

Zuhud Living in Generation Z's Perspective: How does it Exist?

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Abstrak

Globalisasi juga mempengaruhi pola hidup hemat yaitu hidup hemat yang selama ini sudah banyak dikenal oleh generasi Z. Padahal, Islam sebelumnya telah memiliki budaya hidup hemat yaitu hidup zuhud. Tujuan penelitian ini adalah untuk mengetahui gambaran eksistensi hidup zuhud bagi generasi Z Jawa. Metode yang digunakan dalam penelitian ini adalah deskriptif kuantitatif. Pengumpulan data dilakukan dengan cara menyebarkan kuesioner dengan skala pengukuran menggunakan skala likert kepada generasi milenial di Jawa. Hasil penelitian menunjukkan bahwa korelasi antara jenis kelamin, provinsi asal, usia, pengeluaran, dan pengetahuan terhadap eksistensi hidup zuhud tidak berpengaruh signifikan terhadap perilaku hidup zuhud. Dengan demikian, tidak ada syarat khusus untuk mengukur perilaku seseorang dalam melaksanakan budaya Islam. Setiap orang memiliki kesempatan yang sama untuk melaksanakan perilaku hidup zuhud.

Kata Kunci: Generasi Z, Zuhud Living

Abstract

Globalization has also influenced the frugal lifestyle, namely frugal living, which has been widely known by generation Z. In fact, Islam has previously had a frugal lifestyle culture, namely zuhud living. The purpose of this study was to determine the description of the existence of zuhud living for the Javanese generation Z. The method used in this study was quantitative descriptive. Data were collected by distributing questionnaires with a measurement scale using a Likert scale to the zillennial generation in Java. The results showed that the correlation between gender, province of origin, age, expenditure, and knowledge of the existence of zuhud living did not have a significant effect on zuhud living behavior. Thus, there are no specific requirements for measuring a person's behavior in implementing Islamic culture. Everyone has the same opportunity to carry out zuhud living behavior.

Keywords: Generation Z, Zuhud Living

INTRODUCTION

Java is the island with the highest internet penetration rate in 2024, which is 83.64% with 34.40% of internet users being generation Z based on Asosiasi Penyelenggara Jasa Internet Indonesia (APJII) (2024). This indicates that the some

phenomenon is able to massively enter generation Z in Java. On the other hand, Java Island is recorded as the island with the largest Muslim population, reaching 96.02% or 148.19 million of the total 154.34 million population of Java Island (Kusnandar, 2022). Globalization has had a major influence on

Generation Z's lifestyle. In fact, generation Z is referred to as the digital generation because it is very close to technological developments (Fitriyadi et al., 2023). This has implications for the Fear Out Missing Out (FOMO) phenomenon, which is when someone is worried about being left behind from a certain trend (Anggraeni, 2021). One of the FOMOs that has recently occurred in Indonesia is the Frugal Living phenomenon.

According to (Salsabilah et al., 2024), someone who has a frugal living lifestyle seeks to minimize expenses through consideration of decisions in utilizing money wisely. The term frugal living originated from a movement in the United States in 1992 which was initiated by Vicki Robin and Joe Domingues as financial experts (Nabila, 2023). The idea describes the concept of financial independence that can be achieved during retirement. Islam already has a pre-existing concept regarding conscious consumption patterns, namely Zuhud Living. However, the discussion about zuhud often suffers from misconceptions. There are still some people who implement zuhud as a form of escape from worldly life, thus living in a state of poverty and apathy towards social and economic actions (Alghifari et al., 2023). In fact, all articles that discuss zuhud are always preceded by the statement that there is a difference in understanding of the true

concept of zuhud, that zuhud is an effort to leave the vanity of the affairs of this world and the hereafter. Thus, it is concluded that the existence of zuhud living is quite weak in Indonesian society.

