

## OVERCOMING ISRAF: AN EXPLORATION OF FRUGAL LIVING WITHIN THE FRAMEWORK OF HIFDZ AL-MAL

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### Abstract

*This research aims to identify how the concept of frugal living can address wasteful behavior and examine its relationship with the principle of hifdʒ al-mal. The methodology employed is a qualitative approach through Library Research. Data were comprehensively collected by examining various sources such as books, online materials, and relevant scientific articles. The findings indicate that frugal living is consistent with the principle of hifdʒ al-mal, as both emphasize efficient and prudent wealth management. The implementation of frugal living aids in avoiding wastefulness and ensures that wealth management aligns with Islamic teachings as outlined in the concept of hifdʒ al-mal. This study concludes that the application of frugal living is effective in mitigating wasteful behavior and supports the implementation of the hifdʒ al-mal principle in Islamic economics. Frugal living, which emphasizes efficient and planned financial management, aligns with Islamic teachings on the prudent use of wealth. By adhering to the principles of frugal living, individuals can manage consumption by considering basic needs (dharuriyat), secondary needs (hajiyat), and complementary needs (tahsiniyat), thus preventing waste and unproductive use of resources.*

**Keywords:** *Israf, Frugal Living, Hifdʒ al-Mal*

### Abstrak

Penelitian ini bertujuan untuk mengidentifikasi bagaimana konsep hidup hemat dapat mengatasi perilaku israf dan mengkaji hubungannya dengan prinsip hifdʒ al-mal. Metode yang digunakan adalah pendekatan kualitatif melalui Riset Perpustakaan. Data dikumpulkan secara komprehensif dengan memeriksa berbagai sumber seperti buku, materi online, dan artikel ilmiah yang relevan. Hasil penelitian menunjukkan bahwa hidup hemat sejalan dengan prinsip hifdʒ al-mal karena keduanya menekankan pengelolaan properti yang efisien dan bijaksana. Penerapan hidup hemat membantu menghindari israf dan memastikan bahwa pengelolaan aset sesuai dengan ajaran Islam sebagaimana diatur dalam konsep hifdʒ al-mal. Penelitian ini menyimpulkan bahwa penerapan hidup hemat efektif dalam mengatasi perilaku israf dan mendukung implementasi prinsip hifdʒ al-mal dalam ekonomi syariah. Hidup hemat, yang menekankan manajemen keuangan yang efisien dan terencana, sejalan dengan ajaran Islam tentang penggunaan kekayaan yang bijaksana. Dengan mengikuti prinsip hidup hemat, individu dapat mengelola konsumsi dengan mempertimbangkan kebutuhan dasar (dharuriyat), sekunder (hajiyat), dan komplementer (tahsiniyat), sehingga mencegah pemborosan dan penggunaan kekayaan yang tidak produktif.

**Kata Kunci:** *Israf, Hidup Berhemat, Hifdʒ al-Mal*

## Introduction

In the midst of the challenges of the modern era which is characterized by excessive consumption patterns as a result of easy access to various products, price increases, and lifestyles, it is necessary to find ways to reduce the consumption that is carried out. Recently, people are also familiar with the term FOMO (Fear of Missing Out), which is a feeling of fear of missing out if you don't follow or do something that other people have been busy doing.<sup>1</sup> This is what then encourages excessive consumption by the public.

In an Islamic perspective, excessive consumptive behavior is identified as *israf*, which refers to the waste or disproportionate use of resources. A Muslim who practices religious teachings consistently will avoid *israf*, because such behavior is considered a form of waste that is deliberately carried out to satisfy the demands of personal lust alone.<sup>2</sup> If people face limitations to increase their income, then it is wiser to focus their efforts on implementing more efficient consumption patterns in managing expenditures.<sup>3</sup>

Recently, in the face of increasing economic challenges and the rise of advanced features that encourage consumerism, the term "frugal living" has become a trend again. This term is one of the ways for modern society to survive in the midst of economic pressure.<sup>4</sup> Frugal living is an approach in financial management that focuses on allocating funds according to the needs to avoid waste. This approach involves careful decision-making in the use of money for daily needs as well as minimizing unproductive expenses, with the aim of saving and investing funds in more important things. However, the application of frugal living does not require a decrease in the quality of life. Individuals who apply this principle choose products based on functionality, quality, and long-term durability, even though they may have a relatively high price, rather than just considering the brand.<sup>5</sup>

As a religion that encompasses all aspects of life, Islam shows harmony with the application of a frugal living lifestyle, which emphasizes efficient and wise financial management. Islam not only regulates aspects of worship, but also covers various aspects of

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<sup>1</sup> Dessy Nur et al., "Application of the Frugal Living Concept in Personal Financial Planning," *INNOVATIVE: Journal Of Social Science Research* 4, no. Vol. 4 No. 1 (2024): Innovative: Journal Of Social Science Research (2024): 2264–2278.

<sup>2</sup> Jasman et al., "Application of Group Guidance Services to Improve Students' Understanding of Consumptive Behavior," *Islamic Counseling : Journal of Islamic Counseling Guidance* 6, no. 1 (2022): 123.

<sup>3</sup> Nur et al., "Application of the Frugal Living Concept in Personal Financial Planning."

