

FRUGAL LIVING LIFESTYLE AND DIGITAL MARKETING ON SAVING INTENTION: ISLAMIC CONSUMPTION ETHICS' PERSPECTIVE

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ABSTRACT

This study analyzes the influence of frugal living and digital marketing on students' saving interest, with Islamic consumption ethics as the evaluative framework. The research uses a qualitative approach with a case study design, and data were collected through interviews with students from several Islamic universities in Malang City. The findings reveal that frugal living helps students manage their finances, limit spending, and increase their tendency to save. However, the strong influence of digital marketing often leads to impulsive buying behavior, which disrupts saving intentions. While most students are familiar with Islamic ethical concepts such as *zuhud*, *israf*, and *tabdzir*, these values are not yet fully internalized in their consumption habits. The study concludes that integrating frugal living with Islamic consumption ethics can effectively overcome digital consumerism challenges and promote a saving culture among young people.

Keywords: Frugal Living, Digital Marketing, Saving Interest, Islamic Consumption Ethics

INTRODUCTION

Lifestyles in the digital age have now become the main foundation of global economic activity. The explosion of e-commerce and mobile commerce shows that the world community is increasingly dependent on digital transactions for their daily needs. By 2025, the value of global e-commerce is estimated to reach US\$7.4 trillion, with most transactions conducted via mobile devices (Statista, 2022). Digitalization is not only changing the way we interact, but also shifting economic structures and consumption patterns. However, the urgency of changing digital lifestyles does not stop at economic aspects alone. The increased use of digital technology also has a major impact on the environment and social patterns. Therefore, the now inevitable digital lifestyle must be accompanied by ecological awareness and fair policies so that its benefits can be felt evenly and sustainably (Zuboff, 2019).

The Theory of Planned Behavior (TPB) is a grand theory that is relevant for explaining the relationship between frugal living, digital marketing, and interest in saving. According to TPB, a person's intention to perform an action is influenced by three main factors: attitude toward the behavior, subjective norms, and perceived behavioral control. In the context of frugal living, a positive attitude towards living frugally, such as the belief that saving money brings long-term benefits, encourages individuals to choose a simple lifestyle and avoid excessive consumption. Meanwhile, digital marketing acts as an external factor that can influence the three components in TPB. Interest in saving money as a form of rational financial behavior is greatly influenced by the three components in TPB.

The frugal living lifestyle is in line with the principles of Islamic consumption ethics, which emphasize simplicity, moderation, and wise management of wealth. Frugal living is a concept that promotes wise financial management, avoiding unnecessary expenses and prioritizing needs over wants (Maisyarah & Nurwahidin, 2022). In the Qur'an, Allah forbids wastefulness and commands His people to spend their wealth in the right way. Therefore, frugal living is not just a modern lifestyle trend, but can also be a tangible form of practicing Islamic teachings in terms of consumption and financial management (Syakur

et al., 2025). By living frugally, a person will find it easier to allocate funds for savings, investments, and charity, in accordance with the values of blessing in Islam.

On the other hand, with increasingly sophisticated science and technology, the current development of digital marketing has a major influence on consumer behavior, especially through social media and e-commerce (Thamrin & Achiruddin, 2021). Aggressive digital marketing strategies, such as personalized advertising and flash promotions, often encourage individuals to make unplanned impulse purchases (Usqho et al., 2024). This can reduce a person's interest and ability to save money. However, if individuals are aware of Islamic consumption ethics, they will be more selective and critical in responding to the temptations of digital marketing. Islam teaches the importance of refraining from excessive consumption and prioritizing spending on things that are useful and productive. By combining the principles of frugal living and an understanding of Islamic consumption ethics, individuals can filter out the negative influences of digital marketing and increase their interest and ability to save consistently (Mubarok et al., 2024).

In recent years, frugal living has become increasingly popular among teenagers. Frugal living reflects a wise attitude towards managing finances, prioritizing needs over wants, and refraining from unnecessary consumptive behavior (Sahara & Mujiatun, 2023). This phenomenon has emerged as a response to challenging economic conditions, such as the drive to become more financially independent. Young people who practice frugal living usually start by recording their expenses, comparing prices, buying preloved items, and choosing to save or invest rather than following short-lived consumption trends. This lifestyle is also supported by various educational content on social media, which popularizes minimalist and frugal living as something cool and productive. Interestingly, this phenomenon also shows a shift in values, where pride no longer lies in consuming branded goods, but in the ability to manage finances wisely (Mustomi & Puspasari, 2020).

