

Frugal living and islamic consumption principles: a pathway to sustainable human well-being and social justice

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Abstract. This study explores the relationship between frugal living and the principles of consumption in Islam within the context of modern consumption, which is often excessive. Frugal living emphasises saving, resource conservation and efficiency, focusing on meeting basic needs and reducing waste with financial goals in mind. Similarly, Islamic principles of consumption advocate for moderation and social responsibility while prohibiting extravagance. This research employs a descriptive-analytical method with a literature review approach. The findings indicate that both approaches share common ground in terms of moderation and financial management, however Islam incorporates a deeper dimension of faith and religious obligation, emphasised through the concept of barakah or blessing. The integration of frugal living with Islamic consumption principles provides a more holistic approach to resource management and supports the well-being of both individuals and society in a more comprehensive manner. This can be achieved through early education on avoiding wastefulness and the support of media platforms that promote the importance of a simple lifestyle for economic sustainability.

Keywords: Frugal living, principles of consumption in islam, resource management, sustainability

INTRODUCTION

In the current era of rapid globalization and modernization, societal consumption patterns have undergone significant changes, often leaning towards excessive consumption and wastefulness, reflecting a hedonistic lifestyle. Individuals influenced by these trends tend to alter their lifestyles and adopt higher levels of consumptive behavior. Consumptive behavior refers to the actions of purchasing or using goods without careful consideration, driven by mere desire (want) rather than genuine need (need). Previous research by Mufarizzatur Rizkiyah (2020) indicates that, in today's hedonistic lifestyle, individuals often fail to align their expenditures with their actual economic conditions, pushing them to strive to keep up with trends, even when it exceeds their financial capabilities. The consequences of such behavior can include wasteful habits, unproductive lifestyles, deceit, and the potential for violence. Moreover, these negative effects may also impact individuals' psychological, social, and ethical aspects, as well as the well-being of those around them. (Mufarizzaturrizkiyah et al., 2020, p. 3)

To address this issue, the concept of frugal living has gained increasing attention. Frugal living emerged as a significant concept during the Great Depression in the United States (1929-1939), when severe economic crises forced individuals to appreciate the value of money and reduce waste in response to the poor economic conditions and has regained prominence in contemporary times. Frugal living refers to a lifestyle approach that emphasizes saving, resource efficiency, and reducing waste with the goal of achieving financial stability for the future. (Hasanah Naimatul dan Nuril Badria, 2024, p. 2) By adopting this frugal lifestyle and prioritizing needs over wants, individuals can learn to prioritize purchasing essential goods and begin investing for the future. They become wiser in managing their finances by opting to buy slightly more expensive but high-quality items rather than cheaper, disposable goods. This approach leads to longer-lasting products, reducing the frequency of replacements and ultimately saving costs in the long run. (Siti falihatul muslihah, 2023, p. 3)

On the other hand, Islam has provided guidance on maintaining a balanced and responsible consumption behavior, advocating for moderation, social justice, and responsibility towards available resources, based on the principles outlined in the Qur'an and Hadith. Islamic teachings encourage simplicity in life, avoiding wastefulness, and contributing to social welfare through zakat and sadaqah. (Al Syaibani, 1417) Frugal living is closely related to an individual's consumption pattern of goods and services. According to Yusuf al-Qardhawi, a contemporary scholar from Egypt, consumption is understood as the act of utilizing and enjoying halal production in a balanced manner to achieve well-being and security. In this context, consumption is not limited to food and drink but encompasses all that is necessary to meet life's needs while considering the principles of prudence and balance. (Maisyarah & Nurwahidin, 2022, p. 90) As stated in the Qur'an, Surah Al-Furqan, verse 67:

{وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا}

“And those who, when they spend, are neither extravagant nor miserly, but hold a just balance between those extremes.”

Given the similarities between the concept of frugal living and the principles of consumption in Islam, there is potential to integrate these two approaches in daily life. This study aims to explore the relationship between frugal living and the principles of consumption in Islam and to analyze how these principles can complement each other. The goal is to discover new ways to manage resources wisely, reduce the negative impacts of excessive consumption, and enhance the well-being of individuals and society. Therefore, the researcher will discuss the definitions and concepts of frugal living, the principles of consumption in Islam, and a comparison between the two. Through this approach, it is hoped that this study will contribute to a better understanding and application of a more sustainable lifestyle that aligns with the values of Islamic teachings, promoting economic sustainability.

