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Internalization of Qur'anic Values in the Consumption Behavior of Islamic Students: A Study of the Gap Between Norms and Practices at the Zainul Hasan Genggong Islamic Boarding School

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ABSTRACT

The consumption behavior of Muslims is normatively regulated by the principles of halal (permissible), balance (wasathiyah), and prohibition of excess (israf) as emphasized in the Qur'an, Surah Al-A'raf, verse 31. Islamic boarding schools, as the oldest Islamic educational institutions in Indonesia, numbering more than 42 thousand institutions, ideally become social spaces that foster simple and worshipful consumption patterns among students. However, initial observations at the Zainul Hasan Genggong Islamic Boarding School indicate a gap between the normative regulations of Islamic boarding schools and the actual consumption practices of students. This article aims to explain the background, urgency, and novelty of research on the gap between Qur'anic values and students' consumption behavior. This article is compiled based on a literature review (state of the art) of twelve previous studies on the consumption behavior of Islamic boarding school students and Muslims as well as preliminary interview data with six male and female Islamic boarding school informants at the Zainul Hasan Genggong Islamic Boarding School, Probolinggo Regency, which is strengthened by secondary data from the Indonesian Ministry of Religion and the State of the Global Islamic Economy Report 2024/2025. Initial initial findings reveal three recurring empirical patterns of deviation. First, students' consumption follows the cycle of parental remittances, with wasteful spending concentrated in the days immediately after funds arrive and frugality resuming only as the next remittance approaches. Second, the boarding house meal-card mechanism is frequently manipulated, as cards intended for rice are exchanged for instant noodles or sausages, causing monthly meal allowances to run out within 15–20 days instead of a full month. Third, an adaptive online-shopping practice has emerged in which students, who are not permitted to hold personal mobile phones, direct their parents to place orders on their behalf during visits. Together, these patterns indicate that consumption control is driven more by structural resource limitations than by a stable internalization of qana'ah and wasathiyah, and that previous research has not yet produced an operational model of consumption behavior explicitly grounded in Qur'anic values and empirically tested within Islamic boarding schools.

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1. Introduction

Consumption is a fundamental aspect of human economic life. In conventional economics, consumption is directed at maximizing utility, while Islamic economics defines consumption more broadly as part of worship to Allah SWT, oriented towards achieving maslahah and falah (Chapra, 2000; Nasution & Syahriza, 2025). The principle of moderation (wasathiyah) is a characteristic of Islamic consumption that distinguishes it from the hedonistic consumption paradigm, as emphasized in the Qur'an, Surah Al-A'raf, verse 31, which prohibits excess (israf) in eating and drinking (Khan, 2014; Dardo, 2023). These values encompass five main principles of Muslim consumption behavior: halal and thayyiban goods, not prioritizing self-interest, distinguishing between needs and desires, based on justice and simplicity, and oriented towards maslahah (benefit) which includes religion, life, wealth, mind, and descendants (Hisan & Haniatunnisa, 2023; Sulasih et al., 2021).

The relevance of Islamic consumption studies is growing with the growth of the global sharia economy. The State of the Global Islamic Economy (SGIE) 2024/2025 report noted that global Muslim consumer spending in key halal economic sectors reached USD 2.43 trillion in 2023 and is projected to grow to USD 3.36 trillion by 2028, with the halal food sector alone valued at USD 1.43 trillion (DinarStandard, 2025). Indonesia ranks third in the global Global Islamic Economy Indicator, excelling in modest fashion and Muslim-friendly tourism. However, domestic consumption of halal products and services is projected to reach USD 330.5 billion in 2025 (IAEI, 2025; Tempo, 2025). This economic scale confirms that the consumption behavior of Muslims, including Indonesia's younger generation, is a strategic issue worthy of in-depth study, not only from the perspective of market demand but also from the perspective of the internalization of underlying normative values.

In the context of Islamic education, Islamic boarding schools are institutions that historically and sociologically play a role in shaping the habitus of simple living in their students (Azra, 2012; Zamakhsyari Dhofier, 2011). Based on data from the Indonesian Ministry of Religious Affairs, the number of Islamic boarding schools in Indonesia in the 2024/2025 academic year was recorded at 42,433 institutions, with the largest concentration on the island of Java; East Java ranks second nationally with 7,347 Islamic boarding schools and more than 320 thousand resident students, the largest number of resident students among all provinces (Indonesian Ministry of Religious Affairs in Ishom, 2025). This institutional scale makes Islamic boarding schools a strategic social space for cultivating consumption patterns based on Qur'anic values, because the collective life system, discipline, and limited facilities in Islamic boarding schools are basically designed to shape simplicity, efficiency, and orientation to basic needs (Madjid, 1997).