In Islam, every asset owned is not only a means of satisfying personal needs, but also a trust that must be used responsibly. Teenagers who practice frugal living can be said to have applied these values, even if sometimes unconsciously. Consumption in the Islamic perspective is not solely determined by desire, but must also adhere to the principles of halal (permissible), thayyib (good), and not excessive (israf). The Qur'an explicitly prohibits wasteful and consumptive behavior, as mentioned in QS. Al-A'raf verse 31. Islamic consumption ethics emphasize a balance between worldly and spiritual needs, as well as avoiding excessive, hedonistic, and unproductive consumptive behavior. In the context of the modern economy, the application of these ethics is becoming increasingly important given the materialistic consumption patterns of society, which are influenced by digital lifestyles and instant culture (Adel et al., 2025). Therefore, Islamic consumption ethics serve as normative guidelines in shaping wise, responsible, and socially just consumption behavior. With this approach, teenagers are not only frugal, but also have religious awareness in every financial decision they make (Candra et al., 2024).

Although frugal living is becoming increasingly popular among the public, especially the younger generation, research linking it directly to Islamic consumption ethics is still limited. Most existing studies only review frugal living from an economic or consumer psychology perspective, without exploring its connection to Islamic values such as qana'ah, zuhud, and the prohibition of consumptive and wasteful behavior (tabdzir). A study conducted by Mulyana & Fauji (2025) states that frugal living has become a trend among millennials due to increased awareness of financial management. Research conducted by Kadri (2022) explains that Islam teaches simplicity in consumption, which is in line with Islamic principles. In addition, although the influence of digital marketing on consumption behavior has been widely studied, there is still a lack of research that specifically looks at how digital marketing strategies can influence interest in saving, especially in the context of Islamic values. This study aims to analyze the influence of frugal living and digital marketing on students' interest in saving with a review of Islamic consumption ethics as an evaluative basis. Research that integrates these three

important aspects—frugal living, digital marketing, and interest in saving—into a single study reviewed from the perspective of Islamic consumption ethics is still very rare. Therefore, this research is important to fill the existing gap in studies.

LITERATURE REVIEW

Frugal Living

In terms of terminology, “frugal” means economical and “living” means life. In language, frugal living means living economically. Frugal living developed during the Great Depression in the United States from 1929 to 1939, when difficult economic conditions forced people to value money and reduce waste. Frugal living is a lifestyle that emphasizes wise financial management and living frugally. Frugal living is also commonly referred to as living simply, where a person strives to manage their money wisely. Frugal living does not mean living in deprivation or stinginess, but rather prioritizing one's expenses according to daily needs and reducing unnecessary expenses. The main goal is to reduce spending by buying only what is really needed while avoiding waste (Efrianto, 2023).

Growing awareness of climate change and sustainability has led to the rapid development and spread of frugal living. Many people have begun to adopt frugal living as part of their efforts to reduce their environmental impact, including recycling and supporting local products. The existence of social media has also had an impact on the rapid spread of frugal living, with many people using social media to share tips and experiences in adopting a frugal lifestyle. The global economic crisis, including the recession and the Covid-19 pandemic, has prompted many individuals and families to rethink their consumption patterns, looking for ways to save money by reducing spending and prioritizing basic needs.

Digital Marketing

Digital marketing is a process of promoting or marketing a product, goods, or services conducted in digital media that requires an internet network. Digital marketing is a marketing strategy that utilizes current technology to promote products with the aim of reaching a wider global target market (Puspa & Sadiyah, 2024). In today's era, digital marketing can be considered a promising activity and an effective alternative because it makes it very easy for consumers or companies to convey information and for consumers to obtain information.

Digital marketing has both positive and negative impacts. In addition to being an easy alternative for obtaining information, digital marketing can also have a negative influence on consumers who consume excessively, in other words, buying unnecessary items because they are tempted by advertisements for a product on social media.

Saving Intention

Interest is a mental construct consisting of a mixture of feelings, attitudes, expectations, fears, or other tendencies that direct a person toward certain choices (Fajar Sodik et al., 2022). Interest can also be defined as a person's attitude, including emotions directed at something from within a relationship or strong feelings, so that activities are carried out based on liking and attraction to something.

Saving is a key indicator of good financial awareness. Saving is a positive activity that involves setting aside some of one's money to be saved for a certain period of time (Husna et al., 2023). A person who saves money not only develops financial management skills but can also develop a habit that will help them maintain financial stability in the future. By saving money, a person can become thrifty (Sidebang et al., 2024).