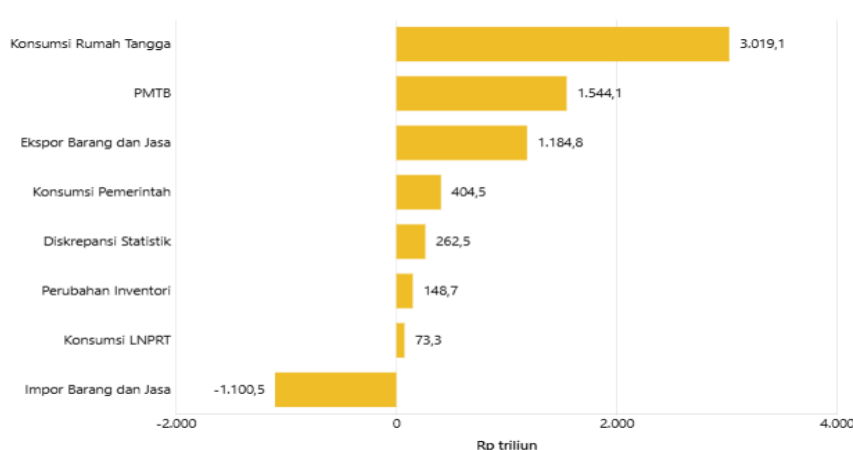
<sup>4</sup> Anisa Maisyarah and Nurwahidin Nurwahidin, "Islamic Views on Frugal Living Lifestyle (Analysis of Verses and Hadiths)," *Tadarus Tarbawy : Journal of Islamic Studies and Education* 4, no. 2 (2022).

<sup>5</sup> Rana Salsabilah, Siti Komariah Hildayanti, and Shafiera Lazuardi, "The Influence of Frugal Living, Price and E-WoM on Consumer Purchase Decisions of Shopee E-Commerce Application Users," *JEMSI (Journal of Economics, Management, and Accounting)* 10, no. 2 (2024): 1220–1230.

daily life.<sup>6</sup> Including a frugal lifestyle in order to protect assets (hifdz al-mal).<sup>7</sup> The concept of Hifdz al-Mal is rooted in the Islamic tradition, which views property as a trust that must be protected and managed appropriately. In the Islamic perspective, property is not solely seen as a material entity, but as an instrument that plays an important role in realizing social welfare and justice.<sup>8</sup>

Several studies have discussed Frugal Living. Rizki Hartranti, et al. (2024) explained that frugal living can help employees manage their finances better.<sup>9</sup> In line with research by Dessy (2019) that the concept of frugal living contributes to determining individual financial planning strategies.<sup>10</sup> The research mentioned above explains well how frugal living can affect financial planning, it is necessary to see how Islam views frugal living. According to Maisyarah, et al. (2022) Frugal living in the Islamic Concept is not only related to saving, but also maintaining quality so that it still looks beautiful and neat, because Allah loves beauty and cleanliness.<sup>11</sup> This research has explained well the concept of frugal living in the Islamic view, but it still needs to be researched about the role of the concept of frugal living and its compatibility with Islamic values, especially in the economic field.

According to katadata (2024), household consumption in the second quarter of 2024 recorded a value of IDR 3,019.1 trillion, which represents 54.53% of the total national GDP of applicable prices.



<sup>6</sup> Salsabilah, Siti Komariah Hildayanti, and Shafiera Lazuardi, "The Influence of Frugal Living, Price and E-WoM on Consumer Purchase Decisions of Shopee E-Commerce Application Users."

<sup>7</sup> Nurul Alaiyah, "The Concept of Minimalist Life in the Perspective of the Qur'an," *UIN Ar-Raniry*, 2021.

<sup>8</sup> Suci Marhanita et al., "Comparison of Asset Protection (Hifdz Al-Mal) Between Banks," *Journal of Economics and Business* 2, no. 1 (2024): 87–98.

<sup>9</sup> Rizki Hartantri, Bakti Setyadi, and Muji Gunarto, "Analysis of the Effect of Frugal Living on Employee Financial Management in Achieving Financial Freedom," *International Journal of Finance Research* 5, no. 1 (2024): 103–113.

<sup>10</sup> Nur et al., "Application of the Frugal Living Concept in Personal Financial Planning."

<sup>11</sup> Maisyarah and Nurwahidin, "Islamic Views on Frugal Living Lifestyle (Analysis of Verses and Hadith)."

Figure 1. Indonesia's Prevailing Price GDP Value based on Expenditure Components in 2024 (source: databox, 2024)

This fact shows that domestic demand and people's purchasing power remain at a fairly strong level. However, the increase in household consumption in this case is not in line with the welfare of the community because according to a case study by Candra Aditia *et al.*, (2024) shows that the practice of online loans carried out by the people of Tanjungjaya Village is not in accordance with the goals of Islamic economics, namely *maslahah* (benefit) for humanity. Because in their consumption behavior, some people spend money from online loans prefer goods or services that do not provide benefits such as a consumptive lifestyle (*Israf*) and are used to play slot gambling.<sup>12</sup> In addition to online loans, Shopee PayLater is also widely used as shown in the following graphic:

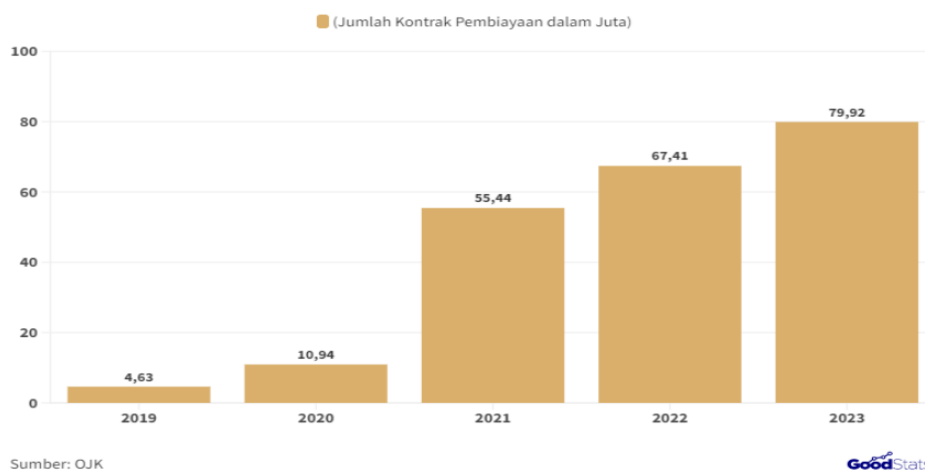


Figure 2. Growth in Paylater Use in Indonesia (2019-2023)  
(source: GoodStats, 2024)