Various international empirical studies support the argument that religiosity and spiritual values play a significant role in shaping Muslim consumption behavior. Wilson and Liu (2011) demonstrated that religious identity influences consumption behavior beyond mere economic utility, while El-Bassiouny (2014) emphasized the ethical dimension of Muslim consumption, which considers moral responsibility and accountability to God. Mamun et al. (2018) demonstrated that religiosity and understanding of sharia significantly influence the choice of halal products and the avoidance of waste, while Ismail et al. (2019) linked the principle of Islamic consumption moderation with the concept of sustainable consumption in the modern economy. These findings confirm that Qur'anic values have a strong scientific basis to be developed as a distinctive model for Muslim consumption behavior, including in the santri community.

However, the researcher's initial observations at the Zainul Hasan Genggong Islamic Boarding School, one of the oldest Islamic boarding schools in the Tapal Kuda area of East Java, established in 1839, revealed a gap between the school's normative regulations and the actual consumption practices of its students. This Islamic boarding school has established a fairly structured

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consumption management system, including mandatory boarding fees of Rp400,000 to Rp900,000 per month, a closed cooperative that provides daily necessities, a ban on shopping outside the Islamic boarding school area, a daily spending limit of Rp10,000, and a digital transaction system that can be monitored by the students' parents or guardians. These regulations explicitly serve as instruments for internalizing the values of simplicity and anti-israf.

Preliminary interviews with several key informants, both from the female and male student units, revealed a more complex reality than that depicted in formal regulations. While the students' consumption patterns appear simple at first glance, several informants acknowledged consumer behavior beyond basic needs, particularly regarding additional food consumption, trendy personal care products, and accessory purchases. when the cooperative introduced a new product. Even an adaptive phenomenon in the form of online shopping was discovered, where Students ask their parents to order goods online and have them delivered to the Islamic boarding school via delivery service, a gap that demonstrates that external consumer pressures can still penetrate the regulatory and physical boundaries of Islamic boarding schools. Certain moments such as receiving remittances, religious holidays, and peer pressure have also been identified as triggers for increased consumer behavior, with different patterns between junior students who are not yet able to manage their finances independently and senior students who are relatively more financially mature. This phenomenon presents a paradox: on the one hand, Islamic boarding schools possess a strong Qur'anic value system and lifestyle regulations designed to control student consumption, but on the other hand, students' actual consumption practices still exhibit deviations from the values of simplicity and the prohibition of israf (traveling outside the home).

Previous studies have also confirmed this research gap. Fageh et al. (2022), who examined the consumption behavior of Islamic boarding school students in Surabaya, found that the internalization of Islamic economic values remains partial without a comprehensive model. Ihsan and Mukrimah (2023) identified the determinants of Islamic boarding school consumer behavior without formulating an operational, normative model based on the Qur'an. Muharromah et al. (2021) found a trade-off between Islamic boarding school values and digital consumerism among millennial students without offering a systematic model, while Jami'uswaniyah and Latifah (2022) examined the consumption patterns of female Islamic boarding school students influenced by Islamic boarding school social norms without constructing a model that empirically connects Qur'anic values and consumption behavior. Studies on religiosity and consumption, such as those by Yustati (2015) and Yahya et al. (2022), also treat religiosity as a general variable without specifically operationalizing Qur'anic values.

Based on the literature mapping above, it is clear that studies specifically formulating a model of consumption behavior based on empirically tested Qur'anic values in Islamic boarding schools are still very limited, even though the need for such a model is urgent. As Islamic educational institutions that accommodate millions of students in Indonesia, Islamic boarding schools have a moral responsibility to ensure that Qur'anic values are not only taught theoretically, but also manifested in the actual consumption behavior of their students. This article therefore aims to explain the background, norm-practice gap, and the urgency of research on the internalization of Qur'anic values in the consumption behavior of students at the Zainul Hasan Genggong Islamic Boarding School, as a basis for formulating a model of consumption behavior of students based on Qur'anic values that is normatively relevant and empirically contributive to the development of Islamic economics.

