



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI AR-RANIRY BANDA ACEH
FAKULTAS EKONOMI DAN BISNIS ISLAM**

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[15 Januari 2023]

To:

Dr. Gadis Meinar Sari, dr., M.Kes.

Head of Research and Community Services Institute
Universitas Airlangga

**Research Collaboration in Project Entitled: “MEASUREMENT OF WELFARE
EFFICIENCY IN COUNTRIES MEMBERS OF ISLAMIC COOPERATION
ORGANIZATIONS (OIC)”**

In light to the above, I have been approached by Asse Prof Dr Sri Herianingrum, SE.,MSi to be a research partner on the aforementioned research project. In my capacity as Associate Professor in Department of Islamic Economics, Faculty of Islamic Economics and Business, Universitas Islam Negeri Ar-Raniry Banda Aceh, I have been closely involved in research work in relevant areas.

Furthermore, I truly appreciate the opportunity to engage in such a research collaboration in the period of budget of 2023-2025 and I am very much eager to participate in and contribute to this research endeavor. Our research collaboration is expected to bring fruitful outcomes in terms of research paper publication in reputable international journal.

It is through our strong relationship that we continue to strengthen our research collaboration, to develop new and innovative research outcome, and to endorse mutual understanding.

Thank you, and I look forward to having preferable responses regarding the proposal.

Sincerely,


Asse Prof Dr Hafas Furqani, M.Ec
UIN Ar Raniry



UNIVERSITAS AIRLANGGA
LEMBAGA PENELITIAN DAN PENGABDIAN MASYARAKAT

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KONTRAK PENELITIAN
SKEMA PENELITIAN UNGGULAN AIRLANGGA (PUA)
UNIVERSITAS AIRLANGGA
TAHUN 2023
NOMOR: 316/UN3.15/PT/2023

Pada hari ini **Senin** tanggal **Enam** bulan **Februari** tahun **Dua Ribu Dua Puluh Tiga**, kami yang bertanda tangan di bawah ini:

1. **GADIS MEINAR SARI** : Ketua Lembaga Penelitian dan Pengabdian Masyarakat Universitas Airlangga yang berkedudukan di Surabaya, dalam hal ini bertindak untuk dan atas nama Rektor Universitas Airlangga, selanjutnya disebut **PIHAK PERTAMA;**
2. **SRI HERIANINGRUM** : Dosen/ Peneliti pada Fakultas Ekonomi dan Bisnis Universitas Airlangga dalam hal ini bertindak sebagai pengusul dan Ketua Pelaksana Penelitian Tahun 2023 untuk selanjutnya disebut **PIHAK KEDUA.**

PIHAK PERTAMA dan **PIHAK KEDUA** secara bersama-sama, selanjutnya disebut **PARA PIHAK** bersepakat mengikatkan diri dalam suatu Kontrak Penelitian Skema Penelitian Unggulan Airlangga (PUA) Universitas Airlangga Tahun 2023 dengan ketentuan dan syarat-syarat yang diatur dalam pasal-pasal berikut:

PASAL 1
DASAR HUKUM

Kontrak Penelitian Skema Penelitian Unggulan Airlangga (PUA) Universitas Airlangga Tahun 2023 ini berdasarkan kepada:

1. Rencana Kegiatan Anggaran Tahunan (RKAT) Lembaga Penelitian dan Pengabdian Masyarakat Universitas Airlangga Tahun Anggaran 2023-2025;
2. Keputusan Rektor Universitas Airlangga Nomor 254/UN3/2023, tanggal 3 Februari 2023, tentang Pelaksanaan Airlangga Research Fund Tahun 2023

PASAL 2
RUANG LINGKUP PERJANJIAN

PIHAK PERTAMA memberikan pendanaan kepada **PIHAK KEDUA** dan **PIHAK KEDUA** menerima pendanaan tersebut dari **PIHAK PERTAMA**, untuk melaksanakan dan menyelesaikan Penelitian Skema Penelitian Unggulan Airlangga (PUA) Universitas Airlangga Tahun 2023 dengan judul:
MEASUREMENT OF WELFARE EFFICIENCY IN COUNTRIES MEMBERS OF ISLAMIC COOPERATION ORGANIZATIONS (OIC)

PASAL 3
JANGKA WAKTU

Kontrak Penelitian sebagaimana dimaksud dalam Pasal 2 dilaksanakan dalam jangka waktu **6 Februari 2023** sampai dengan **31 Desember 2025**.

PASAL 4
KEWAJIBAN DAN HAK

- (1) **PIHAK PERTAMA** mempunyai kewajiban:
 - a. Memberikan pendanaan penelitian kepada **PIHAK KEDUA**;
 - b. Melakukan pemantauan dan evaluasi;
 - c. Melakukan penilaian luaran penelitian.
- (2) **PIHAK KEDUA** mempunyai kewajiban melaksanakan **Kontrak Penelitian** dibuktikan dengan menyampaikan dokumen sebagai berikut:
 - a. Catatan Harian (Logbook)

- b. Laporan Kemajuan Pelaksanaan Penelitian;
 - c. Laporan Akhir Penelitian;
 - d. Surat Pernyataan Tanggung Jawab Mutlak (SPTJM) atas dana penelitian yang telah ditetapkan;
 - e. Luaran Penelitian.
- (3) **PIHAK PERTAMA** mempunyai hak menerima dokumen sebagai berikut:
- a. Catatan Harian (Logbook)
 - b. Laporan Kemajuan Pelaksanaan Penelitian;
 - c. Laporan Akhir Penelitian;
 - d. Surat Pernyataan Tanggung Jawab Mutlak (SPTJM) atas dana penelitian yang telah ditetapkan;
 - e. Luaran Penelitian.
- (4) **PIHAK KEDUA** mempunyai hak mendapatkan dana penelitian dari **PIHAK PERTAMA**.

PASAL 5

CARA PEMBAYARAN

- (1) **PIHAK PERTAMA** memberikan pendanaan penelitian sebagaimana dimaksud dalam Pasal 2 kepada **PIHAK KEDUA** sebesar **Rp. 190.932.500 (Seratus Sembilan Puluh Juta Sembilan Ratus Tiga Puluh Dua Ribu Lima Ratus Rupiah)** yang dibebankan pada Rencana Kegiatan Anggaran Tahunan (RKAT) Lembaga Penelitian dan Pengabdian Masyarakat Universitas Airlangga Tahun Anggaran 2023-2025.
- (2) Dana pelaksanaan penelitian ini dibayarkan oleh **PIHAK PERTAMA** kepada **PIHAK KEDUA** secara bertahap, dengan ketentuan sebagai berikut:
- a) Pembayaran tahap pertama sebesar **Rp 133.652.750 (Seratus Tiga Puluh Tiga Juta Enam Ratus Lima Puluh Dua Ribu Tujuh Ratus Lima Puluh Rupiah)** setelah dilaksanakan penandatanganan kontrak penelitian.
 - b) Pembayaran tahap kedua sebesar **Rp 57.279.750 (Lima Puluh Tujuh Juta Dua Ratus Tujuh Puluh Sembilan Ribu Tujuh Ratus Lima Puluh Rupiah)** setelah **PIHAK KEDUA** mengunggah dokumen berupa:

1. Laporan Kemajuan
 2. Laporan Akhir
 3. Luaran Penelitian
 4. *International Agreement dan Academic Peer List* (Khusus Skema Penelitian Unggulan Airlangga dan International Research Collaboration/IRC)
- (3) Pendanaan **Kontrak Penelitian** sebagaimana dimaksud pada ayat (1) dibayarkan kepada **PIHAK KEDUA** melalui rekening sebagai berikut:
- | | |
|-----------------------|--------------------------------------|
| Nama Pemilik Rekening | : Sri Herianingrum |
| Nomor Rekening | : 0375873706 |
| Nama Bank | : Bank Negara Indonesia (BNI) |
| NPWP Perguruan Tinggi | : 73.773.758.5-619.000 |
| Nama NPWP | : Universitas Airlangga |
- (4) **PIHAK KEDUA** bertanggungjawab mutlak dalam pembelanjaan dana tersebut pada ayat (1) sesuai dengan proposal kegiatan yang telah disetujui oleh **PIHAK PERTAMA**.
- (5) **PIHAK PERTAMA** tidak bertanggungjawab atas keterlambatan dan/atau tidak terbayarnya sejumlah dana, yang disebabkan oleh kesalahan **PIHAK KEDUA** dalam menyampaikan informasi sebagaimana dimaksud pada ayat (3).