The literature review serves as the foundation for understanding the concepts, theories, and previous research findings related to the topic of frugal living and Islamic consumption principles. In the context of this paper, the review synthesizes the key concepts, theoretical frameworks, and relevant studies that explore the principles of frugal living and their alignment with Islamic consumption behaviors. By investigating recent research on financial management, resource efficiency, and consumer behavior from both secular and Islamic perspectives, this review aims to highlight the theoretical underpinnings and practical applications of frugal living and its role in achieving personal, financial, and societal well-being.

Frugal living, as a modern lifestyle trend, is increasingly recognized as an approach to personal finance management that emphasizes the efficient and mindful use of resources. According to (Sibuea, 2022), frugal living focuses on meeting basic needs rather than indulging in material desires, with the goal of avoiding excessive consumption and the accumulation of debt. This concept encourages individuals to allocate their finances strategically to achieve long-term financial stability. While frugal living is sometimes mistaken for stinginess, it is fundamentally about balancing one's desires with their financial means and ensuring that every expenditure is justifiable based on necessity. (Hasanah Naimatul dan Nuril Badria, 2024)

Several indicators for implementing frugal living effectively have been identified in the literature. These include making wise spending decisions, avoiding wastefulness, cultivating a habit of saving, and prioritizing needs over wants (Nur et al., 2024). Research also highlights the importance of creative thinking in finding cost-effective alternatives and aligning consumption with one's financial capacity, as well as maintaining financial discipline through regular evaluations. (Hasanah Naimatul dan Nuril Badria, 2024)

In parallel with frugal living, Islamic consumption principles are rooted in spiritual, ethical, and legal frameworks outlined in the Qur'an and Hadith. Islamic teachings emphasize moderation (*i'tidal*) in all aspects of life, including consumption, and stress that extravagance (*israf*) and wastefulness (*tabzir*) should be avoided. (Al Syaibani, 1417) The principle of *halal* (lawful) consumption ensures that resources are used in a manner consistent with ethical standards, while the concept of *tayyib* (pure and beneficial) emphasizes that consumption should not only fulfill material needs but also contribute to spiritual well-being. (Khan, 2020)

According to (Kahf, 1999), Islamic consumption behavior is classified based on one's level of faith. At higher levels of faith, consumption decisions are driven by the pursuit of benefit (*maslahah*), meeting genuine needs, and fulfilling religious obligations. In contrast, lower levels of faith are often characterized by ego-driven consumption, materialism, and desires for personal satisfaction. This distinction reflects the broader ethical framework that governs consumption behavior in Islam, which is not only concerned with material welfare but also the moral and spiritual health of the individual. (mahmud, 1968)

A key element of Islamic consumption is the principle of *zakat* (charity), which mandates the redistribution of wealth to those in need. This aligns with the social responsibility aspect of frugal living, where financial discipline allows for greater contributions to charitable causes. (Manan, 1998) Islam also prohibits the use of wealth for harmful or immoral purposes, including the consumption of intoxicants (*khamr*), and emphasizes the need for ethical investment and trade practices. (Al-Qardlawi, 1997)

This review highlights the importance of understanding both the practical and theoretical underpinnings of frugal living and Islamic consumption principles. The synthesis of these frameworks can offer valuable theoretical solutions to the research questions, particularly in the context of achieving sustainable and ethical financial management.

METHOD

This study is classified as library research as it relies on study materials obtained from various sources such as books, journals, papers, and other relevant literature. The methodology employed in this research is a descriptive-analytical critical approach, which allows the researcher to present a detailed and comprehensive overview of frugal living and the principles of consumption in Islam. The study utilizes two categories of data sources: primary data, consisting of books and academic journals that discuss frugal living and consumption principles in Islam, and secondary data, including articles and additional literature that support and provide further context to the research topic. Through this approach, the researcher can analyze and illustrate how frugal living and Islamic consumption principles are applied, interrelated, and contribute to advancing economic sustainability.

