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## **Frugal living in The "Tafseer al-Misbah" Perspective : Study of The Interpretation of QS. Al-Isra' Verses 26-27**

**Anita Luthfiana Harahap**

*Universitas Islam Negeri Sumatera Utara Medan, Indonesia*

*luthfianarahap@gmail.com*

**Uqbatul Khoir Rambe**

*Universitas Islam Negeri Sumatera Utara Medan, Indonesia*

*Uqbatulkhoirrambe@gmail.com*

### **Abstract**

The large amount of expenditure and lack of income during Covid 19 gave rise to the term or trend Frugal Living which is believed to have emerged to answer questions from several individuals or groups in allocating their finances so that there is no waste in everyday life. The reason is that the Frugal Living trend originates from the western region, which makes it difficult for many Indonesians, most of whom are Muslims, to follow this trend because they feel like it is western culture. Even though this trend is very good if carried out, this trend has also been explained in the Al-Qur'an surah Al-Isra' Verses 26-27 and this verse has been confirmed by modern interpretations, one of which is the Al-Misbah interpretation. This research also compares Quraish Shihab's thoughts in his interpretation of Al-Misbah with Buya Hamka in his interpretation of Al-Azhar through a comparison table. This research uses a qualitative descriptive approach with more emphasis on observing existing phenomena. The data sources used consist of the Koran, hadith, tafsir books, as well as several literature from books, journals and articles related to frugal living. The results of this research show that the frugal living

trend has a very good impact if it is followed by individuals or groups because this is also stated in the Al-Qur'an surah Al-Isra' verses 26-27.

**Keywords:** Frugal Living, Al-Isra' verses 26-27, Al-Misbah, and Lifestyle

### Abstrak

Banyaknya pengeluaran dan kurangnya pemasukan pada saat covid 19, memunculkan istilah Frugal Living yang diyakini muncul untuk menjawab pertanyaan dari beberapa individu atau kelompok dalam mengalokasikan keuangannya agar tidak terjadi pemborosan dalam kehidupan sehari-hari. Pasalnya tren Frugal Living ini berasal dari wilayah barat yang membuat banyaknya orang Indonesia yang rata-rata adalah orang islam sulit untuk mengikuti tren ini karena merasa budaya barat. Padahal Tren ini sangat baik jika dilakukan, tren ini juga sudah dijelaskan dalam Al-Qur'an surah Al-Isra' Ayat 26-27 dan ayat ini sudah diyakinkan dengan tafsir modern salah satunya tafsir Al-Misbah. Pada penelitian ini juga membandingkan pemikiran Quraish Shihab dalam tafsirnya Al-Misbah dengan Buya Hamka dalam tafsirnya Al-Azhar melalui tabel komparasi. Penelitian ini menggunakan pendekatan deskriptif kualitatif dengan lebih menekankan pada pengamatan fenomena yang ada. Sumber data yang digunakan terdiri dari Al Quran, hadis, kitab tafsir, serta beberapa literatur dari buku, jurnal, dan artikel terkait frugal living. Hasil dari penelitian ini menunjukkan bahwa tren frugal living ini sangat baik dampaknya jika diikuti oleh individu ataupun kelompok karena hal ini juga sudah tertera dalam Al-Qur'an surah Al-Isra' ayat 26-27. Penelitian ini diyakini dapat berkontribusi pada masa kini dengan menjadikannya sebagai sebuah konsep yang dapat diterapkan di kehidupan sehari-hari.

**Kata kunci:** Frugal Living, Al-Isra' ayat 26-27, Al-Misbah, dan Gaya Hidup.

### Introduction

Most people need to make their own plans to stay afloat because the cost of living is always rising. The term that has long been used, namely frugal living, has recently re-emerged as a trend, amid the many realities of growing economic conditions and the existence of advanced features that encourage people to be consumptive. With the current economic climate, this word represents one of the strategies that today's society might use to stay afloat.

Some of the practices associated with this minimalist lifestyle are in line with Islamic teachings (Maisyarah & Nurwahidin, 2022). As is known, Islam not only teaches about worship but also about daily human life, including the need to live frugally (*Frugal Living*) (Alaiyah, 2021). The term "*Frugal Living*" is not used anywhere

in the Qur'an, although it is implied elsewhere, such as verses 26-27 of Surah Al-Isra, which is a chapter on frugality. The term "lifestyle" refers to a person's housing, spending, and time management habits (Su'adah, 2019). In addition, a person's social life is just one aspect of the lifestyle that he uses to try to distinguish himself from others in terms of social status through the symbols he associates (Utami, 2018).

