial Literacy (X1) | 0,556 | 1,779 | No multicollinearity |
| Spiritual Intelligence (X2) | 0,392 | 2,553 | No multicollinearity |

| | | | |
|---|---|---|---|
| Use of Pocket Money (X3) | 0,46 | 2,176 | No multicollinearity |

Source: Data processed using SPSS 26

Based on the table above, the tolerance value for each independent variable is > 0.01, and the VIF value is < 10. It can be concluded that in this study, there is no multicollinearity in the independent variables.

**Uji Pearson Correlation**

**Table. 4 Pearson Correlation Test Results**

**Correlations**

| | | Sharia Financial Literacy | Spiritual Intelligence | Use of Pocket Money | Financial Management |
|---|---|---|---|---|---|
| Sharia Financial Literacy | Pearson Correlation | 1 | .651** | .569** | .484** |
| | Sig. (2-tailed) | | .000 | .000 | .000 |
| | N | 140 | 140 | 140 | 140 |
| Spiritual Intelligence | Pearson Correlation | .651** | 1 | .724** | .474** |
| | Sig. (2-tailed) | .000 | | .000 | .000 |
| | N | 140 | 140 | 140 | 140 |
| Use of Pocket Money | Pearson Correlation | .569** | .724** | 1 | .678** |
| | Sig. (2-tailed) | .000 | .000 | | .000 |
| | N | 140 | 140 | 140 | 140 |
| Financial Management | Pearson Correlation | .484** | .474** | .678** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | |
| | N | 140 | 140 | 140 | 140 |

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Data processed using SPSS 26

Based on Table 4.18 above, it can be seen that the correlation coefficient value for the Sharia Financial Literacy variable is 0.484, which indicates a positive relationship with moderate correlation, meaning that it is pretty strong. The correlation coefficient value for the Spiritual Intelligence variable is 0.474, indicating a positive relationship with moderate correlation, meaning it is pretty strong. The correlation coefficient value for the Pocket Money Use variable is 0.678, which indicates a strong positive correlation. It can be concluded that the three variables, namely Islamic financial literacy, spiritual intelligence, and pocket money use, have a positive correlation with moderate or fairly strong correlations with financial management.

**Multiple Linear Regression Analysis**

Multiple linear regression analysis is used to determine the extent of the influence of independent variables on dependent variables (Darma, 2021). This study's independent variables are Islamic Financial Literacy, Spiritual Intelligence, and Pocket Money Usage. Meanwhile, the dependent variable is Financial Management. The following are the results of the multiple linear regression analysis:

**Table. 5 Multiple Linear Regression Test Results**

**Coefficients[a]**

| Model | | Unstandardized Coefficients B | Std. Error | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|---|
| 1 | (Constant) | .460 | .372 | | 1.237 | .218 |
| | Sharia Financial | .229 | .100 | .191 | 2.302 | .023 |

| | | | | | |
|---|---|---|---|---|---|
| Literacy | | | | | |
| Spiritual Intelligence | -.161 | .122 | -.130 | -1.315 | .191 |
| Use of Pocket Money | .789 | .109 | .663 | 7.276 | .000 |

a. Dependent Variable: Pengelolaan Keuangan

Source: Data processed using SPSS 26

Based on the table above, the multiple regression equation can be determined as follows:

**PB= 0,460 + 0, 229 LKS - 0,161 KS + 0, 789PUS+e**

From the above formula, the coefficient values can be explained as follows:

1) The constant coefficient value of 0.460 indicates that without Sharia Financial Literacy, Spiritual Intelligence, and Allowance Usage, the financial management of students majoring in Sharia Finance and Banking in Medan City is 0.460, which means that in general, the financial management of students majoring in Sharia Finance and Banking at the Medan State Polytechnic Campus, the State Islamic University of North Sumatra, and the Muhammadiyah University of North Sumatra is very low or poor.
2) The regression coefficient value for Islamic Financial Literacy (X1) is 0.229. Suppose Islamic Financial Literacy (X1) increases by 1 point while other variables remain constant. In that case, the financial management of students majoring in Finance and Islamic Banking in Medan City will increase by 0.229 points, which means that, in general, the financial management of students majoring in Finance and Islamic Banking at the Medan State Polytechnic, the State Islamic University of North Sumatra, and the University of Muhammadiyah North Sumatra will improve or become better.
3) The regression coefficient value for Spiritual Intelligence (X2) is -0.161. Suppose Spiritual Intelligence (X2) increases by 1 point while other variables remain constant. In that case, the financial management of students majoring in Finance and Islamic Banking in Medan will increase by -0.161 points, which means that, in general, the financial management of students majoring in Finance and Islamic Banking at the Medan State Polytechnic, North Sumatra State Islamic University, and the State Islamic University of North Sumatra will experience a decline.

The regression coefficient value for Pocket Money Usage (X3) is 0.789. Suppose Pocket Money Usage (X3) increases by 1 point while other variables remain constant. In that case, the financial management of students in the Sharia Finance and Banking Study Program in Medan City will increase by 0.789 points, which means that in general, the financial management of students in the Sharia Finance and Banking Study Program at the Medan State Polytechnic Campus, the State Islamic University of North Sumatra, and the University of Muhammadiyah North Sumatra, has improved.

**Hypothesis Test**

**t-Test**

**Table. 6: t-Test Results**

**Coefficients[a]**

| Model | | Unstandardized Coefficients B | Std. Error | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|---|
| 1 | (Constant) | .460 | .372 | | 1.237 | .218 |
| | Sharia Financial Literacy | .229 | .100 | .191 | 2.302 | .023 |
| | Spiritual Intelligence | -.161 | .122 | -.130 | -1.315 | .191 |
| | Use of Pocket Money | .789 | .109 | .663 | 7.276 | .000 |

a. Dependent Variable: Pengelolaan Keuangan

Source: Data processed using SPSS 26

Based on the table above, the following conclusions can be drawn: Pengaruh Literasi Keuangan Syariah (X1) Terhadap Pengelolaan Keuangan

1) The Effect of Sharia Financial Literacy (X1) on Financial Management
   Based on the coefficient table, it can be seen that the t-value for the Islamic financial literacy variable is 2.302. The t-distribution table is sought at a confidence level of a=5% with degrees of freedom (df) (n-k) or (140-4)136, resulting in a t-table value of 1.656. Because t count > t table or 2.302 > 1.656 and the probability value (sig) < 0.05 or 0.023 <0.05, it can be concluded that H01 is rejected and Ha1 is accepted, which means that Islamic financial literacy partially has a significant effect on financial management among students of the Islamic Finance and Banking Study Program in Medan.
2) The Effect of Spiritual Intelligence (X2) on Financial Management
   Based on the coefficient table, it can be seen that the t-value for the spiritual intelligence variable is -1.315. The t-distribution table is searched at a confidence level of a=5% with degrees of freedom (df) (n-k) or (140-4)136, resulting in a t-table value of 1.656. Because t count < t table or -1.315 < 1.656 and the probability value (sig) > 0.05 or 0.191 > 0.05, it can be concluded that H02 is accepted and Ha2 is rejected, which means that spiritual intelligence has no partial effect on financial management among students of the Sharia Finance and Banking Study Program in Medan.
3) The Effect of Pocket Money Use (X3) on Financial Management
   Based on the coefficient table, it can be seen that the t-value for the pocket money variable is 7.276. The t-distribution table is sought at a confidence level of a=5% with degrees of freedom (df) (n-k) or (140-4)136, resulting in a t-table value of 1.656. Because t count > t table or 7.276 > 1.656 and the probability value (sig) < 0.05 or 0.000 < 0.05, it can be concluded that H03 is rejected and Ha3 is accepted, which means that pocket money usage partially has a significant effect on financial management among students of the Sharia Finance and Banking Study Program in Medan City.