RESULTS AND DISCUSSIONS

Definition and Concept of Frugal Living

Frugal living is a lifestyle trend that has gained increasing recognition today, reflecting the ability to survive in less-than-ideal conditions. This concept involves decision-making focused on fulfilling basic needs rather than desires, while striving to avoid the traps of debt and excessive consumption to maintain personal and family well-being. Frugal living does not mean living in hardship; rather, it refers to the efficient and wise use of resources. Frugal living is often understood as being frugal or stingy, which is frequently misinterpreted as being miserly. However, upon closer examination, frugal living differs significantly from stinginess. It is a lifestyle in which an individual consciously manages and allocates their finances through careful analysis and strategic planning to achieve measurable financial goals in the future. In this sense, frugal living encourages individuals to interpret every expenditure as a fundamental need, not merely a want. (Sibuea, 2022) Frugal living can be defined as a lifestyle approach that emphasises the wise and economical management of resources to achieve financial sustainability and well-being.

The concept of frugal living involves reducing waste and using time, money, and energy efficiently in daily life. Frugal living is not solely focused on cutting expenses, but also on optimising the value of what is already available, with the aim of improving the quality of life without sacrificing happiness or comfort. However, the implementation of frugal living can vary significantly from one individual to another. Each person has the freedom to adjust their frugal living methods according to their personal preferences and needs. For instance, some individuals may choose to collect discount coupons and take advantage of cashback offers while shopping as their main way of reducing expenses. This method allows them to maximise the value of each purchasing transaction. Meanwhile, others may focus more on reducing the frequency of eating out as a strategy to save money and lower their monthly expenses. Frugal living can also include practices such as recycling items for reuse. This approach not only helps reduce spending but also contributes to environmental sustainability by reducing waste and maximising the use of available resources. (Hasanah Naimatul dan Nuril Badria, 2024, p. 5)

Thus, frugal living offers flexibility in its application, allowing individuals to choose strategies that best suit their circumstances and goals. This concept is not a rigid approach, but rather one that can be broadly adapted to meet various personal needs and preferences. Therefore, frugal living encompasses a wide range of saving and efficiency techniques, reflecting the diversity of ways in which individuals manage their finances wisely.

Thus, frugal living offers flexibility in its application, allowing individuals to select strategies that best align with their personal circumstances and objectives. This concept is not a rigid approach but can be broadly adapted to meet diverse needs and personal preferences. Frugal living encompasses a wide range of savings techniques and efficiency measures, reflecting the varied ways individuals manage their finances wisely.

To assess whether someone has effectively implemented the principles of frugal living, there are several indicators that can serve as guidelines. (Nur et al., 2024, pp. 6–8) These include:

- **Wisdom in spending.** The core of financial management is the ability to make wise spending decisions. By adopting a smart approach, any income can be effectively managed to meet everyday needs.
- **Avoiding wastefulness.** A person practising *frugal living* knows their limits and is not easily swayed into making unnecessary purchases. Spending is focused solely on things that add value.
- **Habit of saving.** Saving involves setting aside a portion of income after covering expenses. With *frugal living*, individuals are inclined to avoid excessive spending, allowing for more funds to be directed into savings.
- **Culture of sharing.** *Frugal living* does not make a person stingy. On the contrary, efficient financial management ensures there is enough left to share with others, whether through charity or donations.
- **Wise use of possessions.** The principle of frugal living encourages individuals to make the most of what they already own, especially if it is still functional. Instead of buying new items simply due to trends, it is wiser to maintain and extend the life of older possessions.
- **Creative thinking in finding alternatives.** *Frugal living* demands creativity in finding more economical solutions. For example, if the price of a certain food item rises, seeking alternatives with similar nutritional value is a smart option. In this way, individuals can allocate funds more efficiently without compromising quality.
- **Managing wants and abilities.** Implementing *frugal living* requires individuals to align their desires with their financial capacity. Unrealistic wants should be avoided, and it is important to refrain from taking on consumer debt that could burden future finances. If funds are insufficient, it is better to wait until money is saved up before fulfilling those desires.
- **Prioritising needs over want.** Basic needs such as food, shelter, and clothing should take priority in one's expenditure. Meanwhile, wants—such as jewellery or entertainment—should only be pursued once fundamental needs are met.
- **Simplicity in appearance.** Expenditures on appearance should be managed wisely by prioritising simplicity. The principle of "less is more" can be a useful guide in fashion choices to avoid wastefulness in clothing.