Based on research conducted by Alfina Nur Kholizah and Muhammad Sulthon (2024) that a lifestyle that tends to be hedonistic and materialistic in Islam that is associated with *Israf* can be the main factor that affects the consumptive behavior of generation Z in Lamongan City. Perceptions of the ease of Shopee PayLater services, such as a fast application process and flexibility in payment, have the potential to encourage individuals to be more wasteful or consumptive towards a product.<sup>13</sup> This shows that with extravagant, consumptive behavior or known as *Israf* in Islam will put financial pressure on the community.

<sup>12</sup> Candra Aditia, Mulia Amirullah, and Ikmal Mumtahaen, "Analysis of the Impact of Online Loan Application Practices on Public Consumption Behavior in the Perspective of Sharia Economics," *JIBEMA: Journal of Business, Economics, Management, and Accounting* 2, no. 2 (2024): 142–152.

<sup>13</sup> Alfina Nur Kholizah and Muhammad Sulthon, "YUME: Journal of Management The Influence of Lifestyle, Perception of Convenience and Financial Literacy on the Consumptive Behavior of Shopee Pay Later Users in Gen Z," *YUME: Journal of Management* 8, no. 1 (2025): 127–137.

Based on the above problems, the author is interested in researching more deeply about the concept of frugal living in the framework of *hifdz al-mal* and its role in preventing *israf* or wasteful behavior. The main focus of this study is to analyze how the application of frugal living can be an effective strategy in overcoming *israf*, which often occurs in contemporary society. By exploring the concept of frugal living, this research will identify the basic principles underlying frugal lifestyle and evaluate how these principles can be integrated with sharia values, especially in the context of wise and efficient wealth management.

### **Research Methodology**

This article adopts a qualitative research approach, specifically through Library Research. This approach allows for comprehensive data collection through the study of various sources of information such as books, online materials, and relevant previous scientific articles. Sources of literature are identified based on information needs, namely *israf* and frugal living behavior within the framework of *hifdz al-mal*, so that the selected references are directed to relevant studies, both from the perspective of Islamic economics and consumer behavior. The validity of the source is ensured by choosing references from trusted authors or institutions, such as academics, research institutions, or reputable publishers. Each source is critically analyzed based on the validity of the content and temporal context. To maintain accuracy and ease of management, references are organized using tools such as Mendeley. This approach allows researchers to gain in-depth insights into *israf* and frugal living behavior within the framework of *hifdz al-mal* without requiring direct interaction with the research subject. Previous research has highlighted the benefits of frugal living in managing individual finances. Rizki Hartranti et al. (2024) show that frugal living helps employees manage their finances better, while Dessy (2019) explains how this concept contributes to a more purposeful financial planning strategy. From an Islamic perspective, Maisyarah et al. (2022) emphasized that frugal living not only includes saving, but also maintaining aesthetics, cleanliness, and beauty as a manifestation of Islamic values. In response to these problems, this study aims to analyze the application of frugal living in the framework of *hifdz al-mal* and evaluate its effectiveness in preventing *israf* behavior. Thus, this research contributes to the development of wise asset management strategies, in accordance with sharia principles, and relevant to answer the consumption challenges of contemporary society

## Research Results and Discussion

### Israf Behavior

Israf comes from the word al-israf, which means to cross the measure and boundaries in every human action. According to Mustafa al-Maragi, the term israf refers to the nature or action that exceeds the limit in the expenditure of property, which is not in accordance with the limits of instinct, economic limits, and sharia limits.<sup>14</sup> The definition of israf in Islam refers to an excessive act, which goes beyond the limits of propriety and reasonableness. This israf behavior covers various aspects of life, including eating, drinking, dressing, even in terms of giving alms.<sup>15</sup> Israf refers to every human action that crosses the line. This term is very commonly used in the context of property expenditure. Violations of these boundaries can occur both in nature and in the way they are implemented. Israf can be applied to both property and non-property aspects.<sup>16</sup> Israf or extravagant life has three meanings. First, squandering wealth on things that are forbidden, such as getting drunk. Second, excessive spending on things that are permissible without considering suitability with financial capabilities. Third, expenses made for reasons of generosity, but actually just to show off.<sup>17</sup> There are several forms of Israf behavior, including:

First, Israf can also occur in the context of food and beverage consumption. Excessive actions in eating and drinking are a form of israf that is hated by Allah SWT. Even though Allah SWT has provided everything on earth for the benefit of humans, this does not mean that humans are allowed to satisfy their appetite and drink excessively. Excessive consumption in this case must still be avoided to maintain the principle of simplicity and responsibility for the grace that has been given. Furthermore, Speaking excessively is also a form of israf that can have a negative impact. Excessive communication often leads to negative attitudes, such as criticizing or degrading others, as well as exposing the disgrace of others. This action can damage social relationships and create an atmosphere of disharmony, which ultimately reflects behavior that is not in accordance with the principles of simplicity and ethics in interacting.<sup>18</sup>

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<sup>14</sup> Dita Afrina and Siti Achiria, "Muslim Rationality Towards Israf Behavior in the Consumption of Islamic Economic Perspectives," *EkBis: Journal of Economics and Business* 2, no. 1 (2018): 23–38.

<sup>15</sup> Zilal Afwa Ajidin and Nafkhatul Wahidah, "The Phenomenon of Flexing on Social Media and Its Relationship with Israf," *The Flexing Phenomenon on Social Media and Its Relationship with Israf* 4, no. 1 (2023): 88–100.