PASAL 6

LUARAN PENELITIAN

- (1) **PIHAK KEDUA** berkewajiban untuk menghasilkan **luaran wajib** penelitian berupa **Artikel pada Jurnal Internasional Terindex Scopus Q1 - Top Tier, Artikel pada Jurnal Internasional Terindex Scopus Q1, dan International Agreement**.
- (2) **PIHAK KEDUA** di dalam memenuhi luaran wajib, mengikuti ketentuan sebagai berikut:

1. Ketua peneliti sekurang-kurangnya menjadi satu sebagai **penulis pertama (*first author*) dan/atau penulis korespondensi (*corresponding author*)** di dalam publikasi ilmiah yang dihasilkan (Khusus skema Penelitian Unggulan Airlangga yang luarannya Artikel pada Jurnal Internasional Terindex Scopus Q1-Top Tier dan Artikel pada Jurnal Internasional Terindex Scopus Q1, ketua peneliti sekurang-kurangnya menjadi satu sebagai **penulis pertama (*first author*) dan/atau penulis korespondensi (*corresponding author*)**);
2. Anggota peneliti harus tercantum pada publikasi ilmiah yang dihasilkan;
3. Khusus skema Penelitian Unggulan Airlangga dan International Research Collaboration (IRC), mitra peneliti asing harus dicantumkan pada publikasi ilmiah yang dihasilkan;
4. Dalam publikasi ilmiah, **wajib mencantumkan keywords SDGs sesuai dengan pilihan SDGs di proposal**;
5. Mencantumkan sumber pendanaan pada setiap publikasi atau bentuk apapun yang berkaitan dengan hasil penelitian yakni Airlangga Research Fund Universitas Airlangga.

PASAL 7

MONITORING DAN EVALUASI

PIHAK PERTAMA dalam rangka koordinasi, pengawasan, dan pemantauan, akan melakukan Monitoring dan Evaluasi terhadap kemajuan pelaksanaan penelitian.

PASAL 8

PENGGANTIAN KEANGGOTAAN

- (1) Perubahan terhadap susunan tim pelaksana penelitian dan substansi penelitian dapat dibenarkan apabila telah mendapat persetujuan dari Ketua Lembaga Penelitian dan Pengabdian Masyarakat Universitas Airlangga.
- (2) Apabila ketua tim pelaksana penelitian tidak dapat menyelesaikan penelitian atau mengundurkan diri, maka digantikan oleh salah satu anggota tim setelah mendapat persetujuan tertulis dari Ketua Lembaga Penelitian dan Pengabdian Masyarakat Universitas Airlangga.

- (3) Dalam hal tidak adanya pengganti ketua tim pelaksana penelitian sesuai dengan syarat dan ketentuan, maka penelitian dibatalkan dan dana dikembalikan ke Rektor Universitas Airlangga melalui **PIHAK PERTAMA**.

PASAL 9

PAJAK

PIHAK KEDUA berkewajiban memotong dan menyetor pajak ke kantor pelayanan pajak setempat yang berkenaan dengan kewajiban pajak sesuai dengan peraturan perundang-undangan yang berlaku:

- 1 Pembelian barang dan jasa dikenai PPN sebesar 11% dan PPh 23 sebesar 2%;
- 2 Pajak-pajak lain sesuai ketentuan yang berlaku;
- 3 Pajak honorarium untuk non ketua dan non anggota peneliti sebesar 5% untuk yang memiliki NPWP dan 6% untuk yang tidak memiliki NPWP.

PASAL 10

KEKAYAAN INTELEKTUAL

- (1) Hak Kekayaan Intelektual yang dihasilkan dari pelaksanaan penelitian diatur dan dikelola sesuai dengan peraturan dan perundang-undangan.
- (2) Setiap publikasi, makalah, dan/atau ekspos dalam bentuk apapun yang berkaitan dengan hasil penelitian ini wajib mencantumkan **PIHAK PERTAMA** sebagai Penyelenggara Penelitian selaku pemberi dana penelitian.
- (3) Hasil penelitian berupa peralatan dari kegiatan ini adalah milik negara dan dapat dihibahkan kepada institusi/ lembaga melalui Berita Acara Serah Terima (BAST), dicatat secara tertib dan akuntabel dalam inventaris barang PTNBH sesuai dengan peraturan Perundang-undangan.

PASAL 11
KEADAAN KAHAR/ MEMAKSA

- (1) **PARA PIHAK** dibebaskan dari tanggung jawab atas keterlambatan atau kegagalan dalam memenuhi kewajiban yang dimaksud dalam **Kontrak Penelitian** disebabkan atau diakibatkan oleh peristiwa atau kejadian diluar kekuasaan **PARA PIHAK** yang dapat digolongkan sebagai keadaan memaksa (*force majeure*).
- (2) Peristiwa atau kejadian yang dapat digolongkan keadaan memaksa (*force majeure*) dalam **Kontrak Penelitian** ini adalah bencana alam, wabah penyakit, kebakaran, perang, blokade, peledakan, sabotase, revolusi, pemberontakan, huru-hara, serta adanya tindakan pemerintah dalam bidang ekonomi dan moneter yang secara nyata berpengaruh terhadap pelaksanaan **Kontrak Penelitian** ini.
- (3) Apabila terjadi keadaan memaksa (*force majeure*) maka pihak yang mengalami wajib memberitahukan kepada pihak lainnya secara tertulis, selambat-lambatnya dalam waktu 7 (tujuh) hari kerja sejak terjadinya keadaan memaksa (*force majeure*), disertai dengan bukti-bukti yang sah dari pihak yang berwajib, dan **PARA PIHAK** dengan itikad baik akan segera membicarakan penyelesaiannya.

PASAL 12
PENYELESAIAN PERSELISIHAN

- (1) Apabila terjadi perselisihan antara **PIHAK PERTAMA** dan **PIHAK KEDUA** dalam pelaksanaan **Kontrak Penelitian** ini akan dilakukan penyelesaian secara musyawarah untuk mencapai mufakat.
- (2) Dalam hal tidak tercapai penyelesaian secara musyawarah dan mufakat sebagaimana dimaksud pada ayat (1) maka penyelesaian dilakukan melalui proses hukum yang berlaku dengan memilih domisili hukum di Pengadilan Negeri Surabaya.

PASAL 13
AMANDEMEN KONTRAK

Apabila terdapat hal lain yang belum diatur atau terjadi perubahan dalam **Kontrak Penelitian** ini, maka akan dilakukan amandemen.

PASAL 14

SANKSI

Apabila sampai dengan batas waktu yang telah ditetapkan untuk melaksanakan **Kontrak Penelitian** telah berakhir, **PIHAK KEDUA** tidak melaksanakan kewajiban sebagaimana dimaksud dalam Pasal 4 ayat (2), maka **PIHAK KEDUA** dikenai sanksi administratif berupa larangan mengusulkan proposal penelitian pendanaan internal Universitas Airlangga pada tahun berikutnya sampai **PIHAK KEDUA** memenuhi dan menyampaikan kewajibannya kepada **PIHAK PERTAMA**.

PASAL 15

LAIN-LAIN

- (1) **PIHAK KEDUA** menjamin bahwa penelitian dengan judul tersebut di atas belum pernah dibiayai dan/atau diikutsertakan pada Pendanaan Penelitian lainnya, baik yang diselenggarakan oleh instansi, lembaga, perusahaan atau yayasan, baik di dalam maupun di luar negeri.
- (2) Segala sesuatu yang belum cukup diatur dalam Kontrak Penelitian ini dan dipandang perlu diatur lebih lanjut dan dilakukan perubahan oleh **PARA PIHAK**, maka perubahan-perubahannya akan diatur dalam perjanjian tambahan atau perubahan yang merupakan satu kesatuan dan bagian yang tidak terpisahkan dari Kontrak Penelitian ini.

PASAL 16
PENUTUP

Kontrak Penelitian ini dibuat dan ditandatangani oleh **PARA PIHAK** pada hari dan tanggal tersebut di atas, dibuat dalam rangkap 2 (Dua) bermeterai cukup sesuai dengan ketentuan yang berlaku, yang masing-masing mempunyai kekuatan hukum yang sama dan biaya meterai dibebankan kepada **PIHAK KEDUA**.

PIHAK PERTAMA

Meterai
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Scrutinizing a frugal lifestyle in spiritual dimensions: an Islamic ethical consumption framework

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Abstract

Purpose – The purpose of this paper is to study in depth about frugal lifestyle and analyze it within the framework of the principles of Islamic consumption ethics.

Design/methodology/approach – This research uses a textual–contextual approach to explore the concepts of frugal and Islamic consumption by studying various existing literature.

Findings – The research findings highlight both similarities and notable differences between frugal and Islamic consumption. While they share aspects such as materialism, avoidance of materialism and support for sustainable consumption, the contrast lies in the fact that Islamic consumption is rooted in faith and devotion to Allah SWT. Unlike the primarily individual-focused and worldly orientation of frugal concepts, Islamic consumption is motivated by a commitment to individual desire and social balance, also well-being in both the present and the hereafter. Islamic consumption places an unique emphasis on social solidarity, a feature absent in the individualistic long-term goals of a frugal lifestyle.

Practical implications – This study offers a valuable contribution to marketers, particularly those who are engaged in the Islamic marketing field. Marketers are keen on understanding frugal consumers as a potential emerging market segment.