- Maintaining proper portion sizes for food and drink. Many people do not monitor the amount of food they consume, often resulting in waste. To avoid this, one should consume food in appropriate portions. Additionally, choosing healthy and nutritious food and avoiding excessive spending on overpriced food and beverages are key components of *frugal living*.

By adhering to these principles, individuals can lead a more efficient life, maintain financial stability, and strike a balance between life's necessities and healthy financial values.

To achieve optimal outcomes, it is crucial for individuals to implement financial planning strategies that align with the principles of frugal living. Several approaches can be applied in financial planning, as outlined below: (Hasanah Naimatul dan Nuril Badria, 2024, pp. 5–6)

First, detailed record-keeping of income, expenses, and budget allocation is essential. Income refers to the money received by an individual because of their work or economic activities. This income can be divided into two categories: active and passive income. Active income includes salaries from regular employment, earnings from self-employment, and bonuses provided by employers. In contrast, passive income is derived from sources that do not require direct involvement, such as income from investments, royalties, or rental income.

Expenditures refer to the use of funds to meet various needs, whether basic, emotional, or aimed at increasing wealth. Every individual has a unique spending pattern, influenced by their specific needs and lifestyle. Budget allocation refers to the division of income into different expenditure categories, such as consumption, investment, and religious obligations. This allocation process is also influenced by personal financial goals. For example, young families may aim to purchase a home, while more established families might have more spiritually oriented financial goals, such as performing the Hajj, going on Umrah, or donating to charity. Thus, effective financial planning that integrates frugal living principles is not only focused on managing income and expenditure but also on allocating funds in alignment with both financial and spiritual objectives, whether for individuals or families.

Second, it is essential to prioritize needs based on their level of urgency, starting from the most pressing to those with lower priority. Prioritization is the process of categorizing needs by considering both their urgency and importance. The order in which needs should be fulfilled can be outlined as follows: Urgent and important needs, Urgent but less important needs, non-urgent but important needs and non-urgent and less important needs.

For instance, if an individual chooses to purchase new clothing instead of paying overdue bills, it could result in financial difficulties. This example highlights that sound financial management requires individuals to prioritize the most urgent needs first, to maintain financial stability.

Third, applying the principle of "quality over quantity" means prioritising the quality or excellence of goods or services over their quantity. In this context, it is better to own fewer items of higher quality than to have many items of lower quality. Choosing quality goods often involves sacrificing the opportunity to purchase more items, which may be cheaper or of lower quality. This principle is based on the belief that high-quality goods tend to perform better and last longer, thus reducing the need for frequent replacements.

Fourth, the core principle of frugal living is to prioritise the fulfilment of needs over desires. However, in practice, the implementation of this simple lifestyle often faces various challenges. One significant factor influencing this is the role of individual mindset in clearly distinguishing between what constitutes a need and what is merely a want.

Fifth, it is essential to conduct regular evaluations to ensure that the financial plan is proceeding as intended. These evaluations should be carried out periodically, for example, monthly, to identify discrepancies between the plan and actual outcomes. This process is necessary to minimise risks and determine the necessary corrective actions. Regular evaluations also allow for adjustments to the financial plan in response to changing circumstances. The principle of caution in frugal living underscores the importance of routine evaluations to prevent future financial risks by taking preventive measures that are aligned with realistic situations.

By adhering to these principles, individuals can implement sound financial strategies that not only secure short-term stability but also help in achieving long-term financial and spiritual goals.

