

## **Frugal Living as an Islamic Character Education Strategy: a Study of the Implementation of the Values of *Zuhud* and *Qana'ah***

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**ABSTRACT:** *The growing influence of consumer culture in the digital era has posed significant challenges to the development of Islamic character among adolescents, particularly in fostering simplicity, self-restraint, and responsible consumption. This study aims to examine the implementation of frugal living as an Islamic character education strategy grounded in the values of *zuhud* and *qana'ah* at MTs Wahid Hasyim Bangil, East Java, Indonesia. Employing a qualitative case study design, the research involved five participants, consisting of the principal, an *Aqidah Akhlak* teacher, a curriculum coordinator, and two students. Data were collected through participant observation, semi-structured interviews, and documentation and were analysed using the interactive model of data analysis developed by Miles, Huberman, and Saldaña. The trustworthiness of the findings was ensured through source triangulation, methodological triangulation, and member checking. The findings reveal that frugal living is implemented through three interrelated strategies: value-based learning, continuous habituation, and teacher role modeling. These strategies facilitate the internalisation of *zuhud* and *qana'ah* by encouraging students to differentiate between needs and desires, regulate consumptive tendencies, cultivate gratitude, and utilise resources responsibly. The study further identifies social media exposure, peer influence, and contemporary consumer culture as key challenges affecting the sustainability of these values among adolescents. The originality of this study lies in positioning frugal living not merely as a financial management practice but as an integrative Islamic character education model that combines spiritual values, behavioral habituation, and social learning processes. The findings suggest that frugal living represents a relevant and adaptive educational approach for strengthening Islamic character formation and promoting responsible lifestyles among students in the digital age.*

Meningkatnya budaya konsumtif di era digital menjadi tantangan bagi penguatan karakter Islami pada remaja, terutama dalam menumbuhkan sikap hidup sederhana, pengendalian diri, dan perilaku konsumsi yang bertanggung jawab. Penelitian ini bertujuan untuk mengkaji implementasi frugal living sebagai strategi pendidikan karakter Islami yang berlandaskan nilai *zuhud* dan *qana'ah* di MTs Wahid Hasyim Bangil, Jawa Timur, Indonesia. Penelitian ini menggunakan pendekatan kualitatif dengan desain studi kasus.

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Partisipan penelitian terdiri atas kepala madrasah, guru Aqidah Akhlak, koordinator kurikulum, dan dua peserta didik yang dipilih secara purposif berdasarkan keterlibatan mereka dalam pelaksanaan program pendidikan karakter di lingkungan madrasah. Data dikumpulkan melalui observasi partisipatif, wawancara semi-terstruktur, dan dokumentasi, kemudian dianalisis menggunakan model analisis interaktif Miles, Huberman, dan Saldaña. Keabsahan data dijaga melalui triangulasi sumber, triangulasi metode, dan member checking. Hasil penelitian menunjukkan bahwa implementasi frugal living dilakukan melalui tiga strategi utama, yaitu pembelajaran berbasis nilai, pembiasaan berkelanjutan, dan keteladanan guru. Ketiga strategi tersebut berkontribusi terhadap internalisasi nilai zuhud dan qana'ah dengan membantu peserta didik membedakan antara kebutuhan dan keinginan, mengendalikan perilaku konsumtif, menumbuhkan rasa syukur, serta memanfaatkan sumber daya secara bertanggung jawab. Penelitian ini juga menemukan bahwa paparan media sosial, pengaruh teman sebaya, dan budaya konsumtif modern menjadi tantangan utama dalam mempertahankan nilai-nilai tersebut. Kebaruan penelitian ini terletak pada pemaknaan frugal living tidak hanya sebagai praktik pengelolaan keuangan, tetapi juga sebagai model pendidikan karakter Islami yang mengintegrasikan nilai spiritual, pembiasaan perilaku, dan proses pembelajaran sosial. Temuan penelitian ini menunjukkan bahwa frugal living dapat menjadi strategi pendidikan yang relevan dan adaptif dalam memperkuat pembentukan karakter Islami serta mendorong gaya hidup yang bertanggung jawab di tengah tantangan era digital.