Consumption in Islam

Consumption plays a very important role in every economy, because there is no life for humans without consumption. Consumption is an economic activity carried out by consumers who spend or use the utility value of goods and services to meet their needs (Efrianto, 2023). The basic principle of consumption is that humans will consume anything in any quantity until they achieve maximum satisfaction. However, consumption in Islam is different because it is not just about consuming the value of a good, but there are ethical rules in consumption (Khoiri Furqon, 2012).

Several key concepts in this theory are Zuhud, which is an attitude of simplicity and moderation in consuming goods or services. This principle teaches Muslims to focus on basic needs and avoid excessive luxury, prioritize inner satisfaction over mere material pleasures, and control their desires when shopping. Islam strictly prohibits excessive consumption (israf) and wastefulness (tabdzir), such as Israf, which is exceeding reasonable limits in consuming something that is halal, and tabdzir, which is using wealth for things that are not beneficial or prohibited by religion. Allah SWT says in QS. Al-A'raf: 31: "Eat and drink, but do not be excessive. Indeed, Allah does not like those who are excessive." Islam emphasizes the importance of consuming what is halal and thayyib, where halal means permissible according to sharia law and thayyib means good, of high quality, and beneficial for the body and soul. Muslims are required to pay attention to the halal status and quality of the goods they consume, not just the quantity (Syakur et al., 2025).

METHODS

The method used in this study is a qualitative approach with a case study design. Qualitative research seeks to reveal meaning and deconstruct the reality experienced by society in relation to events, situations, and activities of individuals. Qualitative research itself uses an inductive approach with the aim of gaining a deep understanding of an individual's experience (Hidayah et al., 2019).

The research population was students in Malang City. This study chose students because they are a group that is vulnerable to a consumptive lifestyle and are in a transitional phase to independence in managing their finances. Data collection was carried out through interviews and observation. Several informants were selected considering variations in characteristics such as gender (male and female), Islamic university of origin in Malang City (UIN, UNISMA, UMM), and level or year of study (early to final semester). This approach aims to accommodate diverse perspectives so that the data obtained can describe a more comprehensive and representative empirical condition of the phenomenon being studied.

RESULTS

This study aims to understand the application of frugal living among students and how digital marketing influences their interest in saving money from the perspective of Islamic consumption ethics. Based on interviews with a number of sources who are students from several Islamic universities in Malang, various findings were obtained that reflect behavioral patterns and trends in financial decision-making.

Frugal Living Lifestyle and Digital Marketing on Saving Intention

Frugal living is a lifestyle of saving money and allocating funds to things that are more important for the future, such as saving, without worrying too much about excessive consumption (Efrianto, 2023). Students are prone to a consumptive lifestyle and are in a transitional period towards financial independence. Frugal living is understood as a lifestyle that prioritizes needs over wants and strives to limit spending in order to better control finances. Frugal living is not just about saving money, but reflects rational and planned consumption decisions (Rizki et al., 2023). Students are responding to the growing awareness of the importance of personal financial management, especially amid

economic uncertainty and limited income. Most students do not yet have a steady income and still depend on their parents and partial income such as scholarships. Therefore, students are required to be wiser in managing their finances and expenses.

The frugal living lifestyle can help students manage their finances, but it depends on each individual. Most of the interviewees stated that they have adopted a frugal living lifestyle in their daily lives, although not entirely consistently. Frugal living is practiced through controlling expenses, buying items according to needs, cooking at home instead of eating out, recording daily expenses, and making monthly shopping lists. One student said:

"Yes, I practice frugal living in my daily life. As a boarding house resident, I prefer to cook my own meals rather than buy food outside, and when I go monthly shopping, I make a list of only the items I need," said N1.

Students who depend on monthly allowances from their parents must be smart in managing their finances, as Nurul, a boarding house student, said. She prefers to cook her own meals rather than buying food outside, which is more economical and suits her taste. With the extra money, she can allocate it for savings and investments. Most students also understand financial literacy by recording their personal income and expenses each month to find out how much money they have spent during the month and where it has been allocated. Based on the interview results, students who practice frugal living show better ability in managing their daily finances. They are able to distinguish between needs and wants, prepare a simple budget, and consider their purchases carefully. Practices such as cooking their own meals, recording expenses, and avoiding waste reflect a structured and future-oriented lifestyle. This reinforces the theory proposed by Atkinson & Messy (2012) that financial management behavior can be influenced by lifestyle awareness and economic motivation.