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2. Literature Review

The Concept of Maslahah as a Paradigm of Islamic Consumption

The concept of maslahah is the most fundamental epistemological foundation in Islamic economics for understanding consumption behavior, because it shifts the orientation of consumption from fulfilling subjective satisfaction (utility) to achieving objective maslahah that includes worldly and hereafter dimensions (Chapra, 2000). In contrast to the concept of utility in conventional economics which is subjective and unlimited, maslahah has clear normative boundaries because it is measured by its conformity with the maqashid sharia, namely protection of religion (din), soul (nafs), reason (aql), descendants (nasl), and property (mal). Huda (2017), referring to Al-Ghazali's thoughts in the Book of al-Mustasfa min 'Ilm al-Usul, emphasizes that human needs within the framework of maslahah are hierarchically arranged into three levels, namely dharuriyyat (primary needs that are urgent), hajiyyat (secondary needs that alleviate difficulties), and tahsiniyyat (tertiary needs that are complementary and aesthetic). The inability to differentiate between these three levels in everyday consumption practices has the potential to push individuals into consumer behavior that exceeds reasonable limits, even if the nominal value of the consumption is relatively small. Consistent with this, Nasution and Syahriza (2025) place falah, namely true well-being that encompasses material and spiritual balance, as the ultimate goal of maslahah-oriented consumption activities, so that consumption, from an Islamic perspective, cannot be separated from the dimensions of worship and accountability to Allah SWT.

The Principle of Wasathiyah and the Prohibition of Israf in Consumption Behavior

The principle of wasathiyah (moderation) is the main distinguishing characteristic between Islamic consumption patterns and hedonistic or extreme ascetic consumption patterns. Khan (2014) explains that consumption moderation in Islam does not mean a rejection of worldly pleasures, but rather placing consumption at a point of balance between fulfilling needs and self-control from excess. Shihab (2019) strengthens this understanding by emphasizing that wasathiyah is an Islamic perspective that places every aspect of life, including consumption, in a fair middle position, neither stingy nor wasteful. The prohibition of israf is explicitly stated in the Qur'an, Surah Al-A'raf, verse 31, and according to Dardo (2023), Qur'anic consumption ethics requires every Muslim individual to constantly evaluate the motives behind each act of consumption, whether driven by need or mere desire triggered by trends or social pressures. Hisan and Haniatunnisa (2023) formulated five interrelated principles of Muslim consumption: the obligation to consume halal and thayyiban goods, a stance of not excessively prioritizing self-interest, the ability to distinguish between needs and wants, consumption based on justice and simplicity, and an orientation toward the benefit of the community. These principles are reinforced by Sulasih et al. (2021), who assert that consumption limits in Islam are contextual. so that its implementation can differ between communities, including closed communities such as Islamic boarding schools which have their own consumption regulations.

Muslim Consumer Behavior Theory

Muslim consumer behavior is theoretically built on the assumption of rationality that differs from conventional economic rationality. Muflih (2006) developed a framework for Muslim consumer behavior that positions faith (iman) as a bounded rationality influencing individual preferences, budgets, and consumption decisions, thus establishing a value-bounded rationality for Muslim consumers. In this context, religiosity is not merely a demographic attribute but a variable that actively shapes consumption decision-making patterns. Wilson and Liu (2011) demonstrated that religious identity influences Muslim consumption preferences beyond mere considerations of economic utility, while El-Bassiouny (2014) emphasized the ethical dimension and moral

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accountability of Muslim consumers to God as elements that differentiate them from secular consumer behavior models. Empirical findings by Mamun et al. (2018) support this argument by showing that levels of religiosity and understanding of sharia are significantly correlated with preference for halal products and avoidance of wasteful behavior, while Ismail et al. (2019) linked the principle of Islamic consumption moderation to the growing discourse of sustainable consumption in the global economy. These three sets of findings consistently emphasize that religious values are not merely a latent context, but rather an active determinant in shaping consumption behavior, making them relevant as an analytical lens for understanding the consumption behavior of Islamic boarding school students (santri) as a Muslim group with a structurally higher level of religiosity and exposure to religious values than the general public. Maksum, M., Muslim, A., & Afandi, M. Y. (2026).

Habitus Theory and the Formation of Simple Lifestyle Patterns in Islamic Boarding School Environments

To understand why the normative regulations of Islamic boarding schools do not necessarily result in consumption behavior that is fully in line with the values taught, this study uses Bourdieu's (1977) habitus theory. Habitus is understood as a system of dispositions internalized through habituation and repetition within a particular social field, which then produces patterns of perception, judgment, and action that appear natural to the individuals within it. Within this framework, the collective life of Islamic boarding schools, with its inherent discipline, limited facilities, and supervision, is essentially designed to shape the habitus of simplicity in the students (Dhofier, 2011; Azra, 2012). Madjid (1997) describes Islamic boarding schools as institutions that instill an ethos of simple living through daily routines, not solely through normative teachings. However, the habitus formed within the Islamic boarding school realm does not operate in a space completely isolated from other social domains; it constantly confronts the dispositions and consumption trends that students bring from other social fields, family, social media, and peer relationships before and during their time at the Islamic boarding school. This tension between the habitus formed by the institution and the consumerist dispositions originating from the external realm is what theoretically explains why the formal regulations of Islamic boarding schools, no matter how strong, still leave room for consumption practices that deviate from the values of simplicity and the prohibition of israf taught.