Because of lack of logic, many Indonesians mistakenly think that style *Frugal Living* synonymous with stingy. Choosing goods that are cheap without thinking about their quality is even recommended in books about *Frugal Living*. Concept *Frugal Living* Teach people to prioritize purchases, cut down on things that don't matter, and start saving for the future. In addition, they will skimp with their money and choose more expensive and higher-quality items over cheap and low-quality items that spoil quickly. What is clear, living a frugal lifestyle (*Frugal Living*) is different from stingy or very frugal. There is a clear distinction between economy and thrift because savers minimize essential needs (Habybillah, Mochammad, 2016). The majority of individuals have decided to lead a frugal lifestyle. (Adiati, 2021) found that those who live frugally tend to be more cautious in making decisions, acting, and thinking. Conversely, frugality will teach children how to budget (Desiana, 2021).

According to a US poll, only 45.5 percent of millennials can plan their money well for the future. Meanwhile, only about 38% of millennials in Indonesia have financial knowledge in terms of retirement planning, according to the Financial Services Authority (OJK) (Hariani, 2021). Those who live frugally are careful in using their money and do not waste it (Fitria & Prastiwi, 2020). An investor is someone who lives frugally with the goal of saving for the future. Therefore, this program is suitable to teach and provide examples of frugality in all demographics, from the younger generation to the elderly, regardless of socioeconomic status. One verse in the Qur'an deals with money management, while another advocates a frugal lifestyle. God commands man to be a good steward of material possessions in His book (Akmalia, Andriani, & Zaki, 2021).

It is believed that a more beneficial way of life and in accordance with Islamic law can be developed through this research. Anyone who follows the principles of frugal living will be able to control his spending and only buy necessities, not wants. Like the

teachings of Islam that emphasize ideas in the middle way. The word "mid" here is analogous to the idea of "frugal living" which balances between being extravagant in spending and having no money.

## Theoretical Studies

Based on the principle of frugal living, a person must always be aware of the way they spend their money, think about it, and have a plan for when they want to achieve their financial goals. Early Retirement Financial Independence (FIRE) was a movement in the U.S. in 1992 that advocated early retirement (i.e., before age 40) and became the current frugal lifestyle trend. Joe Dominguez and Viki Robin are the two financial professionals who started this movement. The Great Recession of 2007–2008 raised the profile of the FIRE movement. Due to the state of the economy, individuals have had to reduce their expenses in the period. The FIRE movement plays a role in launching the current trend of frugal living (Hariani, 2021).

Anxiety about people's spending habits due to digitalization, according to some financial experts, is another root cause of frugal living (David, 2023). In a matter of minutes, anyone can spend their money on the app's purchase feature. Allowing wasteful spending will result in a society that is less likely to save money and less likely to go into debt. Frugal living means being careful in spending money, prioritizing the value of the goods purchased, maintaining finances so as not to give in to the imaginary pleasures of consumers, prioritizing needs, and knowing self-limits before making a purchase.

Islam hates exaggeration and likes a frugal living lifestyle (Permata, Abubakar, Sabry, Boni, & Arifai, 2023). Although frugal living is highly encouraged, stingy and extravagant are considered unwise attitudes in Islam. Stingy and even extravagant are considered vices that will become a burden in the afterlife. Therefore, frugal living in Islam should not be interpreted as an excuse to be stingy. Allah forbids us to exaggerate in everything because those who like exaggeration include his brother Satan as in QS. al-Isra': 26-27:

*It means: " Give relatives their due, and the needy, and travellers- do not squander your wealth wastefully. those who squander are the brothers of Satan, and Satan is most ungrateful to his Lord.*

From the above verse, this view reflects Islamic values that emphasize the importance of respecting the sustenance given by Allah SWT. However, frugal living in an Islamic perspective is not only limited to avoiding waste, but also includes social values and community welfare. Thus God has forbidden his servant to spend too much on the property entrusted to him. If a person is always excessive in living on this earth, there will be damage due to these extravagant actions, such as a heart that no longer feels enough of what it already has. Psychologically, stingy attitudes can also be self-defeating. The mentality of shortcomings possessed by stingy people can be an obstacle in establishing social relationships. Therefore, frugal living in Islam should create a balance, where being wise in managing finances is not interpreted as stingy, but as a form of appreciation and gratitude for Allah's favors.

From a social point of view, *frugal living* in Islam is not only the key to individual success but also the foundation for creating a just and prosperous society. By staying away from extravagant and stingy attitudes, Muslims are expected to make a positive contribution to the surrounding environment and live their lives in accordance with religious teachings. Thus, *frugal living* in Islam is not only a financial principle, but also a social ethic that adds value to everyday life.