Zuhud living which is part of the Islamic economic system has a role in providing community welfare with all the *masalah* created. The difference in concepts between the conventional economic system and the Islamic economic system will certainly create different impacts, sustainability and involvement. Islamic economics as a recommendation from Allah SWT. should be applied, at least by all Muslims. Until now, there has not been a single study that discusses the phenomenon of zuhud living. While the discussion of frugal living has been available quite a lot and all articles say that frugal living is in line with the concept of Islam. Research conducted by Anisa Maisyarah & Nurwahidin (2022), states that the frugal living lifestyle is in line with the concept of frugal living in Islam, namely the attitude of *tawazun* (balanced), prioritizing beauty and quality. This attitude is an effort to prevent themselves from the nature of *israf* and *tabdzir*. This is in line with research also conducted by Siti Falihatul Muslihah in 2023. The results presented that the meaning of frugal living in the Qur'an means an attitude of not being wasteful and

not being miserly in managing assets, but being able to behave in a balanced manner which is then referred to as a careful and wise attitude in managing finances. The broad impact is that this behavior can lead a person to generous behavior. Similar research was also conducted by Asriyana et al (2023), it is conveyed that credit card holders need to control financial spending through a frugal living lifestyle because it is considered capable of maintaining spending stability so that it is not excessive.

On this basis, researchers found a research gap between the existence of the frugal living phenomenon and zuhud living in Indonesia. The existence of frugal living and zuhud attitudes has differences in society, even though the concept of both is the same. In addition, the zuhud attitude based on Islamic law should be more favored by the Indonesian people with the majority of the population being Muslim. Thus, the novelty put forward regarding the existence of a description of the existence of zuhud living on the island of Java generation Z. This research is able to contribute to the development of Islamic economics as a policy reference and increase the existence of Islamic economics in Indonesian society.

LITERATURE REVIEW

Generation Z in Indonesia

Indonesia is currently enjoying the benefits of the demographic bonus. According to the Badan Pusat Statistik (2023), population census results, a large proportion of Indonesia's population is Gen Z (74.93%), those born between 1997 and 2012. The existence of Gen Z is very important and affects the development of Indonesia now and in the future (GoodStats, 2023). Frugal living is a lifestyle chosen in response to certain conditions and situations. Various factors and circumstances make Gen Z's financial priorities change, which then affects their lifestyle and spending habits. These reasons are also based on social pressures and cultural contexts that can influence how Generation Z engages in control. (Kusumawardhany, 2022)

H1 : There is a significant correlation between gender and zuhud living behavior from the perspective of Generation Z.

H2 : There is a significant correlation between provincial origin and zuhud living behavior from the perspective of Generation Z.

H3 : There is a significant correlation between age and zuhud living behavior from the perspective of generation Z.

Islamic Finance

Islamic finance is a financial management system that follows Islamic principles and laws. This principle is applied to individuals, systems, financial institutions, and products offered. The concept of money management, of course, there is the concept of sharia financial management. One of them is according to Abu Ubaid's thinking. Sharia financial management has one of the principles, such as Balance Budget, which emphasizes the balance between the budget received and the budget spent (Ghozali & Khoirunnisa, 2018). Of course, this can be applied to everyday life and avoid wasteful behavior. Wasteful behavior is a despicable behavior, this is explained in Q.S Al-Isra verse 27 which reads:

إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ ۗ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا

“Verily, the spendthrifts are the brothers of Satan, and Satan is a denier of his Lord.”

H4 : There is a significant correlation between monthly expenditure and zuhud living behavior from the perspective of generation Z.

Frugal Living

Frugal living is a lifestyle that is increasingly popular today. This term describes the art of surviving in situations that are not always ideal. Frugal living means

making the necessary choices to live within our means. The goal is to keep yourself and your family out of consumer debt. Frugal living is not the same as living miserably (extreme restraint). Simply put, frugal living means using resources economically (Hough, 2011). Frugal living is more than just simple living, it teaches us to live according to the standards we set for ourselves. This lifestyle is chosen in response to certain conditions and situations (Kusumawardhany, 2022). This means that everyone will have different standards in dealing with various circumstances. Each individual's personal experience will determine their own frugality standards which are unique and individualized. Based on the description above, frugal living can be interpreted as managing a lifestyle. But still making expenses according to the priorities of each individual both for the short and long term so that expenses do not exceed income, and interpreting expenses not as a desire but as a necessity that must be fulfilled.