<sup>16</sup> Atep Hendang Waluya et al., "Consumption Ethics in the Perspective of Maqāṣid Al-Sharī'ah," *Scientific Journal of Islamic Economics* 8, no. 3 (2022): 2536.

<sup>17</sup> Selviana Zakiah, "Consumption Theory in the Perspective of Islamic Economics," *Journal of Islamic Economics and Finance* 02, no. 02 (2022): 154–164, <https://jurnal.unsur.ac.id/elecosy/index>.

<sup>18</sup> M Arif Idris, "ISRAF AND ISLAMIC EDUCATION AS A DETERRENT," *At-Ta'dib: Scientific Journal of Islamic Religious Education* 10, no. 2 (2018): 182–191.

Israf behavior can also be seen in the aspect of dressing. Dressing excessively, such as wearing clothes that not only serve to cover the aurah but also to show off luxury, is a form of israf. This kind of practice reflects a tendency to stand out through unnecessary luxury, which goes against the principles of simplicity and responsibility in the use of resources.<sup>19</sup>

Israf in fiqh terminology refers to the act of crossing the line in spending property. The jurists identify two types of israf. First, the expenditure of property on things that are prohibited. Second, the expenditure of property on things that are basically allowed, but are not carried out in accordance with sharia rules. Examples include spending wealth for uncommendable purposes or spending it on things that are halal but exceed needs.<sup>20</sup> There are several ways to avoid israf, including:<sup>21</sup>

First, avoid debt. Every Muslim is advised to coordinate income and expenses so as not to be forced to go into debt and humble himself in front of others. When meeting with creditors, he may feel the need to make false promises to delay payments. The negative impact of debt is not only felt by individuals who have debt, but also has consequences for society as a whole. Some countries that get loans from other countries end up bowing to the influence of the lending country. If they are used to living simply, it will be better and useful for society.

Second, maintaining the underlying asset and financial stability. A Muslim should not increase his spending to the point of having to sell his house, rice fields, or garden to make ends meet. The main thing is to take care of the assets they own, such as houses, farmland, plantations, or factories. It is best not to sell the assets you own unless you are in a desperate situation.

Third, avoid living a life of boasting. There are many verses of the Qur'an that describe the inadmissibility of living boastfully. The Qur'an states that splendor is the enemy of every treatise. Luxurious living is at odds with efforts at renewal and progress, and tends to follow ancestral traditions despite being misguided. People who live in splendor are swept away in temporary pleasure. They eat, drink, and enjoy life like animals. Their minds are only busy taking into account worldly affairs, without the slightest time to remember Allah SWT, and their hearts forget His greatness.

Israf behavior can be influenced by several key factors. First, the family environment plays a significant role; Children who are raised in families with extravagant or spoiled habits tend to internalize these behavior patterns into adulthood. Second, the transition from

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<sup>19</sup> Idris, "ISRAF AND ISLAMIC EDUCATION AS A DETERRENT."

<sup>20</sup> Waluya et al., "Consumption Ethics in the Perspective of Maqāṣid al-Sharī'ah."

<sup>21</sup> Murtadho Ridwan and Irsad Andriyanto, "Extravagant Attitudes: From Text Norms to Muslim Family Practices," *Al-Amwal: Journal of Sharia Economics and Banking* 11, no. 2 (2019): 273–284.

financial hardship to sudden convenience, such as through abundant mining or plantations, often encourages individuals to behave extravagantly, buy goods impulsively without considering urgency, or simply to show luxury. Third, interaction with individuals who have israf behavior can affect a person's morals, so selectivity in choosing friends is important. Fourth, an understanding of the need to prepare for a spiritual "journey," which includes self-control and not just enjoying worldly luxuries, is essential to preventing israf behavior. Finally, consistent control of lust and self-control are critical factors in avoiding extravagant actions.<sup>22</sup>

### **Frugal Living**

Frugal living lifestyle is a frugal lifestyle that reduces expenses to achieve financial goals.<sup>23</sup> This lifestyle is becoming an economic trend today because it emphasizes on the priorities that really matter in the hope of accelerating the achievement of financial dreams. A frugal lifestyle that reflects discipline and intelligence in the management of goods. This lifestyle is one way to control yourself from excessive consumptive behavior to achieve long-term goals. Frugal living is clearly different from an economical or even stingy lifestyle. Thrift tends to lead to miserliness because it reduces basic needs. Therefore, saving and saving are two different things. shows that many people agree that frugal lifestyle is good to practice. Those who adopt a frugal lifestyle tend to be more mature in thinking, cautious in their actions, and wise in their decision-making. In addition, a frugal lifestyle also teaches wisdom in managing finances.<sup>24</sup>

The basic principles of frugal living include several important aspects of financial management and lifestyle. First, wisdom in spending is the first step of good financial management, where every income can be used optimally to meet daily needs. Second, avoiding waste involves the ability to know your limits and not be easily tempted to spend money on something that is not essential. Third, the habit of saving, which is setting aside a portion of income after expenses, allows individuals to have a reserve fund for the future. Furthermore, the habit of sharing confirms that living frugally does not mean miserliness. With efficient consumption, one will have enough funds to share with others. The next principle is wisdom in the use of goods. If an item or tool is still working, it is better to keep using it than to buy

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<sup>22</sup> Ismail, Kamaruddin, and Salisa Amini, "The Prohibition of Al-Israf and Dzulum in Islamic Economic Practices," *JGIES: Journal Of Global Islamic Economic Studies* (2023): 27–36.

<sup>23</sup> Novi Susanti, Ifa Nurmasari, and Diana Riyana Harjayanti, "Application of the Frugal Living Concept to Family Finance and Business," *Journal of Community Service: Management Student Creations* 3, no. 4 (2023): 363.