**Keywords:** *Frugal Living, Islamic Character Education, Zuhud, Qana'ah, Character Formation, Consumer Culture.*

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## I. INTRODUCTION

The rapid expansion of consumer culture in the digital era has significantly influenced the lifestyles of adolescents, including students in Islamic educational institutions such as madrasahs. The widespread accessibility of social media platforms, online marketplaces, digital advertising, fashion trends, culinary promotions, and various forms of popular culture has increased students' exposure to consumer-oriented behaviours that are not always driven by actual needs. Continuous interaction with digital content often encourages young people to follow trends, seek social recognition, and construct self-identity through the ownership of particular products and lifestyles. Consequently, consumption in contemporary society is no longer merely associated with fulfilling functional needs but is also shaped by psychological, social, and cultural factors that contribute to individual identity formation (White et al., 2019).

From the perspective of Consumer Culture Theory (CCT), consumption behavior is understood as a social process influenced by cultural symbols, social interactions, and identity construction within society. Individuals frequently use consumption as a means of expressing social status, gaining acceptance, and developing self-image in accordance with prevailing social values (Arnould & Thompson, 2005). During adolescence, the tendency to compare oneself with others, imitate trends, and seek social

approval becomes increasingly prominent, making young people more vulnerable to excessive consumption practices. As a result, consumption behavior extends beyond economic considerations and becomes closely linked to character development, self-regulation, life orientation, and value awareness among students.

Previous studies have consistently demonstrated that digital media play a significant role in shaping the consumption patterns of young people. Bowes (2021) found that social media platforms, particularly Instagram, significantly influence impulsive purchasing behavior among Generation Z through visual appeal and influencer marketing. Continuous exposure to lifestyle-oriented digital content tends to encourage impulsive consumption behavior. Repeated exposure to lifestyle-oriented digital content often encourages adolescents to imitate consumption trends without critically distinguishing between needs and wants. Azizah & Andriansyah (2024) reported that social media engagement and digital literacy significantly affect consumptive behavior among students. Furthermore, emphasised that social media exposure, influencer culture, and digital lifestyle trends continuously shape consumption preferences among younger generations (Hunaifi et al., 2024). These findings suggest that consumerism has become a substantial challenge for educational institutions because it directly affects students' ability to exercise self-control, make responsible decisions, and develop strong personal character.

Within the educational context, character education is considered an essential approach to preparing students to navigate the challenges posed by modern consumer culture. Character education extends beyond the transmission of knowledge and focuses on cultivating values, attitudes, and behavioral habits reflected in everyday life. It is argued that character education becomes more effective when integrated into classroom instruction, school culture, and continuous habituation programs (Komalasari & Saripudin, 2018). Likewise, it is highlighted that value education is more successful when supported by teacher role modeling, a positive school environment, and consistent religious activities (Suyatno et al., 2019). Therefore, addressing students' consumptive tendencies requires not only economic literacy but also the reinforcement of character values such as simplicity, responsibility, gratitude, and self-discipline.

In the context of Islamic education, madrasahs serve a strategic role in fostering students' moral and spiritual development alongside their intellectual growth. Islamic character education emphasises the integration of knowledge, habituation, exemplary conduct, and the internalisation of religious values in daily life. A religious school environment provides opportunities for students to experience value-based education through continuous practice and meaningful social interactions (Jaya et al., 2019). To analyse the process of character formation, this study adopts Thomas Lickona's theory of character education, which consists of three interrelated components: moral knowing, moral feeling, and moral action (Lickona, 1991). Through this framework, character development is understood not only as the acquisition of moral knowledge but also as the cultivation of moral awareness and the application of ethical values in everyday behavior.

One educational approach that aligns closely with the objectives of Islamic character development is the implementation of frugal living principles. Frugal living does not imply stinginess or the rejection of personal needs; rather, it refers to the ability to manage desires wisely, differentiate between needs and wants, and utilise resources responsibly (Lastovicka et al., 1999). Within educational settings, frugal living can

function as a practical strategy for character formation by encouraging students to adopt simple lifestyles, develop discipline, exercise responsibility, and control excessive consumption influenced by social and digital environments.

Conceptually, frugal living shares strong similarities with the Islamic values of *zuhud* and *qana'ah*. Frugal living promotes self-restraint, moderation, and responsible resource utilisation while discouraging excessive consumption. These principles correspond closely with *zuhud*, which teaches individuals to avoid excessive attachment to worldly possessions and to regard material wealth as a means rather than the ultimate purpose of life. Importantly, *zuhud* does not require abandoning worldly affairs altogether; instead, it emphasises maintaining a balanced relationship with material possessions based on spiritual values (Riki et al., 2021).