Research Position and Framework of Thought

Mapping previous research shows that studies on the consumption behavior of Islamic boarding school students, although quite numerous, have not yet developed a model that explicitly operationalizes Qur'anic values empirically. Fageh et al. (2022) found that the internalization of Islamic economic values among Islamic boarding school students is still partial, Ihsan and Mukrimah (2023) stopped at identifying determinant factors without formulating a normative model, Muharromah et al. (2021) described the tension between Islamic boarding school values and digital consumerism without offering a systematic framework, and Jami'uswaniyah and Latifah (2022) focused their study on the influence of social norms without explicitly linking them to Qur'anic values. Meanwhile, more general studies of religiosity and consumption, such as those by Yustati (2015) and Yahya et al. (2022), treat religiosity as a generic variable that has not been operationalized into specific Qur'anic consumption principles. Based on the mapping, this research is positioned to fill the gap by developing a conceptual framework that integrates three theoretical pillars, namely maslahah as the orientation of consumption goals, wasathiyah as the principle of control over israf, and habitus as a lens to read the social mechanisms that shape and shift the actual consumption behavior of students. These three pillars are used in an integrated manner to read the gap between normative regulations and the actual consumption practices of students at the Zainul

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Hasan Genggong Islamic Boarding School, as well as becoming a conceptual basis for the formulation of a model of student consumption behavior based on Qur'anic values in the next research stage.

3. Methodology

Research Design

This research uses a qualitative approach with a case study design, which was chosen because the phenomenon of the gap between normative regulations and the consumption practices of Islamic boarding school students is a contemporary phenomenon that is deeply tied to a particular socio-institutional context, namely the Zainul Hasan Genggong Islamic Boarding School, so that the boundaries between the phenomenon and its context cannot be separated clearly (Yin, 2018). A single case study design was used to gain an in-depth understanding (thick description) of how Qur'anic values are internalized, negotiated, and at some point deviated from in the daily consumption practices of Islamic boarding school students. This approach is also in line with the characteristics of exploratory research that aims to map the phenomenon and formulate initial propositions, as required in the early stages of model development (Creswell & Poth, 2018).

Location and Time of Research

The research was conducted at the Zainul Hasan Genggong Islamic Boarding School in Probolinggo Regency, East Java. This location was purposively selected based on the consideration that the boarding school has implemented a structured student consumption management system, including mandatory boarding fees, a closed cooperative, daily spending restrictions, and a monitored digital transaction system. Therefore, it is representative for examining the tension between formal regulations and students' actual consumption practices.

Determination of Informants

Research informants were determined using a purposive sampling technique with the criteria of resident santri, both male and female, who have lived at the Islamic boarding school for at least one year and are therefore considered to have experienced an adequate internalization of the values and regulations of Islamic boarding school consumption. Supporting informants (key informants) were also involved from the elements of the caretakers, the boarding school cooperative administrators, and the management of the boarding house system to obtain a picture of regulations from an institutional perspective. The number of informants was not set rigidly at the beginning, but rather followed the principle of data sufficiency (data saturation), which is stopped when further interviews no longer bring up new relevant themes. To maintain the confidentiality of identity, each informant was given the code Informant 1 to Informant 13 according to the order of data collection (Informant 1: caretaker; Informant 2: head of the male boarding school; Informant 3: female administrator; Informant 4: supervising ustadz; Informant 5: female tahfidz administrator; Informants 6–13: students across levels and length of stay), plus one informant who manages the canteen/cooperative referred to as "Male Canteen".

Data Collection Techniques

Data were collected through three complementary techniques. First, in-depth interviews using semi-structured guidelines to explore informants' experiences, perceptions, and justifications for their consumption practices. Second, participant observation of students' daily consumption activities, including shopping patterns at the cooperative and interactions surrounding deliveries from outside the Islamic boarding school, to verify consistency between informants' statements and

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observed practices. Third, a documentary study of written Islamic boarding school regulations, cooperative records, and secondary data from the Indonesian Ministry of Religious Affairs and the State of the Global Islamic Economy report strengthened the quantitative and institutional context of the qualitative findings (Moleong, 2017).

Data Analysis Techniques

Data analysis was conducted following the interactive model of Miles, Huberman, and Saldana (2014) which consists of three stages that take place simultaneously, namely data condensation through the reduction and coding of interview transcripts and field notes; data presentation (data display) in the form of a thematic matrix that groups findings into categories of normative regulations, actual consumption practices, and factors triggering deviations; and conclusion drawing and verification which are carried out repeatedly throughout the data collection process to ensure that the resulting interpretations are truly rooted in the field data.