<sup>24</sup> Maisyarah and Nurwahidin, "Islamic Views on Frugal Living Lifestyle (Analysis of Verses and Hadith)."

a new one just because of a trend. If a new purchase is necessary, it is very important to maintain and maintain it so that it lasts for a long time.<sup>25</sup>

Frugal living also encourages creativity in finding alternatives. For example, if the price of groceries increases, looking for alternatives with the same nutritional value is a wise solution to allocate funds as needed without imposing affordability. Adapting desires to abilities is also a key principle, where unrealistic desires must be eliminated to avoid consumptive debt that weighs on finances.<sup>26</sup> Priority must be given to basic needs such as food, clothing, and shelter before fulfilling optional wishes. Keeping things simple by controlling spending on clothing according to the "less is more" principle helps to avoid overspending. Lastly, consuming food and drinks in portions ensures that there is no waste and that we buy healthy and nutritious food, not just expensive ones.

### **The Principle of Hifdz al-Mal**

One of the main purposes of Maqashid al-Syariah is hifdz al-mal, which aims to safeguard property. The principle of hifz al-mal is closely related to daily muamalah activities, such as trade and investment. The basis of the thought of hifz al-mal is to ensure the continuity and protection of one's property, so that it can be used sustainably and in accordance with sharia values. Islam establishes clear rules regarding property, which includes the requirement that the source and means of obtaining it must be halal. For example, Allah expressly prohibits usury and allows buying and selling. In addition, the expenditure of assets must also be done in the right way, not excessive, and not miserly. The Qur'an even mentions extravagant people as friends of Satan, because they are considered to have the same traits, namely following lust and pride. Islam also provides instructions on how to grow, cleanse, and purify wealth through zakat, infaq, and alms.<sup>27</sup>

Needs in Islam are divided into three stages contained in maqashid sharia including, dharuriyat (basic needs) is an important foundation for human life, both in terms of religion and the world. The fulfillment of this need is very crucial so that humans can live properly. If this need is not met, it will interfere with the welfare and stability of human life. Furthermore, hajiyat (secondary needs), This need is a secondary need that functions as a reinforcement after the primary needs are met. Although the unfulfillment of this need will not make the safety of human life threatened, it can cause difficulties in carrying out daily activities. This

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<sup>25</sup> Nur et al., "Application of the Frugal Living Concept in Personal Financial Planning."

<sup>26</sup> Suharsono Suharsono, Kuratul Aini, and Ariq Nurjannah Irbah, "The Existence of the Principle (Maqashid Al-Syariah) Hifdzul Mal in Non-Maisir Conventional Investment Activities," *Investama : Journal of Economics and Business* 9, no. 2 (2023): 135–146.

<sup>27</sup> Imas Kurniasih, "The Urgency of Literacy in the Qur'an from the Perspective of Maqashidi Tafsir," *Living Islam: Journal of Islamic Discourses* 5, no. 1 (2022).

secondary need is designed to make human life easier, in accordance with the development of the times and the dynamics of life. Lastly, tahsiniyat (tertiary needs) These needs do not threaten the main aspects of primary needs. These needs arise after the fulfillment of dharuriyat (primary) and hajiyat (secondary) needs.<sup>28</sup>

### **Challenges in Implementing Hifdzul Mal**

This principle that emphasizes the protection and optimization of assets in accordance with Islamic law often clashes with modern reality. The current of globalization that encourages capitalization and individualism has further narrowed the space to implement the values of hifdzul mal collectively. Globalization has provided significant transformations in people's lifestyles, including the adoption of modern technology, the improvement of consumptive lifestyles, and the strengthening of individual freedom. Muslim societies that traditionally have a conservative social and cultural structure, values such as simplicity, adherence to religious teachings, and family solidarity are slowly shifting. This shift is driven by the influence of consumerism culture disseminated through global media, which often contradicts these traditional values.

Globalization has had a significant impact on the economy, which has also changed the pattern of interaction between Muslims and the global market. The process of capitalization on a global scale has triggered a sharp increase in social and economic disparities, especially in developing countries with large Muslim populations. This economic inequality has serious implications for social life and has the potential to threaten social stability in the Muslim community. Furthermore, globalization also encourages greater dependence on the global economic system, which is generally based on free market principles, often at the expense of the needs and interests of local communities.<sup>29</sup>

### **Views of Contemporary Scholars on Asset Management and Consumption**

According to Muhammad Abdul Mannan (1997:29) in Jalaluddin (2020) as a contemporary scholar of mainstream amzhab, the concept of wealth management and consumption in Islam is governed by five main principles, namely the principles of justice, cleanliness, simplicity, generosity, and morality. In this context, the Qur'an teaches that consumption should be based on halal and good food, in addition, the food consumed must be clean and fit to eat, in accordance with the teachings of the Qur'an and as-Sunnah,

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<sup>28</sup> Dewi Maharani and Taufiq Hidayat, "Muslim Rationality: Consumption Behavior in the Perspective of Islamic Economics," *Scientific Journal of Islamic Economics* 6, no. 3 (2020): 409.