Likewise, frugal living is closely associated with the value of *qana'ah*, which refers to contentment, gratitude, and satisfaction with one's provisions without being driven by excessive material desires. This value encourages individuals to utilise available resources wisely, avoid wasteful behavior, and cultivate gratitude in all circumstances. Research conducted by revealed a strong negative relationship between the internalisation of *qana'ah* values and hedonistic lifestyles among madrasah students. The findings indicate that higher levels of *qana'ah* are associated with lower tendencies toward consumptive and hedonistic behavior (Yunita, L. T. & Afif, 2026).

The implementation of these values can be observed in various habituation programs developed at MTs Wahid Hasyim Bangil. Based on preliminary observations and interviews conducted with the Head of Madrasah and the Vice Principal for Student Affairs on January 8, 2026, the institution has implemented several programs reflecting the principles of frugal living, including supervised pocket-money management, student savings programs, Friday charity initiatives (*Jumat Berkah*), simple-living practices, and consumption monitoring involving parents, teachers, and school administrators. Interestingly, many students come from middle- to upper-income families. Nevertheless, these programs consistently encourage students to distinguish between needs and wants, avoid wasteful spending, cultivate gratitude, and adopt modest lifestyles in accordance with Islamic teachings. This condition demonstrates that frugal living at MTs Wahid Hasyim Bangil is not merely a financial management strategy but also a character education instrument that promotes self-control, responsibility, simplicity, and contentment in students' daily lives.

Although numerous studies have explored frugal living from economic, environmental, and lifestyle perspectives, research examining its relationship with Islamic character education remains limited. Existing studies generally focus on frugal living as a strategy for financial management, consumption behavior, or sustainable lifestyles among university students and the general public. Lastovicka et al., (1999) research specifically investigating frugal living as a medium for internalising the values of *zuhud* and *qana'ah* within Islamic educational institutions is still scarce. Furthermore, limited attention has been given to how these values are implemented through school-based habituation programs involving collaboration among students, teachers, school administrators, and parents.

The novelty of this study lies in its effort to position frugal living not merely as a strategy for economic efficiency but as an instrument of Islamic character education aimed at internalising the values of *zuhud* and *qana'ah* through systematic habituation programs within a madrasah environment. Additionally, this study employs Thomas Lickona's

character education framework to analyse the process of character formation through the dimensions of moral knowing, moral feeling, and moral action. Therefore, this research is expected to contribute both theoretically to the development of Islamic character education studies and practically to educational institutions seeking to address the challenges of consumer culture in the digital era.

Based on the aforementioned background, this study aims to analyse the implementation of frugal living at MTs Wahid Hasyim Bangil as a strategy for strengthening Islamic character education through the internalisation of *zuhud* and *qana'ah* values. Furthermore, the study seeks to examine the contribution of frugal living to the development of students' character, particularly in fostering self-control, simplicity, gratitude, responsibility, and the ability to distinguish between needs and wants amid the growing influence of consumer culture in the digital age.

## II. METHOD

This study employed a qualitative approach using a case study design to investigate the implementation of *frugal living* as an Islamic character education strategy based on the values of *zuhud* and *qana'ah* at MTs Wahid Hasyim Bangil. A case study approach was considered appropriate because it facilitates an in-depth exploration of a contemporary phenomenon within its real-life context, enabling researchers to understand participants' experiences, behaviors, and social interactions holistically (Creswell & Poth, 2018). The study sought to examine how *frugal living* practices were integrated into educational activities and how these practices contributed to the internalisation of Islamic character values among students living in a pesantren-based educational environment (Creswell, J. W., & Poth, 2018). The research was conducted at MTs Wahid Hasyim Bangil, a madrasah integrated with an Islamic boarding school (*pesantren*), where students engage in continuous educational, religious, and social activities. The reason for choosing the research location is that MTs Wahid Hasyim Bangil provides a unique environment for character formation through formal and informal education processes. Within this context, students are encouraged to develop responsible financial behavior, simple consumption patterns, and self-discipline, which are closely associated with the Islamic values of *zuhud* and *qana'ah*. Data collection was undertaken from 1 January to 22 January 2026.