**F-test**

**Table. 7 Results of the F Statistical Test**

**ANOVA[a]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 22.230 | 3 | 7.410 | 41.929 | .000[b] |
| | Residual | 24.035 | 136 | .177 | | |
| | Total | 46.266 | 139 | | | |

a. Dependent Variable: Pengelolaan Keuangan

b. Predictors: (Constant), Penggunaan Uang Saku, Literasi Keuangan Syariah, Kecerdasan Spiritual

Source: Data processed using SPSS 26

Based on the table above, the statistical test result f is 41.929. The F distribution table is sought at a confidence level of α = 5% (0.05), with the numerator degree df1 (k-1) or (4-1) = 3, and df2 (n-k) or (140-4) = 136, resulting in a table F of 2.67. The calculated F is greater than the table F, namely 41.929 > 2.67, and the probability value (Sig) shows that the significance value is smaller than the alpha value (α), namely 0.000 < 0.05, so H04 is rejected and Ha4 is accepted. Thus, it can be concluded that the variables of Islamic financial literacy, spiritual intelligence, and pocket money usage significantly affect students' financial management in the Islamic Finance and Banking Study Program in Medan City.

**Coefficient of Determination Test ($R^2$)**

**Table. 8 Results of the Coefficient of Determination Test ($R^2$)**

**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .693[a] | .480 | .469 | .42039 |

a. Predictors: (Constant), Penggunaan Uang Saku, Literasi Keuangan Syariah, Kecerdasan Spiritual
b. Dependent Variable: Pengelolaan Keuangan

Source: Data processed using SPSS 26

Based on the table above, the following can be observed:

1) The correlation coefficient R of 0.693 indicates a strong relationship between Islamic financial literacy, spiritual intelligence, and pocket money usage with the variable of financial management among students of the Islamic Finance and Banking Study Program in Medan, as the R value is close to 1.
2) The coefficient of determination R2 of 0.469 indicates that the ability of Islamic financial literacy, spiritual intelligence, and pocket money usage variables to influence changes in the financial management of students majoring in Islamic Finance and Banking in Medan City is 48%. The remaining 53% (100%-47%) is influenced by other variables not examined in this study, such as lifestyle, peers, environment, financial attitude, gender, etc. Thus, other variables can influence students' financial management in the Sharia Finance and Banking Study Program in Medan City.

## Discussion

### The Influence of Sharia Financial Literacy on Financial Management

The regression analysis results show that the variable of Islamic financial literacy significantly affects financial management. This is indicated by a significance value of 0.023 < 0.05, with a correlation coefficient value of 0.484, indicating a positive relationship with moderate correlation, meaning it is pretty strong. Any increase in the ability to understand basic financial concepts, understanding of financial products, and understanding of financial services will cause significant changes that lead to wise and responsible financial management towards financial well-being among students majoring in Finance and Islamic Banking at the Medan State Polytechnic Campus, North Sumatra State Islamic University, and North Sumatra Muhammadiyah University. These results align with the theory of Islamic financial literacy presented by Gunawan (2022), which states that the factors influencing Islamic financial literacy are understanding of basic financial concepts, financial products, and financial services. Islamic financial literacy is expected to increase public knowledge and improve people's behavior in managing their finances. This study supports previous research conducted by (Farid Maulana et al., 2024), and (Aulia et al., 2023), that Islamic financial literacy has a significant influence on the personal financial management of students and contradicts the research conducted by (Gunawan et al., 2020) that financial literacy has no influence on the financial management of Management students at the University of Muhammadiyah North Sumatra.