The Principles of Consumption Behaviour in Islam

An ideal lifestyle does not solely focus on personal satisfaction but also considers a greater purpose in life, which is often referred to as an Islamic lifestyle. The Islamic lifestyle emphasizes living without excess or in simplicity, in accordance with Allah SWT's admonition to avoid extravagance in all aspects of life. This is because worldly life is merely a temporary phase, with the goal being the afterlife. This is because the worldly life is merely a temporary stage towards achieving the goal of the afterlife. As stated in the Qur'an, Surah Al-Baqarah, verse 168:

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ ﴿١٦٨﴾

“O mankind, eat from whatever is on the earth, [things] that are lawful and good, and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy.”

Therefore, lifestyle reflects how an individual manages their time and finances wisely, avoiding consumerist behaviour and ensuring that expenses are planned and efficient. A Muslim divides their earnings into

two key aspects: the first is for fulfilling personal and family needs, and the second is to be allocated for charity or activities that benefit the path of Allah SWT. (Choudhury, 1986)

The legal basis for consumption in the Qur'an is outlined in Surah Al-Ma'idah, verses 4 and 5, which require Muslims to consume only food that is lawful (*halal*) and good (*tayyib*).

يَسْأَلُونَكَ مَاذَا أُحِلَّ لَهُمْ قُلْ أُحِلَّ لَكُمُ الطَّيِّبَاتُ وَمَا عَلَّمْتُم مِّنَ الْجَوَارِحِ مُكَلِّبِينَ تُعَلِّمُونَهُنَّ مِمَّا عَلَّمَكُمُ اللَّهُ فَكُلُوا مِمَّا أَمْسَكْنَ عَلَيْكُمْ وَادْكُرُوا اسْمَ اللَّهِ عَلَيْهِ وَأَقْبُوا اللَّهَ إِنَّ اللَّهَ سَرِيعُ الْحِسَابِ ۝ وَطَعَامُكُمْ جُلٌّ لَهُمْ وَالْمُحْصَنَاتُ مِنَ الْمُؤْمِنَاتِ وَالْمُحْصَنَاتُ مِنَ الَّذِينَ أُوتُوا الْكِتَابَ مِن قَبْلِكُمْ إِذَا آتَيْتُمُوهُنَّ أَجُورَهُنَّ مُحْصِنِينَ غَيْرَ مُسْلِفِينَ وَلَا مُتَّخِذِي أَخْدَانٍ وَمَن يَكْفُرْ بِالْإِيمَانِ فَقَدْ حَبِطَ عَمَلُهُ وَهُوَ فِي الْآخِرَةِ مِنَ الْخَسِرِينَ ۝

These verses emphasise that food must be obtained through lawful means and slaughtered with the mention of Allah SWT's name; otherwise, the food becomes unlawful (*haram*). Furthermore, Surah Al-Baqarah, verse 173, prohibits the consumption of carrion, blood, pork, and animals that have not been slaughtered in the name of Allah SWT.

إِنَّمَا حَرَّمَ عَلَيْكُمُ الْمَيْتَةَ وَالدَّمَ وَلَحْمَ الْخَنَازِيرِ وَمَا أَهَلَ بِهِ لَيْعَةٍ لِّلَّهِ فَمَن اضْطُرَّ غَيْرَ بَاغٍ وَلَا عَادٍ فَلَا إِثْمَ عَلَيْهِ إِنَّ اللَّهَ غَفُورٌ رَّحِيمٌ ۝١٧٣

Surah Al-A'raf, verse 31, also reminds believers not to be excessive in consumption. It advises humans to wear good clothing while maintaining modesty and to avoid overindulgence in acts of worship, such as prayer and Tawaf. Allah SWT does not favour those who are excessive in eating and drinking, as long as it is done in moderation and without extravagance. (Al Syaibani, 1417)

يٰٓأَيُّهَا آدَمُ خُذْ زِينَتَكَ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

In Islam, consumption is inseparable from the aspect of faith, which serves as the primary measure, as faith shapes the worldview and influences an individual's behaviour and character in daily life. Faith has a significant impact on both the quantity and quality of consumption, affecting material and spiritual satisfaction, and shaping consumption patterns in the market.