Participants were selected through purposive sampling to ensure the inclusion of individuals who possessed direct knowledge and experience regarding the implementation of character education programs within the madrasah. Purposive sampling is widely employed in qualitative research to identify information-rich participants capable of providing meaningful insights into the phenomenon under investigation (Patton, 2015). Based on predetermined inclusion criteria, five participants were recruited, consisting of the principal, an Aqidah Akhlak teacher, a curriculum coordinator, and two students who had actively participated in the educational program for at least one semester. Participant selection was guided by the principle of information adequacy, whereby data collection continued until recurring information emerged and no substantially new insights were identified.

Data were gathered through participant observation, semi-structured interviews, and documentation. Participant observation enabled the researcher to directly observe students' daily activities and interactions within the educational environment.

Observations were conducted three times per week during the research period, resulting in nine observation sessions involving one class consisting of thirty students. Particular attention was given to students' management of pocket money, consumption behavior, saving habits, financial decision-making, and daily practices reflecting the values of *zuhud* and *qana'ah*. Observational findings were systematically recorded in field notes immediately after each session to ensure the accuracy and completeness of the collected information.

Semi-structured interviews were conducted with all participants on 15 January 2026. This interview format allowed participants to express their perspectives and experiences freely while enabling the researcher to maintain focus on issues relevant to the research objectives. Each interview lasted approximately sixty minutes and was guided by an interview protocol developed from the conceptual framework of Islamic character education and *frugal living*. The interviews explored participants' understanding of *frugal living*, strategies employed to cultivate simple living habits, students' responses to the program, and factors influencing its implementation. Documentation was employed as an additional source of evidence to support and validate data obtained through observations and interviews. Documentary materials included photographs of classroom learning activities, students' participation in saving and financial literacy programs, records indicating students' ownership of savings accounts, and institutional documents related to character education initiatives implemented by the madrasah. The use of documentation enabled the researcher to obtain contextual evidence and strengthen the credibility of the findings through cross-verification of information derived from multiple sources.

Data analysis followed the interactive model proposed by Miles, Huberman, and Saldaña, which consists of data condensation, data display, and conclusion drawing and verification. During the data condensation stage, interview transcripts, observation notes, and documentary evidence were organised, coded, and categorised according to emerging themes. The categorised data were subsequently presented in a systematic manner to facilitate interpretation and pattern identification. Finally, conclusions were developed and continuously verified throughout the research process to ensure consistency between empirical findings and interpretations (Miles, M. B., & Huberman, 2014). To enhance the trustworthiness of the study, source triangulation, methodological triangulation, and member checking were employed. Source triangulation was conducted by comparing information obtained from participants occupying different institutional roles, while methodological triangulation involved comparing evidence gathered through observations, interviews, and documentation. In addition, member checking was undertaken by returning interview summaries and preliminary interpretations to participants for confirmation and clarification. These procedures contributed to strengthening the credibility, dependability, and confirmability of the research findings.

Prior to conducting the study, formal approval was obtained from the madrasah and pesantren authorities. All participants were informed about the objectives of the research, procedures for maintaining confidentiality, and their right to withdraw from participation at any stage without consequence. To protect participants' privacy, pseudonyms and identification codes were used throughout the data collection, analysis, and reporting processes. The study specifically focused on exploring the implementation of *frugal living* as an Islamic character education strategy rooted in the values of *zuhud* and *qana'ah*. Particular emphasis was placed on understanding the processes through

which these values were internalised, the educational strategies employed by teachers and school leaders, students' experiences in practicing a simple lifestyle, and the factors that supported or hindered the implementation of the program within the pesantren-based educational setting.

### III. RESULT AND DISCUSSION

#### Implementation of Frugal Lifestyle Based on Islamic Values

The findings of this study demonstrate that the implementation of the frugal living program at MTs Wahid Hasyim Bangil represents a systematic effort to integrate Islamic values into students' daily lives through character education. Based on interviews, observations, and documentation, the program is designed not merely to encourage students to save money but to cultivate a mindset of responsible consumption grounded in the Islamic principles of *zuhud* (asceticism) and *qana'ah* (contentment). Students are consistently guided to distinguish between essential needs and unnecessary desires before making financial decisions. This objective is reinforced through saving activities, classroom discussions, teacher supervision, and continuous moral guidance. The principal emphasised that the program aims to develop students' awareness that financial decisions should be based on necessity rather than impulsive desires. Similarly, the Aqidah Akhlak teacher explained that living should not be interpreted as economic deprivation but as the ability to utilise available resources wisely while avoiding excessive consumption. Consequently, the implementation of frugal living has become part of the school's culture, where Islamic values are practiced repeatedly through everyday educational experiences rather than taught only as theoretical concepts.