Data Validity

Data validity was checked through source triangulation, which compares information from students, caretakers, and cooperative administrators, and technical triangulation, which compares interview results with observation and documentation (Moleong, 2017). In addition, member checking was conducted by reconfirming the summary of findings with several key informants to ensure the researcher's interpretation aligns with the informant's intended meaning, as one of the standard strategies for maintaining the credibility of qualitative research (Creswell & Poth, 2018).

4. Results and Discussion

Internalization of Qur'anic Values in the Normative Discourse of Islamic Boarding Schools

Field findings indicate that Qur'anic values on consumption are consistently and layered across all levels of Islamic boarding school authority, from the caretakers to the daily administrators. The caretaker of the Islamic boarding school (Informant 1) places the principle "kulu wasyrabu wala tusrifu" (eat and drink, but do not overdo it) as the primary normative reference applicable to all forms of consumption, both jawaz and halal, and emphasizes the kaifiyah dimension, namely the procedure for enjoying sustenance that begins with tahmid and prayer so that it is of blessed value. The same emphasis is repeated by the supervising ustadz (Informant 4), who links the content of the verse to the prohibition of waste in all forms of wealth, not just food. At a technical level, these values are translated into concrete etiquette that is memorized and enforced daily, such as the prohibition on drinking while standing ("la tasyrabann ahadukum qoiman") and the prohibition on blowing on hot food or drinks ("naha 'anin nafkhi"), which according to the female administrator (Informant 3) have been routinely repeated since 2022 so that students know them by heart and reprimand each other when someone violates them. The reference books used vary by level: Imam al-Ghazali's Ihya Ulumuddin, particularly the chapter on Adabul Akli, is the main reference in regular after-dawn prayer sessions led directly by the kiai, while new students are introduced to more concise books such as Taisirul Kholaq and Ta'lim al-Muta'allim (Informant 4).

Although normative discourse is intensively conveyed, the degree of internalization at the individual level varies. Senior student (Informant 6) acknowledged that his ability to distinguish between needs and wants was the result of a reflective process that developed over time at the Islamic boarding school, but he also frankly stated that the concepts of israf and qana'ah "have not all been implemented" and are sometimes carried out unconsciously. A similar pattern emerged from the supervising ustadz (Informant 4), who assessed that teaching methods based on direct reprimands in the field (in-situ correction) were far more effective in retaining students than purely theoretical presentations in class, because students tend to view class material as outdated

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knowledge that has been heard repeatedly, especially among older students who, he said, sometimes respond with the attitude of "ah, it's an old lesson." This finding indicates that the internalization of Qur'anic values about consumption in Islamic boarding schools is more effective through repeated habituation and direct social correction than through one-way cognitive transmission, in line with the mechanisms of habitus formation explained in the theoretical review section.

The Role of Islamic Boarding School Education and Culture in Shaping Consumption Patterns

The boarding system, implemented since 2019/2020, was initially designed not solely as an economic instrument, but as a response to violations that occurred when students ate at food stalls outside the Islamic boarding school (Informant 2). In practice, this system also had the effect of forming an unplanned consumption discipline: the female administrator (Informant 3) observed that students who were previously accustomed to eating once a day due to forgetfulness or laziness, after the boarding system was implemented, actually changed their eating patterns to become more regular, with the accompanying effect of reducing illness rates among students. The culture of sharing food was also institutionalized through the practice of "dipolok" (mixing and sharing rice from different canteens) and direct teaching from Nyai to always finish the food that has been given, without throwing it away (Informant 3). In the female tahfidz unit, a similar practice was institutionalized through the management of luqotoh money (unclaimed money found) which was collected and used for weekly communal meals, a collective redistribution mechanism that the informant described as a form of shared sincerity (Informant 5).

Islamic boarding school economic regulations also shape consumption patterns by restricting the products that may be sold in cooperatives and canteens. The canteen manager (Kantin Putra) mentioned an explicit ban on instant noodles, sugary drinks, and certain bottled beverages for health reasons (diabetes risk), while the Head of the Islamic Boarding School (Informant 2) added MUI halal certification standards and a ban on selling items deemed to violate the student's identity, such as black caps or net caps, although he admitted that supervision of this ban is still "lackluster" in practice. In the formal education dimension, Islamic boarding schools allocate a special study of Islamic jurisprudence (fiqh muamalah) for high school students once a week, including a discussion of online shopping laws formulated through the bahtsul forum problems, while junior high school levels are more focused on strengthening ubudiyah (Informant 2). Islamic boarding schools are also shifting their transaction systems toward a cashless, app-based model (BSI/Bisqool), which allows parents to monitor and limit their children's daily spending remotely. However, implementation at the time of the study had only reached around 40 percent and technical challenges remained in the field (Informant 5).