Originality/value – To the best of the authors' knowledge, this study is considered the first attempt to link the idea of frugality with the Islamic ethical principles of consumption. It highlights how Muslims should comprehend the concept of frugality accurately, avoiding misinterpretations that portray it solely as a means to combat materialism and consumerism, as has been commonly understood.

Keywords Frugal, Lifestyle, Islamic consumption, Mindful consumption

Paper type Conceptual paper



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Introduction

Conversations regarding consumer behavior are consistently intriguing. Scholars, with a consumer research perspective, continue to explore how culture influences individuals' wants, desires, values and decision-making processes in various consumer behaviors, building on the established understanding of this impact (Yeniaras, 2016). Swift economic expansion and increasing income levels have transformed global consumption, shifting consumption patterns from moderate to conspicuous spending (Zakaria *et al.*, 2020), leading to consumerism.

Critics argue that despite the consumerism prevalent in global consumption trends, it does not necessarily enhance human well-being, even for those seemingly benefiting from it (Pepper *et al.*, 2009). Materialism has traditionally been linked to adverse effects on consumers and their life satisfaction. Researchers link materialism to environmentally unsustainable behaviors, such as the production of excessive waste and less sustainable lifestyles (Evers *et al.*, 2018). In modern Western economics, an entity's value is determined by its marginal contribution to production output and projects are deemed worthwhile only if they yield positive discounted cash flows. Mainstream economics, focusing on market values determined by economic actors, overlooks the inherent worth of environmental goods and services. Calculating the value of nature solely based on its utility for humans through methods such as the "willingness to pay" principle does not adequately capture its true significance (Zsolnai, 2017). We need to shift from an economy focused on profit maximization and efficiency to one grounded in the concept of sufficiency (Zsolnai, 2017). Frugality is, in certain respects, the conceptual opposite of materialism. Materialism is often characterized by the belief that goods and money contribute to happiness and signify social success. In contrast, frugality stands in conceptual opposition to the behavioral traits of compulsive and impulsive purchases (Shoham and Brenčič, 2004).

Scholarly attention toward frugal behavior has intensified in recent years for two primary reasons. *First*, growing environmental concerns have prompted a rise in sustainable consumption among consumers (Evans, 2011; Goldsmith *et al.*, 2014). Frugality encompasses voluntary restraint and moderation in consumption, particularly relevant in the current era marked by escalating economic debt, dwindling natural resources, global warming and significant challenges in waste disposal (Bove *et al.*, 2009). *Second*, the prolonged economic downturn experienced by the USA and other nations has compelled a significant number of consumers to adopt more frugal habits (Goldsmith *et al.*, 2014). Moreover, owing to the economic disruptions linked to COVID-19, many individuals find it imperative to adopt frugal spending habits (Kapitan *et al.*, 2021).

In the pursuit of a meaningful and purposeful life, individuals often find themselves navigating the delicate balance between worldly desires and spiritual fulfillment. In the realm of personal finance and lifestyle choices, the concept of frugality emerges as a guiding principle, encouraging individuals to live within their means and make conscious decisions about their expenditures. Frugality involves restoring a balance between spiritual and material values in economic endeavors. This could result in recovering the substantive meaning of the term "economic" and a revival of the corresponding philosophy of sufficiency (Zsolnai, 2017). This notion of frugality, when viewed through the lens of Islamic teachings, takes on a profound significance, intertwining financial prudence with spiritual values. The concept of "frugality" is crucial within the Muslim community, as Islam encourages restraint from excessive consumption and unnecessary waste (Bt Mohamed Sadom *et al.*, 2022).

Islamic principles underscore the importance of moderation and balance in all aspects of life, including matters of wealth and consumption. The *Quran* and the teachings of Prophet

Muhammad (peace be upon him) provide a comprehensive framework for ethical living, emphasizing the responsible use of resources and the cultivation of a mindset that values contentment over excess. As individuals embark on a journey toward a frugal lifestyle from the Islamic perspective, they are guided by principles that seek not only financial stability but also spiritual well-being and social responsibility.

The existing literature often portrays Islam as being linked to anti-consumption, anti-capitalism, anti-Western sentiments and anti-consumerism. This characterization marginalizes Islam and Muslim consumers, framing them as an ideology and market segment that outright rejects consumption. This perspective views Muslims as a bottom-of-the-pyramid group, implying that they are economically and scholarly unworthy of attention (Shoham and Brenčič, 2004).

Studies on frugal lifestyle and frugality have been carried out by many experts, including on frugal innovation (Haudeville and Bas, 2016; Hossain, 2020; Lim and Fujimoto, 2019; Shivdas *et al.*, 2021), frugal entrepreneurship (Hossain, 2022; Shahid *et al.*, 2023), frugal consumers (Agnihotri, 2015; Goldsmith *et al.*, 2014; Shoham *et al.*, 2017) and frugal products (von Janda *et al.*, 2020). However, research discussing the relationship between frugal living and consumption principles in Islamic economics has never been conducted. It is crucial to undertake this task, as Muslims should comprehend the concept of frugality accurately, avoiding misinterpretations that portray it solely as a means to combat materialism and consumerism, as has been commonly understood. To the best of the author's knowledge, this study is the initial attempt to link the idea of frugality with the ethical principles of consumption in Islam. Hence, the objective of this study is to thoroughly examine the frugal lifestyle about and in comparison, with the principles of Islamic consumption ethics.

The rest of this paper proceeds as follows. The second section provides an overview of existing literature on frugal behavior and the impact of Islamic religiosity on consumption patterns. Following that, the third section delves into the research findings, offering a comprehensive exploration of the frugal lifestyle, covering its origins, characteristics and motivational factors. Additionally, this section thoroughly elucidates the principles of Islamic consumption, incorporating perspectives from Muslim scholars. These encompass the objectives of Islamic consumption, the equilibrium between worldly and spiritual considerations and the tenets of moderation in consumption. The author also presents analytical results comparing frugal principles with those of Islamic consumption within this section. Finally, the last section encapsulates the research's conclusions and acknowledges its limitations.

Literature review

Empirical study of frugality

Frugality is inversely associated with materialism, status consumption and brand engagement. Frugal individuals show less interest in material possessions for their intrinsic value and carefully allocate their money to obtain optimal value. Additionally, frugality is positively linked to consumer independence, indicating a lack of concern for others' opinions in the context of purchases (Goldsmith *et al.*, 2014). A study by Pepper *et al.* (2009) stated that frugal purchasing is significantly linked to lower levels of personal materialism. The strongest indicators associated with frugal buying behavior were income and individual materialism, both demonstrating a negative correlation. Frugality is not predominantly an ethically conscious choice intentionally addressing the social and ecological issues linked to excessive consumption and production. Consequently, it has not yet evolved into a complete moral challenge to consumerism. While frugality is frequently considered as opposing

materialism, the study of [Evers et al. \(2018\)](#) shows that Frugality and materialism are not inherently opposed, as there are individuals who exhibit both frugality and materialism. Moreover, both materialism and frugality are positively associated with creative end-use consumption behaviors.

Regarding the motivation that drives someone to adopt a frugal lifestyle, [Hampson et al. \(2018\)](#) stated that frugal consumer behavior persists because of factors beyond financial necessity, including feelings of consumer guilt and an intrinsic desire to feel smart. They experience a sense of pride and accomplishment when securing bargains, driven by the perception of being a smart shopper. Furthermore, [Philp and Nepomuceno \(2020\)](#) found that frugal consumers show increased concern about their products portraying an incompetent consumer image when the marketplace opinion is negative compared to positive. This concern has an impact on their usage intentions, leading to a diminishing positive relationship between frugality and usage intentions when faced with a negative marketplace opinion.

Regarding shopping behavior, numerous studies were undertaken to assess how a frugal lifestyle affects the shopping habits of individuals practicing frugality. [Bove et al. \(2009\)](#) found that there is a negative correlation between youth and frugal shopping behavior. Market mavens are a notable predictor of frugal shopping behavior. This implies that individuals with market maven characteristics present an appealing target for retailers focusing on initiatives related to frugal shopping. Meanwhile, a study by [Kapitan et al. \(2021\)](#) found that frugal consumers exhibit greater sensitivity to the level of product discount compared to less frugal consumers. The impact of a significant discount on the perceived need for a product extends to influence frugal consumers' intentions to make a purchase. Interestingly, frugal individuals may not always make independent decisions when surrounded by friends who are big spenders. Frugal consumers are willing to spend money as long as they are in the company of friends who tend to spend more. Notably, these effects are specific to strong-tie networks, with the strength of ties playing a differential role in influencing the behavior of frugal consumers ([Lee, 2016](#)).