<sup>29</sup> Agus Anwar Pahutar et al., "The Concept of Maqasid Sharia in Overcoming Social and Cultural Challenges in the Era of Globalization," *Islamic Da'wah: Scientific Journal of PMI Study Program* 9, no. 1 (2024): 59–86.

which emphasizes the importance of avoiding dirty or disgusting food. The third principle, simplicity, emphasizes the importance of avoiding excessive consumption, given its negative impact on physical and spiritual health. The fourth principle, generosity, is reflected in the belief that halal food provided by Allah must be used with the aim of maintaining survival and health, in line with the principles of Islamic law. The fifth principle, the principle of morality, is to understand that the purpose of consumption is not only for physical satisfaction, but also to get closer to God.<sup>30</sup>

Al-Ghazali views property as a mandate given by Allah, not as the absolute property of man. Therefore, every economic transaction must be carried out in accordance with the principles of Islamic sharia and aims to achieve the welfare (*maslahat*) of the community. In his view, wealth is not the main goal, but rather a tool to realize well-being and prosperity. In Surah Al-Baqarah, wealth is referred to as *khair* (goodness), which indicates that wealth can be used to multiply charity and worship. Al-Ghazali emphasized the importance of avoiding excessive actions in collecting or using wealth. It encourages Muslims to take enough wealth and not get caught up in extravagance or greed. In his frame of mind, consumption must be done with the awareness that wealth serves as a means to achieve a higher goal, not as an end in itself. Al-Ghazali also reminded that excessive attention to wealth can cause a person to neglect his spiritual obligations to God.<sup>31</sup>

### **Overcoming Israf Behavior with Frugal Living**

A frugal lifestyle is clearly different from a frugal or even stingy lifestyle. The frugal attitude tends to show miserliness because it excessively reduces the amount of basic needs. Therefore, there is a fundamental difference between the concepts of frugality and thrift. The frugal life referred to in the Qur'an is as the word of Allah swt. in Q.S Al-Furqan/25: 67

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

Translation:

And, those who are not excessive and not miserly. (Their infak) is an intermediate between the two.

The verse above explains that frugal life is a simple life, meaning not miserly and not wasteful or excessive. The prohibition of extravagant behavior is in line with the concept of

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<sup>30</sup> Jalaluddin and Abd. Kholik Khoerulloh, "The Principle of Consumption in Islam: A Review of Muslim and Non-Muslim Consumer Behavior," *Journal of Sharia Economics and Business* 3, no. 2 (2020): 148–160.

<sup>31</sup> Sholikul Hadi and Ade Iskandar Nasution, "A Comparative Study of Al-Ghazali and Ibn Taymiyyah's Thought on the Concept of Wealth in an Islamic Perspective," *Journal of Islamic Economics and Business* 1, no. 1 (2021): 41–50.

frugal living or frugal lifestyle.<sup>32</sup> The concept of frugal living is not something superficial. Frugal living refers to an approach in which individuals manage their financial resources consciously, through an in-depth assessment and analysis process, as well as implementing strategies to achieve clear financial goals for the future.<sup>33</sup>

To implement a frugal lifestyle effectively, there are several practical steps that must be considered. First, individuals must set clear and realistic financial goals. Furthermore, before making an expense, it is important to conduct a thorough analysis of the needs and wants. Avoiding consumption debt is a fundamental principle in frugal living. In addition, one needs to be comfortable with the decision not to be affected by the trend. Finally, it is important to have an understanding that life does not consist only of momentary moments, but must be seen in a long-term context.<sup>34</sup> By implementing the steps above, individuals will be helped to develop directed and planned financial habits and avoid spending wealth on things that are not necessary, so that they can avoid risky or extravagant behavior.

Islam does not prohibit humans from enjoying good and pleasant things in life. On the contrary, Islam encourages enjoying such pleasure with a reasonable attitude and not violating the principles of justice or morality. In other words, every individual is allowed to enjoy life, as long as they do so without excess. As illustrated by the teachings of Allah SWT, humans are allowed to eat and drink, but must avoid excessive behavior.<sup>35</sup>

People who apply a simple attitude are individuals who have a systematic vision in financial management, realizing that without good management, no matter how big the income is, it will run out quickly. The characteristics of simplicity include several important aspects. First, the "as is" attitude means that individuals accept their conditions and possessions with open arms, without complaining. However, this attitude does not stop at mere acceptance; The individual will also rise and formulate plans and strategies to improve their quality of life in the future. Second, simplicity is reflected in gratitude for everything you have. Simple individuals always value their possessions and can control their lust or desire to have more. Third, the attitude of not exaggerating is shown by the ability of individuals to set boundaries in various aspects of life. In terms of purchasing, for example, a simple individual

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<sup>32</sup> Asriyana et al., "Frugal Living Lifestyle in the Use of Credit Cards According to Islamic Views," *Scientific Journal of Management and Business* 6, no. 3 (2024): 1650–1659, <http://ejournal.ung.ac.id/index.php/JIMB>.

<sup>33</sup> Hartantri, Setyadi, and Gunarto, "Analysis of the Effect of Frugal Living on Employee Financial Management in Achieving Financial Freedom."

<sup>34</sup> Hartantri, Setyadi, and Gunarto, "Analysis of the Effect of Frugal Living on Employee Financial Management in Achieving Financial Freedom."

<sup>35</sup> Imroatul Maghfiroh, A. Khairuddin, and Wawan Juandi, "Behavior Approach in Overcoming Consumptive Behavior in Students," *Maddah : Journal of Islamic Communication and Counseling* 2, no. 2 (2020): 63–69.

will prioritize the quality of the goods over the price, and prefer to invest in quality goods to ensure durability and longer usability.<sup>36</sup>

The principle that needs should take precedence over desires is a rational approach that is important for the well-being of individuals. Primary needs such as food fulfillment must get the top priority. For example, the allocation of funds for the purchase of rice as a basic necessity for food consumption should be prioritized over expenditure on non-essential items such as clothing, especially if individuals already have an adequate amount of clothing. If these priorities are not met, individuals may experience hunger, which can ultimately lead to negative health impacts.<sup>37</sup>

### **Frugal Living within the framework of Hifdz al-Mal**

Frugal living plays an important role in ensuring the management and maintenance of assets in accordance with sharia principles. Frugal living, which emphasizes efficient and planned financial management, is in line with the principle of hifdz al-mal which teaches the need to avoid waste and use wealth wisely. By prioritizing careful financial planning, frugal living helps prevent israf (waste) that is contrary to Islamic teachings on the use of wealth, as stated by Allah SWT.