According to Kahf, (Kahf, 1999) economic behavior can be classified based on the level of faith as follows: (1) At a high level of faith, the motives for consumption or production tend to be dominated by three main factors: benefit (*maslahah*), need, and obligation; (2) At a lower level of faith, the motives for consumption are also influenced by other factors such as ego, materialism, and individualistic desires, in addition to the three main factors; (3) At a poor level of faith, consumption behaviour tends to be dominated by individualistic values, ego, personal desires, and materialistic rationalism.

The boundaries of consumption in Islam include not only the *halal* and *haram* aspects but also considerations of whether something is beneficial, appropriate, clean, and not repulsive, while also prohibiting wastefulness and ostentation. Moreover, the rules of consumption in Islamic law are not limited to food and drink but extend to various other types of commodities. The prohibition of certain items is based on clear reasoning, especially if the substance can harm moral and spiritual aspects, such as *khamr* (alcohol).

In Islam, the purpose of consumption is not solely focused on worldly satisfaction but also on achieving well-being in the afterlife. Islamic economic activity aims to meet the essential needs of life in a dignified manner, not merely to satisfy personal desires. (mahmud, 1968) In Islamic thought, wealth is considered a trust (*amanah*) from Allah SWT, which must be used wisely and without waste. Islam also encourages the use of wealth for beneficial and righteous purposes, including social activities such as *zakat*, *infaq*, and *sadaqah*, while prohibiting *riba* (usury), which can harm individuals and society. Mutual sharing and helping others is one of the beautiful aspects of Islamic teachings. (Manan, 1998) This principle ensures that consumption not only fulfils worldly needs but also aims to enhance worship and faith in Allah SWT to attain victory, peace, and prosperity in the afterlife (*falah*). (Al-Qardlawi, 1997)

Comparison and Similarities between Frugal Living and Islamic Consumption Principles

Frugal living and the consumption principles in Islam share several similarities, but there are also significant differences between the two. The similarities between frugal living and the Islamic consumption principles include:

- **Balance and Moderation.** Frugal living advocates for a thrifty lifestyle and avoiding waste. This principle encourages individuals to manage their expenditures wisely, focusing on basic needs and avoiding a lifestyle of excess. Similarly, in Islam, the teachings emphasize moderation and prohibit *israf* (excess) and *tabzir* (wastefulness). Consumption should be conducted in a balanced way, without indulgence or extravagance. (Khan, 2020, p. 8)
- **Wise Financial Management.** Frugal living encourages effective financial planning and the judicious use of resources to achieve financial security and avoid debt. In Islamic principles, wealth is considered a trust (*amanah*) from Allah SWT that must be managed wisely. Islam advocates for prudent financial planning and prohibits wastefulness. (Yusanto, 1999)
- **Focus on Needs Over Wants.** Frugal living emphasises fulfilling basic needs and reducing the purchase of unnecessary items or those bought for temporary satisfaction. This aligns with Islamic principles, which teach that consumption should focus on meeting needs rather than fulfilling desires. Islam also prohibits greed and extravagance.

- **Social Responsibility and Charity.** Although not always the primary focus, frugal living allows individuals to set aside more for charitable activities or to help others. In Islamic principles, the giving of zakat, infak, and sadaqah is a fundamental aspect of social responsibility. Sharing with others and supporting social causes is highly valued in Islam.

However, there are notable differences between frugal living and the principles of consumption in Islam are as follows:

- **Motivation and Purpose.** Frugal living is typically driven by personal motivations, such as saving money, achieving financial stability, or reducing environmental impact. Therefore, the primary goal of frugal living is personal and financial well-being. In contrast, the motivation behind consumption in Islam is not only for personal gain but also to fulfill religious obligations and achieve well-being in the afterlife (falah). Consumption should align with Islamic law and be intended as an act of worship to Allah SWT to gain blessings.
- **Spiritual Aspects.** Although frugal living may have a spiritual or ethical component for some individuals, its primary focus tends to be on the practical and material aspects of financial management. In Islam, however, there is a strong emphasis on the spiritual dimension of consumption, where every act of consumption is regarded as an act of worship if done with the right intention and in accordance with Sharia.
- **Concept of Wastefulness.** Frugal living avoids wastefulness primarily from an economic and efficiency perspective. In Islam, however, wastefulness is not only avoided but the religion also forbids extravagance and the use of wealth for unworthy purposes that do not serve a beneficial or meaningful purpose, with an emphasis on ethics and social responsibility.
- **Use of Wealth for Social Activities.** In frugal living, social activities such as charity are often seen as an optional add-on or a by-product of living frugally. In Islam, however, expenditure for social activities such as zakat, infak, and sadaqah are religious obligations that must be prioritised.