Frugal behavior is also often associated with sustainability aspects. Pro-ecological behavior, altruism, equity and frugality exhibit significant interconnections, forming a cohesive higher-order construct termed "sustainable behavior." The combined variable formed by those indicators exhibits a significant correlation with happiness. Engaging in pro-ecological, altruistic, equitable and possibly frugal behaviors is suggested to contribute to an increased level of happiness ([Corral-Verdugo et al., 2011](#)). Additionally, [Gil-Giménez et al. \(2021\)](#) demonstrate a connection between consumer self-identities and environmental self-identity, highlighting how this relationship influences frugal behavior. A study by [Agnihotri and Bhattacharya \(2019\)](#) demonstrates that both a lack of institutional trust and a frugal attitude significantly impact consumer engagement in various unethical activities.

How does Islamic religiosity influence consumption?

Muslims are tied to their beliefs as the main guide in determining their purchasing decisions and actions. Muslims strongly believe in the afterlife as their final value, and thus their intrinsic motives are very different from the materialistic motives embedded in most existing theories in the West ([Hamzah et al., 2018](#)). Religiosity is one of the main cultural forces and a major influence on consumer behavior. Islam has a significant impact on the consumption patterns of Muslims through prohibitions and taboos regulated in religious teachings. This influence includes aspects of social ethics and consumption behavior in the daily life of Muslim communities ([Al-Hyari et al., 2012](#)). Religion has a double impact on a person's behavior: first, through the personal norms and actions he chooses directly, and second,

through its indirect impact which is reflected in shaping attitudes and values (Dekhil *et al.*, 2017).

Religiosity comes from the word “Religare,” which means “everyday discipline.” Therefore, being a Muslim means living your daily life by obeying halal rules. When talking about consumption, Muslims are obliged to use only halal products. The halal principle is confirmed in the *Al-Qur’an* (Divine Book) which was revealed from God (the Creator) to Muhammad (the Prophet) for all mankind (Mohamed Nasir, 2022). Empirically, numerous studies have demonstrated that Islamic religiosity significantly influences consumption, with religiosity serving as a key predictor of Muslim consumption patterns. Investigations into the correlation between the level of religiosity and its impact on halal consumption were conducted by Aslan (2023), Hanafiah and Hamdan (2021), Pauzi *et al.* (2022), Sholihin *et al.* (2022).

Muslims are ordered by their religious teachings to enjoy the blessings of Allah SWT. In *Qur’an*. Al-A’raf: 32:

Ask, ‘O Prophet,’ “Who has forbidden the adornments and lawful provisions Allah has brought forth for His servants?” Say, “They are for the enjoyment of the believers in this worldly life, but they will be exclusively theirs on the Day of Judgment.1 This is how We make Our revelations clear for people of knowledge.

However, Muslims are also repeatedly warned in the *Quran* and Prophet Muhammad SAW not to be extravagant, no matter how rich they are. In *Qur’an*. Al-A’raf: 31 Allah says:

O Children of Adam! Dress properly whenever you are at worship. Eat and drink, but do not waste. Surely He does not like the wasteful.

Existing studies also elaborate empirically on Muslim behavior in dealing with consumerism and hedonism. Dekhil *et al.* (2017) found that religiosity does not hinder the consumption of luxury brand products. The influence of religiosity on attitudes and personal orientation is stronger in individuals who have higher incomes. Meanwhile, research conducted by Aksoy and Abdulfatai (2019) states that consumer intentions to purchase luxury products are influenced by attitudes, subjective norms and culture. Religious beliefs tend to encourage subjective norms and positive attitudes toward behavior, without having a direct impact on the propensity to purchase luxury products.

Other literature that empirically examines the relationship between religiosity and purchasing intention includes Mortimer *et al.* (2020). The results indicate that religiosity significantly influences purchasing intention because of a moral responsibility to adhere to the commandments set forth in religion. This is further supported by Adil (2022), suggesting that religiosity affects ethical consumption. Consumers may feel guilty when engaging in consumption activities that are not in line with the commandments of Islam, thereby resulting in their consumption behavior aligning linearly with Islamic ethics.

While some perceive religiosity as a concept in opposition to capitalism, consumption and consumerism, a thorough examination of the literature reveals that religiosity is connected to an emphasis on the quality of consciousness. Individuals with strong religious beliefs often embrace a modest lifestyle for spiritual development, linking heightened awareness to minimal consumption. Nevertheless, research also indicates that heightened awareness among religious individuals aligns with a preference for savings in the market. A study by Yeniaras and Akarsu (2017) shows empirical evidence that religiosity has a positive effect on the relationship between fruitfulness and quality awareness. Specifically, there is a significant and positive correlation between fruitfulness and quality consciousness at high levels of religiosity, whereas the relationship is not significant at low levels of religiosity.

Methodology

This study uses qualitative research to delve deeper into the similarities and differences in the concepts of frugal and Islamic consumption through textual and contextual approaches. According to [Solahudin \(2016\)](#), the textual approach seeks to understand the textual meanings of literature, which are then explored contextually from different perspectives. This research serves as exploratory research to delve deeper into the subject, aiming to obtain new insights regarding how the Islamic ethical perspective views frugal lifestyles. This aligns with the characteristics of exploratory research outlined by [Rahi \(2017\)](#). The author gathers data from previous relevant research that aligns with the focus of the study.

Discussion

Understanding frugality

Origin and definition of frugal. Frugality has deep historical roots in human behavior. Major religions discourage excessive acquisition and promote restraint, for example, Christian, Jewish, Hindu, Budha and Taoist. In the early American context, frugality entailed forgoing the enjoyment of luxuries while ensuring the fulfillment of basic needs ([Lastovicka et al., 1999](#)). The frugality concept received considerable attention during the fifties and sixties as a middle-class rejection of the high consumption and high-waste lifestyle in the developed country. The frugality concept has recently been characterized as a central aspect of a conserver society ([Young, 1985](#)). After the Revolution, frugality continued to be a significant influence in American culture and politics. Additionally, during the Second World War, frugality gained official approval or endorsement ([Witkowski, 2010](#)). However, in contemporary times, frugality is often associated with the practice of delayed economic gratification. John Stuart Mill, in the 19th century, proposed a capital theory based on frugality. He argued that capital arises from the frugal few who forego immediate consumption for the promise of more substantial future returns ([Lastovicka et al., 1999](#)).

[Young \(1985\)](#) defines frugality as “careful use of resources and avoidance of waste.” Furthermore, according to [Lastovicka et al. \(1999\)](#) frugality is defined as “a unidimensional consumer lifestyle trait characterized by the degree to which consumers are both restrained in acquiring and in resourcefully using economic goods and services to achieve longer-term goals.” According to Webster’s Revised Unabridged Dictionary, frugality is “that careful management of anything valuable which expends nothing unnecessarily and applies what is used to a profitable purpose.” The word “frugality” has its etymological root in the Latin word *frugalitas*, which means virtue or thriftiness. There is some discussion as to whether frugality should be viewed as a value or a lifestyle trait ([Bove et al., 2009](#)).

Frugality as a value refers to the significance an individual places on frugality as a guiding principle for decision-making and actions in various situations. On the other hand, frugality as a lifestyle trait pertains to the frequency and intensity of frugal behaviors exhibited by an individual. Frugality, as a value, functions as a guiding principle influencing self-regulated consumer behavior. Individuals aim to minimize disparities between their values and actions. In contrast, as a behavioral trait, frugality is likely to enhance the importance individuals assign to frugal goals, justifying their behavior ([Bove et al., 2009](#)).

Consumption and frugality have been defined in opposition to each other ([Evans, 2011](#)). Frugality is described as a form of anti-consumption lifestyle, voluntarily adopted by individuals seeking to decrease their overall consumption ([Philp and Nepomuceno, 2020](#)). In today’s discussion, frugal persons are by definition careful consumers who are less involved and concerned with the marketplace than most ([Goldsmith et al., 2014](#)).

Characteristic of frugality. Frugality involves making short-term sacrifices in purchasing and using consumer goods, not as pure deprivation but in pursuit of individualized long-term

objectives (Lastovicka *et al.*, 1999). Frugality prioritizes work over leisure, saving overspending, restraint over indulgence, deferred over immediate gratification and the satisfaction of needs over wants and desires. Being frugal involves exercising moderation and restraint in the use of money, goods and resources, emphasizing careful consumption and the avoidance of waste (Evans, 2011). Frugal consumers showcase their financial discipline by postponing immediate gratification, strategically planning purchases and patiently awaiting opportune moments to secure the best value for their money. Frugal consumers emphasize buying what is needed (vs what is wanted), vigilantly adhering to a “save, don’t spend” policy (Kapitan *et al.*, 2021).

Lastovicka *et al.* (1999) outlined certain fundamental traits associated with frugality. *First*, the frugal see themselves as disciplined in their spending of money and less impulsive in their buying. They place more emphasis on long-term and less on short-term gratification. *Second*, the frugal are resourceful in using and reusing current possessions so as not to acquire more or pay more. They use products and services resourcefully; this ranges from timing their showers to eating leftovers for lunch at work. *Third*, frugal consumers feel more independent than average. They feel less swayed by interpersonal influences. *Fourth*, the frugal are less susceptible to interpersonal influence, less materialistic, less compulsive in buying and more price and value-conscious. *Finally*, being frugal does not correspond with being eco-centric or with being prone to using coupons. It means that they are not necessarily tied to a particular inclination for using such promotional coupons (Lastovicka *et al.*, 1999). Several key characteristics of frugality can be summarized using various terminologies, including lifestyle, trait, smart, discipline, sustainability, reuse, delay, voluntary, long-term and others, as illustrated in Figure 1.