Zuhud Living

Lifestyle is the way a person lives their life as seen from their activities, interests, and opinions. Lifestyle shows how a person interacts with his environment and describes the overall pattern of his actions and interactions with the world (Kotler & Keller,

2012). A frugal and simple lifestyle can also be said to be a minimalist lifestyle. A minimalist lifestyle is a way of life by getting rid of superfluous or unimportant things so that we can focus more on the things that really matter. It means living simply and moderately. A minimalist lifestyle generally means using facilities and infrastructure efficiently by reducing the number of items and non-material things, while still maintaining quality. This lifestyle emphasizes prioritizing needs over wants. In the Islamic context, the concept of minimalist living is related to gratitude which is realized through *zuhud* living (Syukur, 2003).

According to the Sufis, the world and everything in it can be a source of sin and ugliness that keeps them away from God. Human desires, desires, and passions often make them make luxury and worldly pleasures a goal, therefore the need for *zuhud* behavior (Fudholi, 2011). With *zuhud*, a person turns away from worldly pleasures and focuses on happiness in the hereafter, thus avoiding waste and excessive consumption.

H5 : There is a significant correlation between the existence of *zuhud* living and *zuhud* living behavior from the perspective of generation Z

METODE PENELITIAN

This research uses quantitative methods with a descriptive approach. Quantitative research is data presented in the form of numbers that can be measured directly and systematically (Veronica et al. 2022). Meanwhile, descriptive research is able to describe the phenomena that take place in research and examine the causes of a symptom (Abdullah, 2015). This research aims to analyze the concepts of frugal living and *zuhud* living. In this study, secondary data was collected using the literature review method in the form of research results, scientific articles, and survey results by government agencies that were discussed, identified, evaluated for their relevance to relevant topics, and documented in a study.

Then, primers were obtained directly from research subjects through distributing questionnaires with a measurement scale using a Likert scale. The Likert scale is used to measure attitudes, opinions, and perceptions of individuals regarding social phenomena (Sugiyono, 2016). The population of this study is the Zillennial Generation in Java Island, which is based on data, namely 38 million people, so that the minimum sample required based on the calculation of Hair et.al is 50 samples. The technique used is non-probability sampling, precisely purposive sampling.

The data analysis method used for this research is to use the computational calculation of the Statistical program for Social Science (SPSS) program, which is a statistical computer program that is able to process statistical data precisely and quickly, into various outputs desired by decision makers. Data analysis is the processing of data obtained using formulas or with existing rules in accordance with the research approach.

HASIL DAN PEMBAHASAN

Table 1 Validity Test

Item	Corrected Item-Total Correction	R Table	Description
I would rather attend a recitation than hang out with friends.	0.524	0.254	Valid
I collect things that I like.	0.494	0.254	Valid
I fret when I don't have money.	0.525	0.254	Valid
When I hear the call to prayer, I pray immediately.	0.673	0.254	Valid
I prefer listening to murottal than listening to songs.	0.407	0.254	Valid
I do not follow trends in clothing.	0.307	0.254	Valid
I cover my aurat because I fear Allah.	0.848	0.254	Valid
I refrain from buying things that I want.	0.423	0.254	Valid
I am grateful when I get things that I like.	0.811	0.254	Valid
I always set aside money for charity.	0.607	0.254	Valid

Table 2 Reliability Test

Koefisien Cronbach's Alpha	N of Items	Keterangan
0.759	10	Reliable

Table 3 NPar Test

One-Sample Kolmogorov-Smirnov Test	
N	60
Normal Parameters	
Mean	22.9167
Std. Deviation	6.21178
Most Extreme Differences	
Absolute	0.131
Positive	0.131
Negative	-0.087
Test Statistic	0.131
Asymp. Sig. (2-tailed)	0.012

The table states that the p-value > alpha (0.005). Thus, it can be concluded with a 95% confidence level that the Zuhud Living in Generation Z's Perspective data is normally distributed.