In conclusion, both frugal living and the principles of consumption in Islam share values such as balance, moderation, and wise financial management. However, Islamic principles incorporate a deeper spiritual and faith-based dimension, integrating religious duties and social responsibilities as integral aspects of daily life.

Challenges in the Implementation of Frugal Living and Islamic Consumption Principles

Although these principles offer numerous benefits, their application in daily life is not always straightforward. Several challenges may be encountered, including:

- **Consumerism Lifestyle:** In the modern era, many individuals find themselves trapped in a consumerist lifestyle driven by advertisements and social trends. This makes the implementation of frugal living and Islamic consumption principles more challenging, as societal pressures often encourage excessive spending and materialism.
- **Lack of Understanding of Islamic Principles:** Many people may not fully grasp the principles of Islamic consumption and how they can be applied in everyday life. This highlights the need for greater education and deeper understanding of the Islamic values related to financial management and consumption.
- **Limitations in Social Policies:** To achieve social and economic sustainability, policies that support social welfare are essential, such as fair taxation systems and social security programs. Without appropriate policy support, it is difficult to fully implement these principles on a larger scale.

Frugal Living and Islamic Consumption Principles for Economic Sustainability

The application of frugal living and Islamic consumption principles in daily life can contribute to both individual and social economic sustainability. By prioritising rational spending, avoiding excess, and preventing wastefulness, individuals can manage their finances more efficiently. This approach also creates opportunities for individuals to invest in more productive areas, such as education, healthcare, and ventures that promote well-being. Furthermore, prudent consumption and a frugal lifestyle can help reduce reliance on debt, which often becomes a long-term financial burden. By avoiding consumptive debt, individuals are better able to manage their finances and focus on investing for the future.

On the societal and national level, Islamic principles related to wealth distribution, zakat, and the prohibition of usury also support sustainable economies. Zakat, as a wealth redistribution instrument, plays a critical role in reducing poverty and economic inequality, which in turn enhances overall social and economic stability. (Anwar, 2014, p. 9)

CONCLUSIONS

Frugal living and the principles of consumption in Islam share many similarities in terms of promoting balance, moderation, and the wise management of resources. Both emphasize the importance of prioritizing basic needs, avoiding waste, and managing finances efficiently to achieve long-term financial sustainability. While frugal living primarily focuses on economic savings and practical resource management, it aligns with Islamic teachings that also encourage the prudent management of wealth. Both concepts also highlight social responsibility: frugal living allows for more surplus to be directed towards charitable activities, while in Islam, zakat, infak, and sadaqah are seen as obligatory practices that are integral to good financial management.

However, the main distinction lies in the spiritual dimension inherent in Islamic consumption principles, where every act of consumption is carried out with the intention of worship and striving for success in the afterlife (*falah*). Islam emphasizes that every expenditure must align with Shariah law and is guided more by values of faith, in addition to material and practical considerations. In contrast, while frugal living can encompass ethical elements, its focus is primarily on personal well-being and long-term financial stability.

The implementation of both frugal living principles and Islamic consumption practices can support economic sustainability at the individual, family, and societal levels. By prioritizing efficient financial management, reducing waste, and directing spending toward beneficial purposes, one can achieve financial stability and invest in more productive areas such as education, health, and ventures that promote overall well-being. Additionally, Islamic consumption principles related to zakat and the prohibition of *riba* contribute to reducing poverty and social inequality, which further supports broader economic sustainability.

Thus, the application of frugal living inspired by Islamic principles not only leads to better financial management but also promotes both worldly and spiritual well-being, contributing to broader social and economic stability.

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