The Gap between Normative Regulation and Actual Consumption Practices

Field data shows that the students' consumption patterns consistently follow the cycle of receiving remittances from their parents, a finding validated through triangulation between the perspectives of the canteen managers and the students themselves. From the canteen's perspective, the managers (of the Boys' Canteen) observed that the canteen's turnover actually decreased right after the remittance period because students tended to shop outside the boarding school during that period, and only increased significantly around the 20th and beyond when the boarding school food rations began to run low or run out. From the students' perspective, several informants (Informants 7, 8, 9, 12) separately but consistently described the same pattern: spending tended to be more wasteful in the first days after receiving remittances, then gradually became more frugal and

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calculated as the next remittance period approached. Informant 8 even specifically described how "bonus" remittances from parents outside of the regular rations were immediately allocated to buy fast food as a form of momentary pleasure. This cyclical pattern indicates that students' consumption control is driven more by structural resource limitations (running out of money) than by a stable internalization of the values of qana'ah and wasathiyah, a finding that directly reflects the gap that is the focus of this research.

Another form of deviation identified was the manipulation of the boarding house meal mechanism itself: The Head of the Boys' Boarding House (Informant 2) revealed that the most common complaint from students' guardians was that the boarding house meal allowance, which should be sufficient for a whole month, was used up in 15 to 20 days, because students often exchanged their boarding house cards not for rice, but for instant noodles or sausages in the canteen. The phenomenon of following trends also became a concrete indicator of israf behavior in non-food aspects as mentioned in the background of this study. The administrator of the female tahfidz (Informant 5) described in detail how the trend of personal care products (skincare) and seasonal pets (rabbits, then hamsters) spread quickly among female students, including among tahfidz students who were still in junior high school, with skincare purchases that she said could reach over Rp400,000 per purchase, while the age limit for such purchases was difficult to enforce in practice because the administrators could not always distinguish the students' educational levels quickly. The phenomenon of online shopping through parental intermediaries, which had been identified since the initial observation stage of the research, was further confirmed by this informant: because students are not allowed to hold their own mobile phones, the mechanism is that students accompany and direct their parents when shopping online when visiting, an adaptation that shows that the prohibition holding the device does not necessarily eliminate the consumer pressure, but only diverts its channel.

Peer group influence emerged as a factor mentioned repeatedly by almost all administrators and educators, with a fairly consistent pattern: this influence was much stronger at the junior high school/Islamic junior high school level than at the senior high school/Islamic senior high school level. The canteen manager (Male Canteen) observed that junior high school students were the group that most quickly responded to the arrival of new products at affordable prices (around Rp1,000), while MA students were considered more capable of managing their own finances. The female tahfidz administrator (Informant 5) estimated that this peer influence was evenly divided between positive (reminding each other) and negative (following wasteful behavior), noting that students from lower-middle economic backgrounds tended to be more susceptible to being pushed to emulate the consumption styles of their friends from wealthy families. A senior student (Informant 9) also confirmed the FOMO (fear of missing out) pattern among new first-year students, who he said tended to buy things without considering real needs, simply because they saw their friends buying.

Triggering Factors for Increasing Consumptive Behavior

In addition to the monthly delivery cycle, several specific moments have been identified as triggering spikes in consumption. The head of the male Islamic boarding school (Informant 2) cited the example of major Islamic boarding school events, such as the Hajj, which trigger early morning queues at the canteen because students need additional energy for their activities throughout the day. The presence of new products or menus at the cooperative has also been empirically proven to drive short-term spikes in demand: the canteen manager (Male Canteen) observed that students' enthusiasm for new menus typically lasts three to four days before returning to normal. Psychological factors were also mentioned by the female administrator (Informant 3), who observed

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a tendency for some students to "escape" feelings of fatigue or boredom through overeating, a pattern of emotional eating that she said is difficult to monitor because it stems from an individual's internal drive, rather than from a visible violation of regulations.

Starting Point for the Construction of a Consumption Behavior Model Based on Qur'anic Values

Interviews with key informants yielded a number of proposed indicators that are directly relevant to constructing a model of student consumption behavior based on Qur'anic values in the follow-up research phase. The female administrator (Informant 3) proposed five main indicators: discipline in eating and drinking etiquette (prayer, use of the right hand, prohibition on standing while drinking), adherence to the halal-haram principle, control of israf in meal portions, application of qana'ah to the available menu, and social sensitivity in the form of a willingness to share food with students who have not received a shipment. Meanwhile, the Head of the Male Islamic Boarding School (Informant 2) emphasized

The importance of the honesty dimension in economic transactions as part of the values that must be integrated into the model, referring to the practice of teaching trade that emphasizes the prohibition of cheating on the scales. Several institutional policy plans currently being prepared by Islamic boarding schools, such as the completion of a fully cashless transaction system and the creation of a pocket book of eating and drinking etiquette that must be signed in stages by each student (Informant 3), can be relevant operational instruments to be tested in the development of the model.