Table 4 Suspension Categorization

Item	Total Score	Category
1: I would rather attend recitation than hang out with friends.	243	Very High
2: I collect things that I like.	149	Low
3: I fret when I don't have money.	122	Low
4: When I hear the call to prayer, I pray immediately.	240	High
5: I prefer listening to murottal than listening to songs.	240	High
6: I don't follow trends in fashion.	160	Low
7: I cover my aurat out of fear of Allah.	148	Low
8: I refrain from buying things that I want.	208	High
9: I am grateful when I get things that I like.	228	High
10: I always set aside money for charity.	165	Medium
Total	1903	Medium

The suspension is obtained from the calculations made in table 5 and table 6 as follows.

Table 5 Suspension Calculation

X	
μ	180
σ	40
Minimum Score	60
Maximum Score	300

Very Low	$X \leq (\mu - 1, 5\sigma)$	$X \leq 120$
Low	$(\mu - 1, 5\sigma) < X \leq (\mu - 0, 5\sigma)$	$120 < X \leq 160$
Medium	$(\mu - 0, 5\sigma) < X \leq (\mu + 0, 5\sigma)$	$160 < X \leq 200$
High	$(\mu + 0, 5\sigma) < X \leq (\mu + 1, 5\sigma)$	$200 < X \leq 240$
Very High	$X > (\mu + 1, 5\sigma)$	$X > 240$

Based on the results of research on 60 Generation Z respondents in Java Island with

an age range of 17-27 years, the following data was obtained:

Table 6 Demographic Data of Respondents

Description	Number	Percentage (%)
Gender		
Female	35	58.3
Male	25	41.7
Provincial Origin		
Jakarta Special Region	5	8.30
Banten	9	15.0
West Java	24	40.0
Central Java	11	18.3
Special Region of Yogyakarta	6	10.0
East Java	5	8.30
Age		
17	2	3.30
18	2	3.30
19	12	20.0
20	25	41.7
21	9	15.0
22	7	11.7
23	1	1.70
24	1	1.70
25	1	1.70
Monthly Expenses		
< Rp1.000.000	38	63.3
Rp1.100.000 s/d Rp2.500.000	22	36.7
Knowing the existence of Zuhud Living		
No	13	16.5
Yes	32	31.6

The results of the research on the existence of zuhud living were analyzed using several correlation tests with demographic data, such as gender, provincial origin, age, expenditure in one month, and knowledge about the existence of the zuhud living phenomenon.

Table 7 Correlation test of Zuhud Living with Gender

	Gender	Sig. (2-tailed)	Mean
Zuhud Living Score	Female	0.49	23.63
	Male	0.72	21.92

Table 8 Correlation test of Zuhud Living with Provincial Origin

	Provincial Origin	Sig. (2-tailed)	Mean
Zuhud Living Score	Daerah Khusus Jakarta	0.88	20.40
	Banten	0.65	21.33
	Jawa Barat	0.16	24.38
	Jawa Tengah	0.68	22.12
	Daerah Istimewa Yogyakarta	0.97	21.67
	Jawa Timur	0.68	24.40

Table 9 Zuhud Living correlation test data with age

	Age	Sig. (2-tailed)	Mean
Zuhud Living Score	17	-	20.00
	18	-	24.00
	19	0.17	23.00
	20	0.36	22.92
	21	0.15	24.11
	22	0.50	22.00
	23	-	21.00
	24	-	22.00
	25	-	24.00

Table 10 Correlation test of Zuhud Living with Monthly Expenses

	Monthly Expenses	Sig. (2-tailed)	Mean
Zuhud Living Score	< Rp1.000.000	0.70	22.42
	Rp1.100.000 s/d Rp2.500.000	0.65	23.77

Table 11 Correlation test of Zuhud Living with Knowledge of the existence of Zuhud Living

	Knowledge	Sig. (2-tailed)	Mean
Zuhud Living Score	No.	0.045	23.39
	Yes	0.572	21.63