### The Influence of Spiritual Intelligence on Financial Management

The regression analysis results show that the Spiritual Intelligence variable does not significantly affect financial management. as indicated by a significance value of 0.191 > 0.05, meaning that any increase in the ability to give meaning to life by performing good deeds and charity causes a decline in financial management among students majoring in Finance and Islamic Banking at the Medan State Polytechnic, the State Islamic University of North Sumatra, and the Muhammadiyah University of North Sumatra. These results are not in line with the theory of spiritual intelligence presented by Sina (2016), which states that financial spiritual intelligence is the ability to use money properly so that it triggers meaning or value in life, achieves financial freedom, and directs life towards using wealth to help others and love others by performing good deeds and giving alms. This study is in line with previous research conducted by Wicaksono & Nuryana (2020) that spiritual intelligence does not have a significant effect on financial management behavior and contradicts previous research conducted by Triyono & Sitorus (2023) that spiritual intelligence has a positive and significant effect on the personal financial management of Generation Z in Batam City.

**The Effect of Pocket Money Use on Financial Management**

The regression analysis results show that the variable of pocket money usage significantly affects financial management. This is indicated by a significance value of 0.000 < 0.05 with a correlation coefficient value of 0.678, which indicates a positive relationship with a strong correlation. Thus, every increase in pocket money usage for daily needs, savings, sharing, and enjoyment will cause significant changes that can alter the financial management behavior of students majoring in Finance and Banking at the Medan State Polytechnic Campus, North Sumatra State Islamic University, and North Sumatra Muhammadiyah University. These results align with the pocket money theory (Pangestu et al., 2025), which states that pocket money is given to meet daily needs, savings, sharing, and enjoyment. Using pocket money must be planned to train money management and avoid wasteful behavior. This study is in line with previous research conducted by (Baptista et al., 2023) that pocket money affects the personal financial management of Management students at the Faculty of Economics and Business, Paulus Christian University of Indonesia and contradicts previous research conducted by (Lesminda & Rochmawati, 2021) and (Vebrina & Surayya, 2024) that pocket money significantly negatively affects students' self-control in financial management.

**The Influence of Sharia Financial Literacy, Spiritual Intelligence, and Pocket Money Use on Financial Management**

The results of the F statistical test show that the calculated F is greater than the table F, namely 41.929 > 2.67, and the probability value is 0.000 < 0.05, so that the variables of Islamic financial literacy, spiritual intelligence, and pocket money usage have a significant effect on the financial management of students majoring in Islamic Finance and Banking in Medan. The results of this study indicate that although spiritual intelligence does not have a significant effect on financial management, the variable of spiritual intelligence is moderately or strongly related to the variable of financial management of students majoring in Sharia Finance and Banking at the Medan State Polytechnic, Sumatra State Islamic University, and Muhammadiyah University. The R2 value in this study was 0.693, indicating a strong relationship between Islamic financial literacy, spiritual intelligence, and pocket money usage with the variable of financial management of students majoring in Islamic Finance and Banking in Medan City, because the R value was close to 1. Based on the R-squared value of 0.469, it shows that the ability of Islamic financial literacy, spiritual intelligence, and pocket money usage variables to influence the ups and downs of financial management of students majoring in Finance and Islamic Banking in Medan City is 48%. The remaining 53% (100%-47%) is influenced by other variables not examined in this study, such as lifestyle, peers, surrounding environment, financial attitude, gender, etc. Therefore, other variables can influence students' financial management in the Sharia Finance and Banking Study Program in Medan City.

## CONCLUTION

Based on the data analysis and discussion conducted with reference to the research questions and objectives, the following conclusions can be drawn: the variable of Islamic financial literacy has a significant effect on the financial management of students majoring in Islamic Finance and Banking in Medan; the variable of spiritual intelligence does not have a significant effect on the financial management of students majoring in Islamic Finance and Banking in Medan; the variable of pocket money usage has a significant effect on the financial management of students in the Sharia Finance and Banking Study Program in Medan City, the variables of sharia financial literacy, spiritual intelligence, and pocket money usage have a significant effect on the financial management of students in the Sharia Finance and Banking Study Program in Medan City

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