Overall, the findings in this section indicate that the gap between normative regulations and the actual consumption practices of students at Zainul Hasan Genggong Islamic Boarding School is not caused by the absence of Qur'anic values, because these values are actually strongly and layered in discourse from the caretakers to the daily administrators, but rather by the unstable operationalization of these values into habits (habitus) that are resistant to structural pressures (remittance cycles) and external socio-digital pressures (trends, online shopping, peer influence). This pattern confirms the theoretical framework proposed in the theoretical study section, that the habitus of simplicity formed by Islamic boarding schools is constantly confronted with consumptive dispositions brought from other social spheres, and the gap between the two is most clearly seen precisely at the points where the two spheres meet, namely the moment of remittances, the mechanism of boarding houses, and parental intermediaries in online shopping.

Toward a Conceptual Model of the Gap

Figure 1 synthesizes the findings above into a conceptual model of the tension this study set out to examine. Qur'anic normative input (wasathiyah, the prohibition of israf, and halal-thayyiban) is translated by the pesantren into concrete institutional controls, the boarding system, the closed cooperative, the daily spending cap, and cashless monitoring, that are explicitly designed to constrain consumption within those values. Yet actual consumption practice, shaped by the remittance cycle, meal-card manipulation, parent-mediated online shopping, and trend-driven purchasing, regularly departs from what the institutional layer intends to produce. The gap between the second and third boxes is not random: it is systematically widened or narrowed by a set of moderating and triggering factors identified in the findings, namely the timing of remittances, the novelty of new cooperative products, peer pressure and FOMO (strongest at the junior high/Islamic junior high level), and emotional eating. Read through Bourdieu's (1977) habitus framework, the model depicts the gap as the empirical signature of two competing dispositional systems meeting at a single point: the habitus of simplicity the pesantren works to instill, and the consumerist disposition students continue to import from family, media, and peer relations outside its walls.

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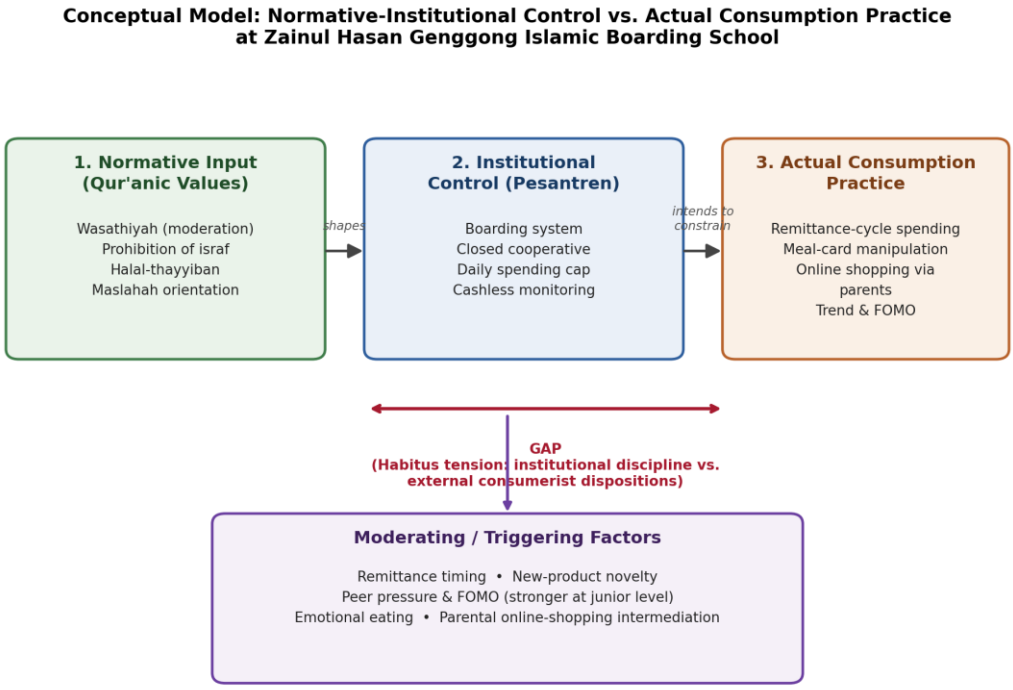


Figure 1. Conceptual model of the norm-practice gap in santri consumption behavior at Zainul Hasan Genggong Islamic Boarding School.