There are several characteristics to see someone has a lifestyle *Frugal Living*, including: a) Save money and always set financial goals, where whatever one's personal financial goals, by reducing regular deductions will help free up money for other more valuable purposes; b) Reducing debt in buying goods such as not forcing the desire for an item to be fulfilled to be purchased. This is the best way to balance financial conditions by setting a budget that is quite frugal and evaluating these spending habits for two to three weeks. Then, make a spending plan as well as possible, with the aim of not limiting finances but managing it as well as possible (Taylor-Hough, 2003); c) Choose second-hand, where almost everything is cheaper if not new, and one will often find used options that also work well; d) Invest part of the money in one of the accounts; e) Comparing the price of one good with another. In addition, you can also start comparing one brand with another brand (Fagan, 2016).

## Method

To better understand the events studied, this research technique uses a qualitative descriptive approach, which focuses more on looking at phenomena and investigating the relationship between several research variables. The holy book of the Qur'an that advocates frugality in everyday life is the focus of this study. The source of the data is the Quran, hadith, and tafsir, as well as other literature from books, journals, and articles. In this section, the author compiles works related to his subject, namely lifestyle *Frugal Living*. In addition to obtaining relevant material about lifestyle *Frugal Living*, the author analyzes, interprets, and draws conclusions from the data (Miles, M.B. & Huberman, 1984).

Documentation methodology was used as a data collection method in this study. Books, scientific journals, and other printed materials are scoured for relevant data by scholars using this method. There are two main groups of data collected: First, we have primary material, also called primary data, which consists mainly of Qur'anic verses relevant to the idea of simple living. Second, statistics derived from secondary sources, such as books, scientific publications, and the like.

## Result

### *Frugal Living in Islam*

Since Islam is all-encompassing, there are many parts of frugal living that are consistent with its principles. This is because Islam does not only regulate religious matters, but also about daily life, including instructions on how to live frugally. It is clear that the Qur'an does not mention the word "Frugal Living" explicitly. Nevertheless, some aspects have been discussed by Islam for a long time.

This article continues the previous debate by trying to explain the Qur'anic verses that describe this lifestyle, by building a picture of frugal living behavior. Al-Isra': 26-27 as follows:

*It means: " Give relatives their due, and the needy, and travellers- do not squander your wealth wastefully. those who squander are the brothers of Satan, and Satan is most ungrateful to his Lord.*

Surah "Al-Isra' verses 26-27" contains a very relevant and meaningful message for Muslims. The following is the content of the meaning of the verse:

1. **Commandment to Help Others:** We are commanded in verse 26 to help people in our immediate family, as well as the poor and people who are traveling. One of the efforts is to ensure that people get the assistance they need, whether in financial or other forms.
2. **Prohibition of Wastefulness:** In verse 27 we are forbidden to waste our wealth. We are reminded by God that people who waste money are associated with Satan. Therefore, we need to be frugal in spending and careful with our possessions.
3. **Satan's Nature:** This verse also describes Satan's nature of being very disobedient to his God. By avoiding waste, we distance ourselves from qualities that God dislikes.

In the tafseer "Al-Misbah, Quraish Shihab says that verse 26 of surah Al-Isra' gives instructions to the father and family". No matter how far away they live, God commands us to be helpful, courteous, and kind to our maternal and paternal relatives. In addition, give zakat, alms, or whatever the poor want to the poor, whether they have no family or who are traveling. Also, put your money where your mouth is. In fact, people who steal other people's money are Satan's brothers because they have the same nature as Satan. Satan strongly disobeys God.

The word ( اتوا ) means perfect gift. Today what exists consists of tangible and intangible elements. Verse 269 of Surah al-Baqarah explains that this phrase is used by the Qur'an when conveying knowledge. Therefore, the request for assistance includes both tangible and intangible assistance. Although most scholars viewed the directive as an encouragement rather than a mandate, Abu Haneefa viewed it as a family obligation.

The word " ( تَبذِيرٌ ) *Tabdzir/extravagance*", academics see it as an unfair accusation. So, a person is not extravagant if he uses all his money for useful things. Sayyidina Abu Bakr (ra). bequeathed all his property to the Prophet (peace be upon him), while Sayyidina Uthman (ra). spent half of his wealth on jihad in the cause of Allah. Although the Prophet (peace be upon him) supported their activities, he did not consider them in

vain. But even if you use running water for ablution, washing your face more than three times is considered wasteful. Therefore, the placement of waste is more important than the amount.