Frugal consumers prioritize obtaining the best value for their money, displaying less impulsive buying behavior, heightened price/value awareness and greater self-restraint in their consumption choices (Lee, 2016). Frugal individuals not only avoid unnecessary consumption decisions before making a purchase but also resourcefully extend the usage of products they already own after purchase, aiming to minimize the need for additional expenditures (Philp and Nepomuceno, 2020). They purchase fewer non-essential products and opt for less expensive consumer goods that provide good value, choosing them over pricier options with poorer value (Pan *et al.*, 2019).

Additionally, regarding sustainable consumption, Evans (2011) identified several attributes. First, frugality is not solely an economic restraint linked to scarcity; it does not necessarily limit expenditure. Second, it is a moral restraint rooted in an ascetic critique of consumption, excess and waste. Finally, while its moral aspect may not originate from ecological concerns, frugality tends to have ecological consequences by reducing the environmental impacts of consumption.

Frugal consumers believe that shopping and purchasing are most suitable when a product or service is deemed necessary rather than luxurious. This distinction between necessities and luxuries serves as a guiding principle for frugal consumers to decide when spending money is justified. This reliance on the perceived need for a product or service is crucial in resolving potential conflicts within the frugal disposition, particularly between bargain-hunting motives and spending control motives, especially when faced with unexpected deep discounts (Kapitan *et al.*, 2021). They minimize their time in shops and purchase only on a per-needs basis, which is conducive to frugal shopping behavior (Bove *et al.*, 2009). Certain frugal consumers proudly identify as “bargain-hunters” and take satisfaction in consistently avoiding paying the listed retail prices for products (Evers *et al.*, 2018). As a result, consumers adopting frugal behaviors evolve spiritually, experience greater autonomy and can overcome the negative consequences of over-consumption (Jagannathan *et al.*, 2020).

motivation to save (Pan *et al.*, 2019). Frugal consumers often highlight the savings rather than the expenditures (Evers *et al.*, 2018).

Frugal behavior results from a combination of external and internal factors. Internal factors include personal values, lifestyle beliefs and interests. External factors encompass economic conditions and socio-cultural influences, with studies suggesting a moderately negative relationship between income level and frugality (Gil-Giménez *et al.*, 2021). Individual circumstances or personality traits can lead consumers in any country to adopt a frugal attitude. However, the undeniable influence of the socio-cultural environment, encompassing factors such as poverty, resource scarcity, institutional voids and societal risk conservativeness, plays a crucial role in shaping this attitude (Agnihotri and Bhattacharya, 2019).

Moreover, Goldsmith *et al.* (2014) divided the motivation for frugality into three initial clusters:

- (1) Frugal behaviors can stem from both external and internal motivations. External factors, such as economic challenges like job loss or downturns, often force individuals to adopt frugal consumption and spending habits, known as “constrained frugality”.
- (2) Another external influence on frugal behavior can arise from residing in a culture that promotes the value of living modestly. Social and marketing factors can convince individuals to exhibit frugal behavior, a phenomenon referred to as “persuaded frugality.”
- (3) The third category of motivations for frugal behavior is internal, involving individual values and personality traits that psychologically differentiate people. Certain psychological traits can predispose individuals to adopt a frugal lifestyle, defined in consumer behavior as a combination of activities, interests and opinions reflecting patterns of living, known as “voluntary frugality” (Goldsmith *et al.*, 2014).

Frugal consumers are future-oriented, taking pride in their efficient and effective consumption habits. They derive pleasure from securing deals or spending less. For these individuals, anti-consumption is integral to their self-image, emphasizing the importance of avoiding frivolous expenditures and adopting a smart and efficient approach to consumption (Philp and Nepomuceno, 2020). Frugal consumer behavior persists not only because of financial necessity but also because of consumer guilt and an intrinsic desire to feel smart. These consumers might consider engaging in less frugal consumption if it still provides intrinsic benefits, such as the pride derived from making smart decisions (Hampson *et al.*, 2018).

Despite being resourceful and making smart purchases, frugal consumers may still be concerned about negative impressions if the marketplace views their product negatively. In such cases, frugal individuals may alter their usage intentions to avoid being perceived negatively for owning an inferior product. This implies that the anti-materialistic and resourceful consumption views of frugal consumers may not necessarily shield them from impression management concerns related to their product ownership (Philp and Nepomuceno, 2020).

Frugality and spirituality. Frugality was considered as a moral virtue and – to some – a religious injunction. Between 1732 and 1757, Benjamin Franklin consistently published sayings, including “Be industrious and frugal, and you will be rich” or “Beware of little

expenses; a small leak will sink a great ship,” in his financially successful Poor Richard’s Almanack.

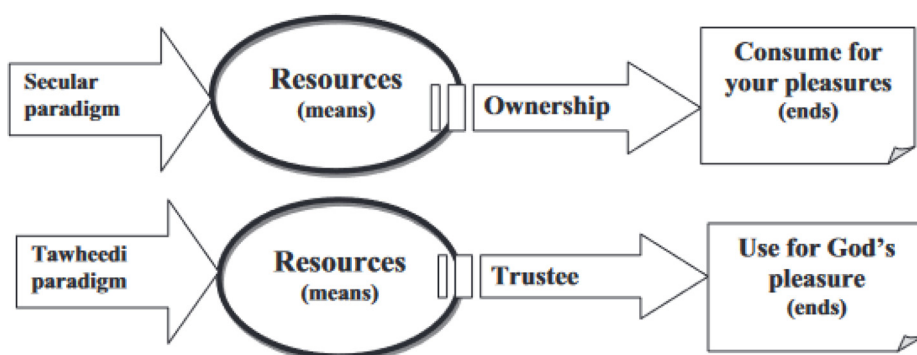
Frugal behavior is typically praised and promoted, being linked to elevated subjective well-being and happiness (Evers *et al.*, 2018). The spiritual perspective on frugality asserts that consumers struggle to find happiness through money because of difficulties in resisting temptations, inefficient saving and a lack of delayed consumption. In the context of responsibilities, consumer well-being is seen as a result of insufficient frugality and a deficit in self-regulation. Frugal consumers find joy in saving and often experience spiritual happiness by using resources more effectively. However, they may also oscillate between spiritual joy and struggles to fully restore their self-esteem because of their frugal choices (Jagannathan *et al.*, 2020).

Consumption in Islamic perspective

Islamic consumption: source and origin. Islamic economics is defined as a study of human behavior in making choices and decisions using the Islamic framework, norms and goals. Islamic economics analyses the behavior of man with the ethical framework set by Islam. It studies the Islamic type of behavior as practiced by a society governed by the norms of Islam (Furqani and Haneef, 2023). This implies that the Islamic economic system has a moral thought and a set of cost-effective principles that govern the production, distribution or exchange and consumption and are shaped by the principles of the *Sharī‘ah* (Mustafa *et al.*, 2016).

The *Quran* provides descriptive statements about human nature that offer insights into human behavior, including economic choices. These descriptions can serve as positive postulates when analyzing a Muslim’s consumption behavior. Islamic texts recognize consumption externalities and the desire to consume positional goods and indulge in conspicuous consumption (Al-Takaathur: 1–2). According to Islamic texts, human instinct prefers goods that serve survival needs as well as other wants that serve non-survival needs (Aal-Imran: 14) Shaikh *et al.* (2017). In Islamic consumption, faith plays an integral role and serves as a crucial determinant. Faith acts as a significant reference point, as it shapes an individual’s perspective and consequently impacts their character. It exerts substantial influence over the extent and quality of consumption, encompassing both material and spiritual contentment. Islamic principles for consumption extend beyond merely adhering to halal-haram guidelines; they also encompass what is deemed virtuous, appropriate, pure and aesthetically pleasing (Azmi, 2019).

Objective of consumption in Islam. from the popular ḥadīth of the Prophet in which he is reported to have said, “deeds are judged by intentions and every person is judged according to his intention” (Ṣaḥīḥ al-Bukhārī, ḥadīth No. 54; An-Nawawī, Arba‘īn al-ḥadīth, ḥadīth No. 1). This maxim implies that any action or utterance of a person should be interpreted by his intention because human acts proceed from a certain goal. This implies that contrary to the conventional economic philosophy that “the end justifies the means” (Bin Yusuf, 2010, p. 226), in Islamic economics, both the end and the means to achieving it are mutually inclusive and responsible; and the means could also justify the end (Mustafa *et al.*, 2016). This is clarified in Figure 2, where the difference between consumption in Islam and conventional consumption lies in the paradigm, the process of using resources and the end goal. Conventional consumption is based on a secular paradigm, viewing consumption as part of the exercise of ownership, with the ultimate goal being mere satisfaction. In contrast, in Islam, consumption is grounded in the paradigm of Tawhid (belief in God), which is part of fulfilling human responsibility as a steward (Khalifah) on Earth, with the aim of attaining the pleasure of Allah SWT.