The main reasons they live frugally are because they want to save money, do not yet have a steady income, and want to have funds set aside for the future, such as marriage or further education. One student said:

"The reason I live frugally is because I don't have a steady income yet, even though when I do have a steady income, it will be used for my future life," said N2.

"The reason I live frugally is to reduce my expenses and use the money for savings," said M1.

Some students practice frugal living even though they do not yet have a steady income. They try to live frugally as a way of not burdening their parents too much and as a form of responsibility to seek additional income, such as through part-time or freelance work. Students who successfully implement this generally have an awareness of the future and the importance of maintaining financial stability, but there are also sources who only practice frugal living at certain times depending on their individual circumstances, such as when saving to buy high-value items, while in their daily lives they do not control their spending too much.

Nowadays, digital marketing is no longer unfamiliar, which is a form of advertising or marketing goods or services using technology. Digital marketing has been proven to greatly influence student consumption behavior. Almost all sources admitted to being frequently exposed to digital advertisements on social media and e-commerce platforms. Most stated that these advertisements often encourage them to make impulsive purchases through marketing strategies, especially because they are tempted by discounts, vouchers, or the influence of FOMO (Fear of Missing Out) and attractive product visualization techniques that can create unplanned desires. This is in line with the theory from Kotler & Keller (2016) that digital marketing is very effective in creating artificial needs and influencing consumer decisions emotionally. One of the sources said:

"Digital marketing definitely influences my consumption patterns, because we forget our primary needs when we are attracted by digital"

advertisements, as these advertisements encourage techniques to attract buyers in an appealing way,” said M2.

In the context of students, high exposure to digital marketing increases the challenge of consistently applying frugal living. Although some respondents are able to restrain themselves by avoiding apps or checking their account balances before shopping, in general, digital marketing is considered to greatly influence their consumption patterns. This poses a challenge in efforts to manage finances wisely.

Interest in saving among respondents varies considerably. Most do not save regularly, except for specific purposes such as purchasing goods, celebrating holidays, education costs, or weddings. Several sources indicated that frugal living affects their saving habits, because by living frugally they have money left over to set aside. However, the temptation of digital marketing is often acknowledged to interfere with their intention to save, because discounts and promotions often encourage them to use money that should be saved.

In relation to interest in saving, students who consistently practice frugal living tend to have a higher propensity to save, although not always in formal ways (e.g., through banks). They save for purposes such as emergency funds, education costs, and marriage. Frugal living provides more financial leeway to set aside money, as expenses are more controlled. These findings support previous research by (Dew & Xiao, 2011), which states that frugal living contributes significantly to increased saving behavior among the younger generation. However, the implementation of frugal living has not yet become a widespread practice among students. Some of them are still trapped in consumptive behavior due to exposure to digital marketing, which triggers impulsive purchases and disrupts financial plans. In this case, even though there is an intention to save, the realization is often delayed because limited income is used to fulfill immediate desires.

An Overview of Islamic Consumption Ethics

Consumption in economics refers to every behavior of a person in using and utilizing goods or services to fulfill their needs. Therefore, consumption behavior also relates to behavior in buying and wearing clothes, vehicles, food, and so on that are related to clothing, food, and shelter (Ermawati, 2021).

The frugal living lifestyle is considered to be in line with Islamic teachings because it emphasizes the principles of living simply, not being wasteful, and living within one's means. This supports Al-Ghazali's opinion in the book *Ihya' Ulumuddin* regarding the theory of Islamic consumption, that consumption must consider spiritual and moral aspects, not just material satisfaction. However, most students have not actively considered Islamic values in their financial decision-making, indicating a gap between knowledge and practice. This is an important note that Islamic-based financial education needs to be improved. One student said:

“I am familiar with Islamic consumption concepts such as zuhud and tabzir, but I do not fully apply them in my current life,” said S1.