﴿يَبْنَئِ آدَمُ خُدُوعًا زَيْنَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ  
الْمُسْرِفِينَ﴾

Translation:

O sons and daughters of Adam, wear your beautiful clothes in every mosque and eat and drink, but do not overdo it. Indeed, He does not like people who are excessive.

The verse clearly instructs Muslims to consume everything on earth in a way that is not excessive. This commandment is not intended to require servants to limit the consumption of food and drink to the point of causing weakness in carrying out religious obligations. As explained by As-Shaukani, a saheeh hadith reveals that those who reduce their food intake to the extreme to the point of weakness in fulfilling their responsibility to provide for their families, are contrary to Allah's command. In addition, the waste and excessive use of wealth is also prohibited by Allah, as stipulated in His teachings.

Asset management, especially in the context of consumption, must be carried out proportionally and in accordance with reasonable needs, considering that Allah SWT does not

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<sup>36</sup> Moh. Mauluddin and Nur Habibah, "Simple Lifestyle in the Study of Maudhu'i Tafsir," *Al Furqan: Journal of Al Quran Science and Tafsir* 5, no. 2 (2022): 231–249.

<sup>37</sup> Mila Amelia et al., "Medina: Journal of Islamic Studies IN THE CONSUMPTIVE ERA" 11 (2024): 90–98.

condone wasteful and redundant behavior. Problems often arise when individuals make purchases that exceed the limits of rational needs. The consumption process requires deep consideration and careful analysis in decision-making, to ensure that every expenditure is done appropriately. Without careful consideration, individuals can experience disappointment related to what has been consumed, as unplanned spending can result in waste and dissatisfaction.<sup>38</sup>

The application of the concept of frugal living is crucial in the context of consumption management to ensure that these activities remain within the sharia corridor. Frugal living supports the fulfillment of needs that are structured through three stages, namely *dharuriyat* (basic needs), *hajiyyat* (secondary needs), and *tahsiniiyat* (additional needs), thus preventing wasteful behavior that can lead to wasteful spending of wealth. By following the principles of frugal living, individuals can maintain harmony with the principle of *hifdz al-mal* (protection of property), which is to ensure that the management of assets is carried out efficiently and in accordance with Islamic teachings, avoiding waste and use of assets for things that are not useful.

In the Islamic view, the application of frugal living has several significant benefits that are appreciated by both Allah SWT and the Prophet PBUH. First, frugal living can be considered a gift from Allah, because individuals who choose to live without excess, avoid debt, and control their lust will experience positive changes in their lives, such as peace of mind and a higher spirit of life. This reflects God's appreciation for the effort. Second, frugal consumption patterns allow a person to be more optimal in charity. By managing assets wisely, individuals can more easily share with others and have more funds for social charity. The principle of frugal living also supports focusing on the purpose of the hereafter because it reduces the influence of worldly desires.

Applying a frugal living lifestyle in accordance with the sunnah of the Prophet Muhammad PBUH and his companions, who, despite having wealth, still live a simple life and focus on the hereafter. Although the Prophet Muhammad had a vast business and abundant wealth, he and his companions were not swayed by luxury and continued to live a simple life. Furthermore, frugal living can prevent debt, because Islam teaches its people to avoid debt. By avoiding gratifying lust and excessive behavior, a person can better manage finances, reduce excessive consumption, and avoid the habit of debt, as well as have enough savings. Fifth, frugal living also supports the preparation of an emergency fund which is important for

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<sup>38</sup> Halimah, Sri Sudiarti, and Muhammad Ikhsan Harahap, "Impulse Buying Behavior of the Millennial Generation in Fintech Ovo and Go-Pay from the Perspective of Maqashid Sharia (Study on Febi Uinsu Students)," *Co-Value: Journal of Economics, Cooperatives & Entrepreneurship* 13, no. 2 (2022): 70–79.

dealing with unexpected situations such as health problems or job loss. With an emergency fund, individuals do not need to go into debt or ask others for help in difficult situations.

Finally, adopting a simple life can reduce stress significantly. Individuals who lead a frugal lifestyle tend not to compare themselves to others or feel the need to show their worth through the things they own. This contributes to peace of mind, gratitude, and a feeling of sufficiency over what you have, which ultimately improves the overall quality of life.<sup>39</sup>

One of the fundamental characteristics of Islam is its ability to not only change the values and customs of society, but also provide the necessary legislative framework to support and reinforce those goals, while preventing abuse. Islam also has an applicative capacity towards individuals who engage in wasteful acts. According to Islamic law, such individuals are supposed to be subject to certain restrictions, and if deemed necessary, can be relieved of the responsibility of managing their own property. In addition, Islam encourages and gives freedom to individuals to use their property in the purchase of good and halal goods. However, this freedom must be exercised by observing sacred boundaries and not causing harm, such as gambling activities that only follow lust.<sup>40</sup>

Consumption behavior in Islam is regulated in such a way based on literature that refers to God's word. In consumption activities, Islam emphasizes the importance of paying attention to ethical values, namely consumption that suits needs, the use of rationality, avoidance of waste, and restrictions on unuseful desires. Frugal living can also help in maximizing the use of wealth in charity as the principle of *hifdzul mal*, Maximizing charity means that individuals who have enough wealth will find it easier to distribute some of their wealth to others. Thus, he can allocate more funds to support social charity activities. In addition, a person who adopts the principle of frugal living will focus more on the goals of his hereafter because he is not too influenced by worldly desires. By living frugally, the individual can better manage his finances, so that he can make a greater contribution to charitable activities and improve the welfare of the surrounding community.<sup>41</sup>

In Islam, wealth management and consumption behavior are not only related to the worldly aspect, but also have profound spiritual implications. The application of the principle of frugal living is not only about financial efficiency, but also about reviving moral and ethical values in every aspect of life. By living a frugal lifestyle, individuals can ensure that every use

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<sup>39</sup> Asriyana et al., "Frugal Living Lifestyle in the Use of Credit Cards According to Islamic Views."