The implementation of zuhud living in generation Z in Java Island is in medium categorization with the categories of the 10 items being low, medium, high, and very high. Generation Z has apparently been able to distinguish between needs and wants. This is in line with the concept of Islamic economics explained by Karim, Adiwarmanto (2004), that the difference between needs and wants is something that Muslims must know in carrying out muamalah. Then, gratitude is also an implementable thing. In line with the statement put forward by Nurjannah, N., Abubakar, A., & Basri, H. (2023), that gratitude is a form of taking

advantage of the resources in the world. Furthermore, giving alms is also categorized as medium. That is, this can prove a survey conducted by the Charities Aid Foundation in 2023 in (Indonesia, 2023), that Indonesia is the most generous country in the world. In addition, individual worship is also in a high categorization in the implementation of zuhud living among generation Z in Java Island.

Based on data from 60 respondents, it can be stated that the attitude of zuhud living in women gets an average of 23.63 and men 21.92 with significance <0.05 . This states that gender is not significantly related and has no correlation with the attitude of zuhud living. This means that H1 is rejected. In line with research conducted by Kathleen A.R (2023), that gender has no direct influence on financial management. Although gender does not significantly affect financial management behavior, women tend to be superior in cash management (Herdjiono, 2018). This can be seen from the average attitude of zuhud living in women who are slightly superior to men. So it can be concluded that the attitude of zuhud living can be owned by someone regardless of gender because the level of significance is so low that it is said to be unable to provide a strong correlation. This is also in line with Abd al-Qadir Jailani's tafsir Jailani which states that the zuhud lifestyle

has an impact on peace of mind regardless of gender because every individual has the same ability and opportunity to reach the level of spirituality in accordance with Islamic teachings (Saripah, 2017).

Similar to the correlation between the attitude of zuhud living and the origin of the respondent's province in Java Island, table 3 shows that there is no significant correlation between these two things. This research means rejecting H2. Even so, Jakarta Special Region Province has the lowest average among the other five provinces. This is influenced by the fact that Jakarta Special Region Province is the province with the smallest portion of the population who embrace Islam, which is 83.87% of the total population (Kusnandar, 2022). This is in line with research conducted by Amarila (2023), that religiosity has an influence on the younger generation although not significantly.

There is no significant correlation between age and zuhud living behavior. This is based on the results of significance below 0.5, namely 0.3085. This means that H3 is rejected. Then, seen from the high average obtained from the data, age 21 is the age with the highest average. This is likely due to the income that is generally obtained at that age.

Monthly expenditure has a significant correlation with Zuhud Living with 0.675.

This means that H4 is rejected. This is in line with research conducted by Saputra, D., Rahmayuni, S., & Febriyanti, D. (2023), that a person's financial income which will then be used as expenses, has no significant effect on financial behavior.

There is an insignificant correlation between knowledge of the existence of zuhud living and zuhud living behavior because $0.3086 < 0.50$. This means that H5 is rejected. This is in line with research which states that education is not significantly able to influence consumption expenditure (Tilome, A. A., & Poiyo, A., 2022).

KESIMPULAN DAN SARAN

Globalization has also influenced the frugal lifestyle, namely frugal living, which has been widely recognized by Generation Z. In fact, Islam has already had a culture of frugal living, namely zuhud living. There is no significant correlation found that makes someone do a frugal living lifestyle. The correlation between gender, provincial origin, age, expenditure, and knowledge of the existence of zuhud living has no significant influence on zuhud living behavior.

This can be said that in implementing one of the Islamic cultures, no certain conditions are needed. All humans, without any differences in gender, age, provincial origin, expenditure, and knowledge can

perform the behavior prescribed by Islam. This means that the opportunity to implement zuhud living is very large for all humans. This is good news in the high implementation of Islamic behavioral habits in Indonesia. And, all the results actually say the opposite of the review of conventional economic theory.

However, there are still shortcomings in this study, the correlation indicator is very limited, so there are still possible factors that influence zuhud living behavior. In addition, it can be researched in more detail about other generations and according to certain geographical locations. Comparisons between research settings can also be made to find out any differences that affect zuhud living behavior

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