Word (اخوان) is the plural form of the word (اخ) akh which is usually translated brother. It originally came from the words "equality" and "harmony". Coming from comparable backgrounds, both far and near, fosters a sense of brotherhood. Because of their similar nature, Satan considers the trash to be his brother. They both acted in an irrational manner. Brotherhood according to Ibn Asyir is the unity of Satan and is inseparable from garbage. The reason for this is that brothers are naturally attracted to each other and don't like to be separated. "QS. Fushshilat [41]: 25 (Q. Shihab, 2003).

On the one hand, the interpretation of Al-Azhar in the view of Buya Hamka gives a view of the surah "Al-Isra' verses 26-27", that:

*"And give unto the intimate family their due, and also the poor and the children of the journey." (base verse 26). Not only should you show respect to your parents and other close relatives, but you should also treat them with respect and kindness. Because they deserve help. We must help them. You have biological relationships with your immediate family and other close relatives. You are surrounded by family members. Your own family members, including people who share your common ancestry (either biologically or through marriage). You will hear the names Ammi and Ammati used for your father's siblings. Khal and Khalat refer to the mother's brother and sister. The "grandmother" of both groups of parents' families. Filial heirs, first cousins, etc. Some have more than enough food, some have just enough, and some have little because access to food does not always equal availability. Therefore, families are entitled to assistance from those who are able, so that the relationship that is established can be strengthened by neural connections.*

*"And homeless and poor children. The gap between rich and poor is widening due to a natural tendency to help those in need. The so-called "children of travelers" (Ibnus-sabil) are also eligible to receive charitable donations. A person named Ibnus-Sabil might come out of his home and village with the noble intention of knowing more about the world or about his long-lost relatives, for example but then choose to stop to do grocery therapy while on the go. On the other hand, Ibnus-sabil can mean poor, homeless people whose lives are so disrupted that they have nowhere else to call home. Rice fields dried up, houses*



*were sold, and people rushed to the city to find work, until they ended up sleeping on the floors of five-person shops.*

As a key, namely: "And do not be extravagant too extravagantly (end verse 26)". The two words "extravagant" and "*Tabdzir*" come from the same sentence. Spending money irresponsibly is a waste, according to Imam Shafi'i (Shafi'I, N.D.). A wasteful person is one who takes money in its place and spends it wrongly, according to Imam Malik. Mujahid said: "Although all his wealth was spent on the right path, he was not a muzzir. But even if only a bushel of rice is taken out, it is not on the right path; it's already redundant".

Said Qatadah: "*Tabdzir* is spending wealth in the way of immorality to Allah, in the way of being unrighteous and destructive". Next verse comes: "For behold, those who are wasteful are friends of Satan (the root of verse 27)". In this scripture, it is clearly explained that those who waste resources are allies of Satan. Others who are close or devoted to a person often have a significant influence on others around them. Those who spend time with Satan become aimless and disappointed. He stopped obeying Allah and began to commit immorality after being misled by his friend (M. Q. Shihab, 1996).

At the end of the verse is warned of the devil's wickedness: "And it is that the devil, against his Lord, knows no thanks (end of verse 27)". If a person squanders his money on useless things, it is obvious that Satan is deeply rooted in his heart. Because the devil is inherently ungrateful, he refuses and forgets favors. However, once he becomes a loyal friend of the person concerned, his demonic temperament and nature permeate his personality, causing him to act without gratitude in every aspect of his life. God showered him with great pleasure, but he wasted it all (M. Q. Shihab, 2008).

It is from those savings that assets will be obtained. Storing valuables without being used is like storing a worthless stone. Without a worthwhile goal, his journey will be fruitless. For example, when a poor person comes to us for help, we often feel hesitant to give it. Satan's "friend" arrived after the poor man left without receiving anything. We should have fun with the money that might be donated to the poor. After that, we will sin if we give in to the temptation of that "friend." After all, it almost made a profit. Not to mention being unproductive (Hamka, 2020).

On the contrary, frugal living is like a minimalist *zuhud*, according to the NU Online report, because it is based on simple thinking and does not care too much about material possessions. Reducing the need for material goods and avoiding overconsumption is often one approach to achieving this. The core principle of asceticism is to abstain from worldly possessions and focus on meeting spiritual and most basic needs. A simple life, free from the lusts and temptations of material well-being, is the essence of *Zuhud*. In addition, living a minimalist lifestyle in the present means buying only necessities, not wants, as necessities often lead to unnecessary needs and accumulation of material possessions. A concrete example of this minimalist lifestyle (frugal living) is to get used to buying used goods that are still suitable for use (*thrift*).