<sup>40</sup> Eddy Rohayedi and Maulina Maulina, "Consumerism in Islamic Perspective," *Transformative* 4, no. 1 (2020): 31–48.

<sup>41</sup> Maisyarah and Nurwahidin, "Islamic Views on Frugal Living Lifestyle (Analysis of Verses and Hadith)."

of wealth brings maximum benefits, both for themselves and for the wider community. This is in line with Islamic teachings that emphasize the balance between the needs of the world and the hereafter. The importance of frugal living in the context of Islam is also reflected in the behavior of the Prophet Muhammad PBUH and his companions. Despite having access to wealth, they still live a simple life and are not trapped in worldly luxuries. This example teaches us to always be grateful, not to get caught up in consumerism, and to focus more on the goals of the hereafter. In addition, frugal living also helps individuals in preparing for the future better.

The application of frugal living in daily life can be done through various practical steps that support the principle of *hifdzul mal* while paying attention to the needs of this world and the hereafter. Some concrete examples in the application of frugal living are first, avoiding the habit of buying goods only because of trends or social pressure. For example, a person can reduce the frequency of eating out or buy premium coffee every day, replacing it with self-cooking or bringing lunch from home. Second, Allocating funds for education or training that provides long-term benefits, such as taking a skills course or reading a book, rather than spending money on temporary entertainment. Third, Grouping needs based on their level of urgency is a step to determine the priority scale. Priority scale is the process of grouping needs by systematically sorting them based on the level of real importance, so that the most urgent needs get the main attention. To illustrate, if someone forgets to pay their bills but prioritizes buying new clothes, it can cause financial problems. This situation teaches the importance of prioritizing urgent needs before meeting other needs.<sup>42</sup>

The implementation of frugal living is certainly not as easy as imagined, some challenges such as the temptation of high consumption and pressure from the social environment to continue to follow consumption trends. Rising prices or high living costs in the area where you live can make saving more difficult. Low income can also be a significant obstacle in accumulating savings. Some people also sometimes make mistakes because they already have a habit of liking snacks.<sup>43</sup> The emergence of social media that promotes a luxurious lifestyle and luxury as a symbol of success often makes a person feel the need to show their social status through the items they own. This can hinder efforts to implement *Frugal Living*.

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<sup>42</sup> Naimatul Hasanah and Nuril Badria, "Frugal Living: A Generation Z Perspective Through a Qualitative Approach," *Expectations: Journal of Economics Education* 9, no. 1 (2024): 1–8.

<sup>43</sup> Umi Yuniatin Maulidah and Abdullah Afif, "The Concept of Frugal Living in Creating a Sakinah Family from the Perspective of Maqashid Al-Shari'ah," *Journal of Science Student Research* 2, no. 5 (2024): 220–234.

## **Cover**

## **Conclusion**

The application of frugal living is effective in overcoming israf behavior and contributes to the implementation of the principle of hifdz al-mal in the sharia economy. Frugal living, which emphasizes efficient and planned financial management, is in line with Islamic teachings on the wise use of wealth. By following the principles of frugal living, individuals can manage consumption by considering basic needs (dharuriyat), secondary (hajiyat), and complementary (tahsiniyat), thereby preventing waste and unproductive use of wealth. This allows for more sustainable asset management in accordance with sharia values, while avoiding waste and use of assets for purposes that are not in accordance with sharia. The implementation of frugal living not only supports good financial management, but also reflects compliance with Islamic principles in property protection.

Overall, the application of the principle of frugal living in Islam is not only about saving, but also about strengthening faith and improving the quality of life. By following Islamic teachings in terms of wealth management, individuals can achieve a balance between the needs of this world and the hereafter, strengthen social relationships through charity, and guard themselves from harmful behavior. Therefore, a frugal lifestyle is not only a practical choice, but also a tangible manifestation of a commitment to Islamic values.

## **Suggestions and Implications**

In an effort to optimize the application of frugal living and avoid israf behavior, there are several things that can be applied. First, it is necessary to increase public awareness through comprehensive education programs on the principles of frugal living and financial management. Second, individuals should adopt a systematic approach in financial planning and avoidance of consumptive debt. Third, it is important to campaign for a culture of prudent consumption by prioritizing the fulfillment of basic and secondary needs before tertiary or complementary needs. Fourth, the family plays the role of the main unit in building a culture of frugality through education on financial management, saving habits, and planning to share sustenance in a structured manner. Islamic financial institutions can contribute by developing sharia-based financial literacy programs. Fifth, financial institutions and community organizations need to play an active role in providing guidance and tools that support the implementation of frugal living, such as financial management applications that are in accordance with sharia principles.

The practical implications of this study include several important aspects that can be applied by individuals, families, Islamic financial institutions, as well as the government. For individuals, the application of *the principle of frugal living* within the framework of *hifdz al-mal* encourages the improvement of financial literacy, which allows for more prudent and efficient financial management. This includes the ability to draw up a financial budget that prioritizes basic needs, avoid overconsumption, and ensure the use of wealth that not only meets worldly needs, but also supports charitable activities. Policies to support the implementation of *frugal living* include strengthening people's financial literacy, regulating excessive consumption through regulations such as the implementation of higher taxes on luxury or consumptive goods, as well as incentives in the form of tax reductions for products that are environmentally friendly, durable, and support sustainability. This effort is expected to increase collective awareness of the importance of wise asset management in accordance with sharia values.

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