Source: Aydin, 2014

Figure 2. Resources and ends in secular and Tauhid paradigm

As per Islamic texts, endowments bestowed by Allah are to be used for material goods as well as for societal causes to earn *Falah* (well-being in both worlds) (Shaikh *et al.*, 2017). There is a general agreement among Islamic economists that the overarching goal of the economy is to realize inter-temporal well-being encompassing this temporal life and the everlasting hereafter – commonly denoted by the term *falah* (lit. “success”). For example, according to Muhammad Akram Khan (Khan, 1994), *falah* is a multi-dimensional concept that has various spiritual, economic, cultural and political dimensions. Similarly, Umar Chapra uses the concept of *falah* to denote the “real well-being of all the people living on earth” which includes material components of well-being, such as income and wealth, as well as its spiritual and non-material components (Chapra, 2008). The *falah* process, enhanced with *ihsan* (equilibrium-oriented benevolence) social capital, can play a pivotal role in the construction of an Islamic social welfare function; as *ihsan*, as a quality and attitude, provides the basis for a sharing economy. The individual utility function aims to reach *Falah* in this world and Akhirah in the next and optimize social welfare by expanding *ihsan* in society (Asutay and Yilmaz, 2021).

Humanity must ensure that its use brings benefits to all creatures and realizes the mission of the caliphate (*Qur'an*, 23:115) (Furqani and Echchabi, 2022). The fundamental tenet of *Sharia* policy is to pursue virtuous actions while refraining from harmful ones. This is because the primary objective of Islamic law is *maslahah* (welfare) (Herianingrum *et al.*, 2023). In Islam, *maslahah*, which involves conditions for achieving greater perfection, can significantly influence consumer choices, including physical, biological, psychological and material benefits (Azmi, 2019). *Maṣlaḥah* and *maqāṣid* are often used interchangeably by scholars because they have similar meanings in several contexts. Al-Ghazālī defines *maṣlaḥah* as follows:

Maṣlaḥah is essentially an expression of obtaining benefits or avoiding losses, but that is not what we mean, because obtaining benefits and avoiding losses represents the human goal, namely welfare. Humans achieve these goals. What we mean by *maṣlaḥah* is the preservation of the objectives of *sharia* (Dusuki and Bouheraoua, 2011).

The attributes of *maṣlaḥah* encompass the following:

- *Maṣlaḥah* is subjective, with each individual assessing the benefit of an action for oneself. However, it differs from the utility concept, as *maṣlaḥah* criteria are determined by *sharia* and are obligatory for everyone.

- Individual well-being may align with the welfare of many others, contrasting with the Pareto Optimum concept, where enhancing one person's satisfaction comes at the expense of others.
- The concept of *maṣlaḥah* underlies all economic activities in society, encompassing production, consumption, exchange and distribution (Maulidizen, 2020).

Islam: balancing world and hereafter. Islamic economics goes beyond personal interests by considering the consequences both in this life and in the afterlife. Acting solely out of self-interest, without considering social, moral and spiritual obligations, is seen as detrimental in the long term, including in the afterlife (Aydin, 2014). Human tendencies and needs are also complex and consist of physical, psychological, moral and spiritual needs. A balanced approach is, thus, required to fulfill each of the self's respective needs (Furqani and Echchabi, 2022). The individual's motivation is not merely to increase his well-being, valued by material progress alone but also others' well-being and value beyond material reward. His behavior is consciously targeted to reach a higher level of self (*naḥs al-mutmainnah*) and happiness in this world and the world hereafter (Furqani et al., 2020). In Islamic economics, moral and spiritual capital is considered important for individual and social well-being. According to Ghazali, spiritual pleasure is considered the highest among all other pleasures (Aydin, 2014).

The *Qur'an* repeatedly reminds man that nature is not created only to satisfy man's need (or greed) (*Qur'an*, 30:34) but also to attain spiritual goals (*Qur'an*, 23:51–52). In their role as *khalīfah* (*Qur'an*, 2:30), individuals are endowed with capabilities and facilities to perfectly implement God's authority in managing the earth and allocating resources (*Qur'an*, 7:32, 18:7) to realize all potentials and moral energy to achieve spiritual attainment of higher levels of being (*Qur'an*, 51:56). (Furqani and Echchabi, 2022).

Zuhud and Islam? Islam discourages asceticism and embraces the enjoyment of life. It acknowledges a harmonious relationship between the two. Unlike religion seen as solely a product of society (as in the "absorption" perspective), Islam is viewed as a transcendent faith that exists independently and above the cultural norms of society. Religion seamlessly integrates into the everyday lives of Muslim individuals, becoming a natural part of their culture. Religious practices may be seen as routine cultural norms, closely intertwined with factors such as history, ethnicity, gender, literature, art and power dynamics. Consequently, the lifestyles within these cultural contexts can encompass a wide array of these dynamics (Jafari and Süerdem, 2012).

In Islam, the antithesis of materialism is exemplified by the concept of "zuhd." Abu'l-Fadl bin Manzur (d.711 / 1311) initiates his elucidation of the term "asceticism" (*zuhd*) by stating that it pertains to "that which opposes the will or craves worldly possessions" (*al-rahba wa'l-hirs' ala'l-dunyā*) (Ibn Manz. - ur 2000, p. 1876). This serves as the fundamental definition of asceticism, signifying the lack of desire for any worldly pleasures. In this context, *zuhd* also encompasses distancing oneself from the world even when there is a desire for it, as well as abstaining from something due to its perceived insignificance in both quantity and quality (Lala, 2023). The idea of achieving Allah's pleasure, entering heaven and avoiding the torment of Hell has become the belief of the *Zahids* at the beginning of the Hijri century (Ismailovna, 2022).

It is known that Al-Hasan al-Basri said:

"Az-zuhd in this world is not achieved by prohibiting *halal* (for oneself), or by wasting money (through charity or giving). Rather, it requires you to be more confident in what is in God's hands, than in what is in your hands."

However, Islam basically prohibits asceticism and embraces the enjoyment of life. This shows that there is a harmonious relationship between the two (Jafari and Süerdem, 2012). In Islam, there is no condemnation or prohibition against the use of non-essential products, such as luxury goods. However, some Muslim scholars tend not to recommend or encourage excessive consumption and waste (Allayarova *et al.*, 2023).

Islam, in this regard, calls for a balance and proportionate perspective of wealth, material satisfaction and spiritual achievement in the sense that it does not ask individuals to abandon life or material possessions. Instead, it encourages human beings to positively enjoy nature and fulfill their physical needs, but understand that this is not the whole business of their life; that over-indulgence in material satisfaction is a mere “delusion” (mata’ al-ghurur, *Qur’an*, 3:14), short-term utility (*Qur’an*, 4:77; 13:26; 16:117; 57:20) and its domination will incline and trap the human being away from his true purpose (Furqani, 2015).

Moderate consumption in Islam. A fundamental principle of consumption in Islam is the principle of responsibility. The notion of responsibility in consumption necessitates careful and thorough consideration. This mindfulness arises from the core belief that wealth is owned by God and should be used in alignment with Islamic principles. Within the Islamic framework, individuals bear responsibility before God for the choices they make in consumption (Furqani, 2017).

Islam encourages its followers to maintain a sense of balance and moderation, emphasizing that Islam is not just a religion but a comprehensive way of life. *First*, rather than leaning toward extremes, the Islamic lifestyle is centered on achieving a balanced approach and avoiding extremism. *Second*, it promotes responsible and non-wasteful use of God’s blessings in this world, warning against excessive indulgence in earthly pleasures as outlined in the *Qur’an*. *Third*, fairness and equity are fundamental values in Islam, so the pursuit of wealth and worldly pleasures should not involve harming others. Fourth, there is a strong admonition against the accumulation of wealth, especially when it remains unproductively hoarded, and a call to use resources for the path of God, which includes serving others (Asad Ibrahim *et al.*, 2014). In Islam, the principle of moderation is not limited to consumption but applies to all aspects of behavior. It is an ethical guideline that governs various actions, including consumption. The term “Qasd,” meaning moderation and balance, is used in the *Quran* and narrations to signify an ethical approach to behavior, which extends to economic conduct (Ezzati, 2020):

Walk modestly and lower your voice; the most hideous of voices is the braying of the donkey (Loqman: 19).

Those who when they spend are neither wasteful nor miserly, between that is a just stand (Al-Forqan, 25:67).