Based on the interview results, important information was obtained regarding the understanding and application of ethical consumption values in Islam. When asked about consumption concepts in Islam such as zuhud, israf, and tabdzir, the interviewee admitted to being familiar with these concepts and demonstrated an awareness of the importance of living modestly and avoiding wastefulness. Furthermore, the interviewee stated that the frugal lifestyle that they have been practicing is in line with the principles of Islamic ethical consumption, particularly in terms of refraining from consumptive behavior, prioritizing needs over desires, and living simply even though they have greater financial capabilities. This practice reflects the Islamic value of zuhud, which is the attitude of not

being overly dependent on worldly pleasures and avoiding israf (excessive spending) and tabdzir (wastefulness), as mentioned in QS. Al-Isra': 26-27:

﴿وَأْتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا ۚ ۚ إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيَاطِينِ ۚ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا﴾ ٢٦٢٧

Meaning: "And give the right of the close relatives, as well as the poor and travelers; and do not squander (your wealth) wastefully. Indeed, the wasteful are brothers of the devils, and the devil is very ungrateful to his Lord." (QS. Al-Isra: 26-27)

In addition, the source also admitted that in making personal financial decisions, he tries to consider Islamic values, especially by adjusting expenses to things that are beneficial and avoiding products or consumption activities that do not provide worship value or long-term benefits. This shows a fairly strong religious awareness in navigating consumption amid the onslaught of digital lifestyles and aggressive e-commerce advertising. However, the source also realizes that the urge for impulsive consumption due to digital marketing remains a challenge, especially due to factors such as low prices, discounts, and fear of missing out (FOMO). This is where the role of Islamic consumption ethics becomes very relevant as a form of self-control and moral reference so as not to be easily tempted by consumptive trends. This principle is reflected in QS. Al-Furqan: 67, which prohibits wastefulness and praises those who shop moderately:

﴿وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا ۚ وَكَانَ بَيْنَ ذَلِكَ قَوَامًا﴾

Meaning: "And those who, when they spend (their wealth), are neither extravagant nor miserly, but (spend) in moderation."

From the interviewee's answers, it can be concluded that awareness of Islamic consumption ethics is not only theoretical but has also begun to be internalized in daily life. Despite the temptations of digital consumerism, the interviewee continues to make active efforts to limit himself from wasteful and extravagant behavior. This shows a shift in the consumption paradigm among students from simply fulfilling a lifestyle to actions that are considered morally and spiritually. In the context of students who tend to be in a transitional period towards financial independence, the application of Islamic consumption ethics such as zuhud (simplicity in viewing the world), qana'ah (feeling content with what one has), and maslahah (considering the benefits of consumption) becomes very relevant. The sources realize that living frugally does not mean being stingy, but rather managing resources responsibly, which not only has an impact on personal finances, but also on strengthening character and spiritual maturity.

Even more interestingly, the frugal lifestyle that the sources live does not prevent them from fulfilling their needs properly, but rather strengthens their motivation to save money and not get caught up in impulsive purchases. This is where frugal living intersects with Islamic teachings, which emphasize the principle of balance between the world and the hereafter, between material needs and spiritual blessings. This finding confirms that Islamic values do not conflict with modern financial management practices; on the contrary, they can serve as an ethical foundation for responding to the dynamics of the digital economy. Students, as a productive age group, can also become agents of change in building a healthy and value-based consumption culture.

The results of this interview have several important implications, both theoretically and practically. Theoretically, these results reinforce the concept that frugal living correlates with financial management skills and increased interest in saving among students. Frugal living is not just a trend of simple living, but a reflection of self-control and financial awareness that can be developed from an early age. This study also adds empirical evidence that external factors such as digital marketing greatly influence consumption behavior, which can weaken the intention to save if not balanced with strong financial awareness.

CONCLUSION

Based on the results of the study, it can be concluded that frugal living has been adopted by most respondents as a way to better manage their finances. Frugal living practices help students limit their spending, distinguish between needs and wants, and increase their awareness of the importance of saving. However, consistency in its implementation is still influenced by various factors, especially the temptation of strong digital marketing that encourages consumptive behavior. Digital marketing has been proven to greatly influence students' consumption patterns. Attractive advertisements that are widely spread on social media often lead to impulsive purchases and disrupt financial plans that have been made. This shows that even though students have the desire to live frugally and save money, external influences are still a big challenge. In addition, although the majority of respondents are familiar with the concept of Islamic consumption ethics, only a small portion consciously consider these values in their financial decision-making. Frugal living is considered to be in line with Islamic teachings because it encourages a simple life and avoids waste, but its application has not been fully integrated into students' consumption behavior.

It is recommended that educational institutions hold ongoing financial literacy programs that not only discuss the technical aspects of money management but also integrate Islamic values into consumption. Furthermore, suggestions for future researchers are that this study can be further developed with a quantitative approach to statistically measure the influence of frugal living, digital marketing, and Islamic consumption ethics on student financial behavior. In addition, the development of mediation or moderation models such as self-control or religiosity can also provide new insights.

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