Overall, the findings in this section indicate that the gap between normative regulations and the actual consumption practices of students at Zainul Hasan Genggong Islamic Boarding School is not caused by the absence of Qur'anic values, because these values are actually strongly and layered in discourse from the caretakers to the daily administrators, but rather by the unstable operationalization of these values into habits (habitus) that are resistant to structural pressures (remittance cycles) and external socio-digital pressures (trends, online shopping, peer influence).

This pattern confirms the theoretical framework proposed in the theoretical study section, that the habitus of simplicity formed by Islamic boarding schools is constantly confronted with consumptive dispositions brought from other social spheres, and the gap between the two is most clearly seen precisely at the points where the two spheres meet, namely the moment of remittances, the mechanism of boarding houses, and parental intermediaries in online shopping.

5. Conclusion

This study found that Qur'anic values on consumption—particularly the principle of wasathiyah, the prohibition of israf, and the principle of "kulu wasyrabu wala tusrifu"—were consistently and layered in discourse across all levels of authority at the Zainul Hasan Genggong Islamic Boarding School, from the caretakers, the supervising ustadz, to the daily administrators, and were translated into concrete regulations in the form of a boarding system, a closed cooperative, daily spending restrictions, and restrictions on products that may be sold. These regulations have been shown to bring a number of positive impacts that were not explicitly planned, such as improving the regularity of students' eating patterns and strengthening the culture of sharing (dipolok, management of luqotoh money).

However, this study also found a consistent gap between these normative regulations and the actual consumption practices of Islamic boarding school students. This gap is evident in four main patterns: (1) consumption that follows the cycle of parental remittances, where wasteful spending

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occurs early in the period and savings towards the later period—indicating that consumption control is driven more by structural resource limitations than by the internalization of stable qana'ah values; (2) manipulation of the cost-of-eating mechanism and adaptive gaps in the form of online shopping through parental intermediaries, which indicates that formal prohibitions do not eliminate consumptive pressures but only divert their channels; (3) the influence of trends (skincare, seasonal pets) and peer pressure (FOMO), which are stronger at the junior high/Islamic junior high school level than at the senior high/Islamic senior high school level; and (4) situational triggers such as remittance moments, days large, the presence of new products in cooperatives, and emotional eating patterns. Theoretically, these findings confirm Bourdieu's habitus framework that the disposition of simplicity formed by Islamic boarding schools is constantly confronted with the consumerist disposition from other social spheres, so that the gap is not caused by the absence of Qur'anic values, but by the unstable operationalization of these values into a habitus that is resistant to structural and socio-digital pressures.

6. Suggestion

For Islamic boarding school administrators, these findings suggest strengthening the mechanisms of habituation and direct social correction (in-situ correction) which have proven more effective in embedding in students than one-way cognitive transmission in the classroom, for example through the completion of a fully cashless transaction system to close the gap in food cost manipulation, the development and gradual implementation of a pocket book on eating and drinking etiquette, and strengthening supervision at the junior high school/Islamic junior high school level which has proven to be most vulnerable to trends and peer pressure. Policies based on the remittance cycle—for example, financial management education immediately before and after the remittance period—also need to be considered to reduce the cyclical consumption patterns found.

For students, this finding emphasizes the importance of strengthening reflective awareness to distinguish between needs and wants independently, not solely relying on limited money as a control on consumption, as well as building social sensitivity (willingness to share, honesty in transactions) as a concrete manifestation of internalizing the values of qana'ah and wasathiyah in everyday life, including when dealing with trends and peer invitations.

For further research, the lack of an operational and empirically tested Qur'anic value-based consumption model in Islamic boarding schools is an urgent agenda. Further research is recommended to develop and test the model by integrating indicators proposed by key informants—discipline in eating and drinking etiquette, compliance with halal and haram, control of israf in portions, application of qana'ah, social sensitivity, and honesty in transactions—and testing them quantitatively or using mixed methods across a wider range of Islamic boarding schools, so that the findings of this single case study can be generalized and developed into theoretical and practical references for Islamic boarding school economic management in general.

Author contribution statement

Abd. Ghafur contributed to the conceptualization and design of the study, field data collection through interviews and observations, data analysis, and the preparation of the initial draft of the manuscript (conceptualization, investigation, formal analysis, and writing – original draft). The second author contributed to the literature review, validation of the methodology and findings, research supervision, and review and editing of the manuscript (methodology validation, supervision, and writing – original draft review and editing). Both authors have read and approved the final manuscript for publication.

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