Moderate consumption is regarded as an act of prudence and economic conservation in accordance with God’s principles. It is essential because human needs are diverse, and limited resources cannot fulfill all of them entirely. Therefore, individuals should address their needs in a balanced manner. Overconsumption by some can lead to the exclusion of others. Moreover, moderate consumption is crucial for maintaining human health, overall well-being and spiritual aspects of life. It also plays a vital role in organizing economic affairs, reducing costs and preventing individual and societal poverty and underdevelopment (Emari, 2015).

The *Quran* promotes moderation in consumption but allows followers to wear elegant clothing during prayers or in public, as mentioned in Araf 7:31 (Yeniaras and Akarsu, 2017). Religious teachings condemn extravagant consumption of goods, wasteful spending and

excessiveness in various actions. Islamic law prohibits going beyond moderation, and it is advised for Muslims and believers to avoid it. In this context, “Tabdheer” refers to the thoughtless or careless expenditure of income and wealth. The term’s root, “Badhara,” means to scatter seeds, and when wealth is used excessively and unreasonably, it is seen as squandering. Therefore, “Israf” (prodigality) and “Tabdheer” (squandering) share a similar meaning, but in the *Quran*, “Israf” is more often associated with extravagant consumption, while “Tabdheer” is linked to wasteful spending (Ezzati, 2020). “Tabdhīr” is characterized as not just thoughtless consumption but a sinful act. It is considered wasteful consumption because when wealth is spent appropriately, such as for the benefit of society, it can result in rewards. However, when it is spent wrongly, it becomes purposeless and only leads to committing more sins. The *Quran* links “tabdhīr” with being influenced by Satan, highlighting the negative spiritual implications of such actions (Furqani, 2017).

In *maslahah*-oriented behavior, exploitation and consumption of nature is strictly limited only in the area of *halāl* (permissible) and *tayyib* (good and beneficial) (*Qur’an*, 2: 168), wasteful spending is not preferred although it might increase one’s utility (*Qur’an*, 6:141; 17:27). Instead, a moderate spending, neither extravagance nor niggardliness, is preferred, as it brings benefit to the individual, society and environment (*Qur’an*, 4:36–7), while unlawful means and exploitation to reach self-satisfaction are not allowed. The individual should have a disciplined generosity (*Qur’an*, 25:67), with the purest motives, i.e. love of God (*Qur’an*, 2:177) (Furqani, 2015).

Islamic consumption: emphasizing social solidarity. Islamic economics emphasizes fulfilling the basic needs of all individuals. According to Islamic teachings, a person who satisfies his own hunger while his neighbor is hungry cannot be considered a true Muslim (Al-Bukhari – Al-Adab al-Mufrad, p. 52, No. 112) (Aydin, 2014). Islamic economics views economic activity as a means to achieve social justice and human well-being, rather than as an end in itself (Yilmaz *et al.*, 2023).

An individual’s self is having dual identities: individual being and social being. This implicates that an individual, while having the capacity and tendency to fulfill his own interest, at the same time, also has a tendency and capacity to pursue society’s interest as he is a social being (Furqani, 2015). Given that human beings are social creatures whose well-being is contingent upon the well-being of others, co-operation and reciprocity that build social solidarity come at the levels of need and refinement (Kader, 2021). Therefore, individuals’ initial level of well-being is not the primary concern; instead, establishing fairness and equity of distribution among individuals must be prioritized to locate social justice at the center of an individual’s behavior and societal relations (Asutay and Yilmaz, 2021).

In the concept of *huquq*, individual behavior is viewed in an “integrated perspective” by having “two-way direction (reciprocity)”. All beings in Islamic worldview have a particular *huquq*. This *huquq* is the inherent (natural) self-right that should be respected by other beings and the inherent self-responsibility that should be delivered to other beings. The concept of *huquq* views individual behavior as motivated not only by self-interest (demanding and acquiring more of one’s right) but also by self-obligation and self-sacrifice to society and nature by “giving, caring, sustaining and developing” (Furqani, 2015).

As Islam only accepts pure altruism, it promises numerous incentives for it in its two-worldly view of life. Several verses in *Quran* promise due reward for pure altruism (Al-Tauba: 121; Fatir: 29; Al-Hadid: 7). In several other verses, spending in charitable ways for the sake of Allah is compared to a good loan which Allah will repay with manifold increase (Shaikh *et al.*, 2017). Islamic economics places a premium on socio-economic

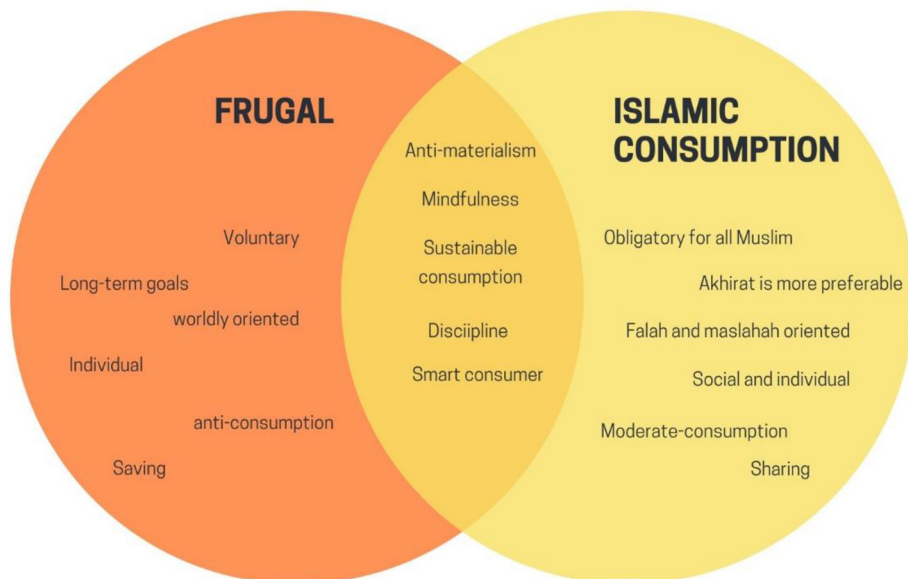
justice, stemming from its viewpoint on resource ownership rooted in the Islamic worldview that regards humans as God's representatives on earth (Aydin, 2014).

Frugal lifestyle discourse in the framework of Islamic consumption ethics

The frugal lifestyle, embraced globally and considered an antithesis to materialism and consumerism, is also adopted by Muslim communities. Additionally, it is often associated with spirituality, aligning with the principles of responsible consumption, including Islamic consumption, rooted in various major religions. Broadly, there are several parallels between a frugal lifestyle and Islamic consumption, such as mindfulness in shopping, aversion to waste and materialism and the adoption of sustainable consumption patterns, as shown in Figure 3, both of them even act with a smart consumer perspective. Despite these similarities, notable differences exist between the two concepts, preventing them from being considered identical (refer to Table 1). This research aims to expound upon and compare frugal lifestyles and Islamic consumption across various dimensions, encompassing their origins, objectives and orientations.

Origin. As mentioned earlier, the notion of frugality finds its roots in religious teachings and convictions, and it has been practiced across different regions of the world throughout history (Lastovicka *et al.*, 1999), particularly in response to certain economic conditions – such as a recession. However, this frugal concept does not bind adherents of certain religions but is adopted voluntarily by individuals who want to reduce their consumption (Philp and Nepomuceno, 2020).

Meanwhile, the foundations of Islamic consumption find their origins in the *Quran* and *Sunnah*, predating the emergence of the frugal concept by over 14 centuries, coinciding with



Source: Authors' own (2023)

Figure 3. Comparison of the concepts of frugal lifestyle and Islamic consumption

Table 1. Comparison of frugal concepts and Islamic consumption

Aspect	Frugal	Islamic consumption
Origin	Originated from some religions and cultures including American India, Buddhist, Christian and Jewish, Tao and Hinduism. Frugal was practiced in the beginning of life in America (1767)	Originated from <i>Quran</i> and hadith as divine sources and practiced since the emergence of Islam by the prophet and his companions, it is universal
Counter to materialism	Yes	Yes
Anti-consumption	Yes	Moderate consumption (<i>wasatiyyah</i>)
Objective	Saving more, an individualized long-term financial goal	Achieving success in this world and the hereafter (Falah) and maslahah both individual and general
Motivation	This behavior is compelled by economic circumstances, cultural factors, as well as individual values and personality	They are seeking Allah's pleasure and blessings, as a manifestation of faith and piety
Orientation	Worldly	Balance of the worldly and Ukhrawi by prioritizing the orientation of the hereafter
Context of spirituality	Not always related to spirituality	In line with spirituality because it is part of Islamic teachings
Social solidarity	Unrelated, as it focuses on the individual	Prioritizing equal distribution of income through Islamic philanthropy instruments (zakat, Infaq, Sadaqah and Waqf)
Sustainability	Supports the concept of reuse, recycle and do-it-yourself	Supporting because Islam emphasizes social and environmental justice
Obligation to adopt	Voluntary, non-binding and can be adjusted to situations and conditions	Binding all Muslims in every place and time as part of religious teachings
Filter mechanism	Based on quality, durability	Halal-haram and all consumption provisions as contained in the <i>Al-Quran</i> and Sunnah include elements of <i>Sharia</i> compliance
Source: Authors' compilation (2023)		

the advent of Islam. Islam, functioning as both a religion and a way of life, designates the *Quran* as a life guide that regulates all facets of human existence, inclusive of consumption. The *Quran* extensively and comprehensively delineates the norms and regulations governing consumption in Islam, encompassing what is permissible and prohibited, the purpose of consumption and how balanced consumption can lead to happiness in both the present and the hereafter. Given that these principles derive from the *Quran* and Sunnah, similar to other laws and norms, the principles of Islamic consumption are obligatory for all adherents (Muslims) to follow universally, applicable across all times and places.