Islam has a long tradition of teaching this basic idea. In the Qur'an, Allah forbids excessive eating, drinking, and trading because it is equated with the deeds of Satan. In addition, this simple, minimalist way of life can also help people regulate their stomachs, which is the root cause of destructive attitudes such as greed and greed. This is a concrete example of a *frugal living* lifestyle by reducing the habit of eating out, in cafes, in restaurants and others. In short, asceticism protects humans from potentially harmful ambitions and greed. Judgment does not mean giving up all possessions. He commands us to be humble and modest in the face of trials, and otherwise God's gifts. The fundamental purpose of a person undergoing *zuhud* is not material gain but rather satisfaction with himself and his relationship with Allah. So, asceticism is not about shutting ourselves off from the world, but rather about the way we perceive and interact with it.

### *Benefits of Frugal Living in Life*

According to Wijaya, there are three indicators of frugal living or choosing a *frugal living* lifestyle, namely being careful in spending money, not wasteful and careful. A person already has a frugal character if he meets these indicators. This indicator can be used as a reference in applying frugal character in everyday life.

In Islam, there are several benefits associated with lifestyle *Frugal Living* if someone applies it in everyday life, including: a) obtaining grace from Allah SWT whose

benefits are felt for someone who applies a lifestyle *Frugal Living*, such as a positive feeling of soul because it has decided to be frugal and not excessive in spending so as to indirectly avoid yourself from accounts receivable or credit systems; b) maximizing oneself in charity, with the meaning that if someone has sufficient wealth, he will indirectly easily become a donor or have the nature of sharing with his other relatives. This makes a person will have the principle that lifestyle *Frugal Living* be a bridge to the end day because it no longer follows the shopping passions of the world; c) follow the sunnah of the Prophet and his companions who are not excessive in enjoying the wealth and luxuries given by Allah Almighty; d) freedom from debt, where Islam does not teach its people to choose the path of debt. To prevent debt, a person must be able to manage finances as well as possible, in the sense of the word reduce excessive consumption patterns; e) have an emergency fund as a buffer when things happen that are not desirable in the future; f) reduce stress by always living a lifestyle *Frugal Living* and get used to simple carefree life circumstances (Maisyarah & Nurwahidin, 2022).

## Discussion

A person's lifestyle can also be defined as the context in which they spend their time, energy, and resources. Lifestyle is a straightforward idea that embodies the norms of society. The lifestyle of adolescents is growing. A portion of a teenager's budget goes toward buying the latest and greatest high-end restaurants, timeless clothing styles, and ever-evolving electronics like phones, movies, and gadgets. Therefore, a person's way of life affects their wants, needs, and behavior, including the things they buy and eat (Habybillah, Mochammad, 2016).

A frugal mindset can be realized and incorporated into daily routines. (Asriyana, Sapa, Widjaja, & Daryanti, 2023) states that one can tell someone is frugal based on established indications. The characteristics of thrifty people may be a guideline in everyday life. If a person follows these steps, he becomes a thrifty person. The frugal indicators are: wise in spending money, not wasteful, accustomed to saving, accustomed to sharing, wise in using objects / tools owned, creative in finding alternative substitutes, adjusting wants and abilities, prioritizing needs over wants, simple appearance, adjusting food and drinks according to portions (Pratyningsih, 2017).

Based on linguistic analysis, the main message "of Surah Al-Isra is found in verses 26 and 27, which states that it is not necessary to squander wealth on unnecessary luxuries, but on good and useful things". The message can be taken from the definition of the term at-tab'ir which means to squander money, especially when someone damages his property and gives it away in a bad way. This can also be seen from the meaning of tabzir, an adjective that indicates the nature of people who like to waste money. Looking at asbāb al-nuzūl the verse reveals more of the main message of the verse: the Arabs of that time would hoard their money and use it as a source of pride, thus discouraging others from becoming Muslims. Therefore, this verse actually invites not to live with an excessive style or extravagant lifestyle.

## **Conclusion**

Frugal living is a lifestyle that pays attention to one's financial situation and the way one spends one's money. People who lead a frugal lifestyle are not the same as stingy people, because they still buy quality and essential things rather than cheap goods. The frugal lifestyle has many benefits, including living more frugally, being better for the environment, and being more focused on their financial goals. According to Quraish Shihab's interpretation of this verse in Tafsir Al-Misbah, we are forbidden to waste our possessions on things that do not benefit our welfare. Satan, who is always at odds with his Creator, is said to possess these qualities. Therefore, those who waste their resources are referred to as "brothers of Satan" because of their common nature, including lack of austerity and disconnection with God's will. Frugal living is not a torturous lifestyle, but a sobering one. With frugal living, we can better appreciate the money and goods we have, and also contribute more to the environment. Hopefully this journal article can help readers to start frugal living.

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