Objectives. Evaluating their objectives, there are notable distinctions between frugal and Islamic consumption. While both share similarities in their approach to financial matters, characterized by a careful and mindful attitude, their underlying goals differ. Frugal consumers exercise caution in their spending to accumulate savings (Evers *et al.*, 2018). That way, they will feel safe when the economy experiences a recession or uncertainty. Apart from that, frugal individuals also want to achieve individual long-term goals (Lastovicka *et al.*, 1999), hence, they demonstrate patience, awaiting the opportune moment to maximize the value of their money.

Meanwhile, Muslim consumers adhere to the principles of equilibrium and temperance, encompassing a balance in consumption between the worldly and the hereafter, as well as on an individual and societal level. In Islam, the primary objective of consumption is to attain *falah* (success in both the present life and the hereafter) and *maslahah* (both individual and general welfare, including *fardiyah*/individual *maslahah* and ‘*ammah*/general *maslahah*). Acting as stewards on Earth, Muslims bear responsibility for their consumption, with a focus on prioritizing expenditures for the hereafter, specifically in the path of Allah. Individual motivation extends beyond the pursuit of personal well-being measured in material terms, emphasizing the well-being of others, deemed more valuable than material rewards (Furqani *et al.*, 2020). In Islamic economics, moral and spiritual capital is considered important for individual and social well-being. According to Ghazali, spiritual pleasure is considered the highest and highest among all other pleasures (Aydin, 2014). Meanwhile, the frugal concept only focuses on current consumption and does not make a spiritual connection to consumption in the afterlife.

Furthermore, Islamic consumption principles underscore the role of income distribution in mitigating societal inequality, as the *Quran* affirms the presence of others’ wealth within the possessions of Muslims. Prioritizing justice and equitable sharing among individuals becomes essential, placing social justice at the forefront of both individual conduct and community interactions (Asutay and Yilmaz, 2021). This teaching to share is complemented by various obligatory philanthropic instruments (*zakat*) and *sunnah* (*infaq*, alms and *waqf*) in Islam. This is what differentiates the concept of frugal and Islamic consumption, where frugal consumers tend to be oriented only toward themselves or their families and do not emphasize distributive social functions. The Islamic concept of justice regarding the distribution of income and wealth does not require equal rewards for all people, regardless of their contribution to society (Hapsari *et al.*, 2023).

Motivation. A frugal lifestyle is motivated by a range of factors, stemming from both internal and external sources. In certain instances, individuals may embrace frugality out of necessity, compelled by external circumstances such as economic downturns, leading them to prioritize savings or delay gratification. On the other hand, a voluntary adoption of frugality is influenced by various internal factors, such as personal beliefs and environmental considerations (Goldsmith *et al.*, 2014). Furthermore, frugal consumers tend to be proud to be called smart consumers, thus increasing their self-esteem. They also care about this self-image and gain self-pride for having made the right decision (Hampson *et al.*, 2018). When

constructing their self-image, individuals also tend to be concerned about potential unfavorable perceptions from the market regarding the products they purchase (Philp and Nepomuceno, 2020).

Conversely, a Muslim individual adopts Islamic consumption principles as an integral component of the teachings of their religion, which governs every facet of their life. The motivation for a Muslim to exercise caution in financial matters stems from an inherent drive rooted in their religious beliefs, considering it a virtuous endeavor aimed at attaining success in both the present life and the hereafter. Muslims rely on their faith as the primary guiding force in shaping their purchasing choices and conduct. Unlike the materialistic motives prevalent in many Western theories, Muslims hold a strong belief in the afterlife as their ultimate values, resulting in distinctly intrinsic motivations (Hamzah *et al.*, 2018). In Islamic consumption, faith plays an integral role and is a crucial determining factor. Faith acts as an important point of reference, as it shapes an individual's viewpoint and consequently impacts their character. This has a major influence on the level and quality of consumption, which includes material and spiritual satisfaction (Azmi, 2019).

Muslim consumers do not place significance on aspects such as self-esteem or specific titles derived from their consumption choices. Their actions are a manifestation of their dedication to Allah SWT, involving adherence to all of Allah's commands and abstention from His prohibitions. Consequently, a Muslim individual will adhere to the principles of Islamic consumption irrespective of the prevailing economic conditions.

Anti-consumption vs moderate-consumption. The concept of frugal is considered to be a form of anti-consumption, or where someone restrains their consumption for various reasons. Frugal individuals are people who are smart in using and reusing their assets to avoid overspending or waste (Lastovicka *et al.*, 1999). They refrain from making purchases unless the item is extensively worn and beyond repair. Moreover, they often opt for do-it-yourself solutions rather than purchasing new items. This inclination is closely tied to the principles of less materialistic and sustainable consumption.

Meanwhile, Islam teaches that consumption should be done in moderation – meaning not excessive but also not deficient. Just as Allah has created everything on this earth to be enjoyed by humans, Allah also commands us to display the blessings that have been given as a form of gratitude (QS Adh-Dhuha: 11). Even so, Allah does not like excessive things, including israf and tab here. In Islam, the principle of moderation is not limited to consumption but applies to all aspects of behavior. These are ethical guidelines that regulate various actions, including consumption. The term “Qasd”, meaning moderation and balance, is used in the *Qur'an* and narrations to signify an ethical approach to behavior, which also includes economic behavior (Ezzati, 2020):

Be moderate in your pace. And lower your voice, for the ugliest of all voices is certainly the braying of donkeys. (Luqman: 19).

‘They are’ those who spend neither wastefully nor stingily, but moderately in between. (Al-Furqan, 25:67).

Moreover, Islamic Economics, which underscores the significance of social and environmental justice, presents a comprehensive approach to economic development. It highlights the crucial role of sustainable resource utilization, promoting social responsibility and fostering cooperation. Islamic economics gives priority to social welfare, justice and equality, advocating for resource conservation and the promotion of sustainable consumption (Yilmaz *et al.*, 2023).

Conclusion

The expansion of the global economy has led to an increase in public consumption, fostering materialistic behavior. In addition to endorsing sustainable consumption, a frugal lifestyle has gained popularity as a countermeasure to materialism. This research seeks to delve into the concept of a frugal lifestyle within the context of Islamic consumption ethics. This is crucial to dispel the misconception that adopting a frugal lifestyle equates to applying Islamic principles in consumption. The findings reveal that while there are certain similarities between frugal and Islamic consumption, such as being mindful in shopping, eschewing materialism and supporting sustainable consumption, there exist notable differences. Unlike the world-centric nature of the frugal concept, Islamic consumption is rooted in faith and devotion to Allah SWT, constituting an integral part of Islamic teachings. This distinction implies that Islamic consumption is not solely driven by individual desires or compulsions; rather, it emphasizes individual and social equilibrium, as well as well-being in both the present and the hereafter. Additionally, Islamic consumption places a focus on social solidarity, a facet absent in the principles of a frugal lifestyle, which centers on individual long-term objectives.

Studies about frugality contribute to understanding how consumers use goods and services. Frugal consumers tend to be discerning about retail services, product quality and pricing (Lee, 2016). Recognizing the significance of understanding non-consumption, retail and marketing researchers are increasingly focusing on identifying spending patterns among frugal shoppers. The rise in this consumer behavior pattern is significant for multiple stakeholders. Policymakers aim to comprehend frugality as it could form part of the solution to the adverse impacts of overconsumption on the environment, society and individual life satisfaction. Implication for practical in marketing from this study could be marketers are keen on understanding frugal consumers as a potential emerging market segment. Especially for frugal consumers who adhere to Islamic ethics, besides being cautious, they will always adhere to their beliefs, thus consistently opting for consumption that is permissible in Islam. This refers to halal products. Businesses can produce halal products to meet the needs of frugal consumers who adhere to Islamic ethics.

This research is not without limitations. This research is conceptual research based on a literature review, so empirical research is needed to provide better justification for the research findings. Future research can further elaborate on how the frugal lifestyle adapts among Muslim consumers and how a person's religiosity influences a frugal lifestyle. However, this research can contribute to how practitioners in the field of marketing, especially those who engage with Muslim consumers, about how frugal lifestyles and Islamic consumption principles can influence their purchasing behavior.

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