The findings further reveal that the success of the program is closely associated with the integration of habituation, teacher role modeling, and continuous supervision. Students are encouraged to practice financial discipline through regular saving activities, responsible spending, and reflective discussions regarding the consequences of consumptive behaviour. Rather than imposing strict financial restrictions, teachers facilitate students' understanding of why moderation is encouraged in Islam and how responsible financial behaviour contributes to personal integrity. This process allows students to gradually develop self-control, delayed gratification, and responsibility for their financial choices. As a result, frugal living becomes not only an economic practice but also a mechanism for strengthening students' moral awareness and ethical decision-making within their everyday school environment.

These findings strongly support Lickona's (1991) theory of character education, which argues that effective character formation requires the integration of moral knowing, moral feeling, and moral action. According to Lickona, students develop positive character not simply by understanding moral values cognitively but by repeatedly practicing them in authentic situations until they become habitual behaviors. The implementation observed at MTs Wahid Hasyim Bangil reflects this educational process. Students first receive conceptual understanding regarding *zuhud* and *qana'ah* during Aqidah Akhlak lessons, then strengthen their emotional commitment through teacher encouragement and reflection, and finally translate these values into concrete actions by practicing saving habits, avoiding unnecessary purchases, and exercising self-restraint in daily consumption. Therefore, the frugal living program successfully

connects cognitive learning with behavioral practice, allowing Islamic values to become internalised through continuous experience.

From the perspective of Islamic educational philosophy, these findings are also consistent with Al-Ghazali's concept of moral education. Al-Ghazali explains that *zuhud* should not be interpreted as rejecting worldly possessions but as controlling one's attachment to material wealth so that worldly interests do not dominate spiritual priorities. Likewise, *qana'ah* reflects gratitude, moderation, and satisfaction with lawful provisions while avoiding extravagance and excessive consumption (Al-Ghazali, 2005). The educational practices implemented at MTs Wahid Hasyim Bangil demonstrate these principles by encouraging students to evaluate every financial decision based on need, benefit, and responsibility. Students learn that Allah entrusts them with financial resources and, therefore, must be managed wisely and not spent impulsively. Consequently, frugal living serves as an educational medium through which Islamic spiritual values are transformed into practical behaviors that shape students' daily lifestyles.

Recent studies on Islamic character education also support the present findings. Nasution et al. (2025) argue that Islamic character formation becomes more effective when schools combine classroom instruction with habitual practice, teacher exemplification, and value-based school culture. Their findings indicate that students develop stronger moral responsibility when Islamic values are consistently embedded in everyday educational activities instead of being delivered only through formal instruction. This pattern closely resembles the implementation found in the present study, where saving activities, financial discipline, and teacher role modeling collectively create an educational environment that facilitates the internalisation of *zuhud* and *qana'ah*. Both studies suggest that character education should emphasise continuous behavioral reinforcement to ensure that moral values become part of students' personal identities rather than remaining abstract religious concepts.

Furthermore, the findings are consistent with Qomaria (2025), who argues that frugal living functions as an educational strategy for strengthening the values of *zuhud* and *qana'ah*, rather than merely reducing material consumption. According to Qomaria, students who regularly practice simple living gradually develop greater awareness of responsible consumption, gratitude, and self-control. The present study extends these findings by demonstrating that the implementation of frugal living in a formal Islamic school provides structured opportunities for students to practice these virtues through school-managed saving programs, financial reflection, and teacher guidance. This indicates that frugal living possesses substantial educational value because it integrates economic behavior with spiritual and moral development.

Recent research on Islamic financial behavior also reinforces these findings. Azma & Nordiansyah (2025) report that Islamic financial learning significantly contributes to students' financial literacy, self-regulation, and responsible financial decision-making when supported by ethical and religious values. Their study emphasises that financial education should not merely focus on economic competence but should also cultivate moral awareness regarding the responsible use of wealth. This perspective is in line with the current findings, which integrate financial literacy with Islamic ethics through the values of *zuhud* and *qana'ah*. Rather than emphasising wealth accumulation, students are encouraged to understand financial management as an act of accountability,

gratitude, and social responsibility. Such integration enables students to develop balanced financial behavior that addresses both material needs and spiritual well-being.



**Figure 1.** Classroom Learning Activities Supporting the Internalization of Zuhud and Qana'ah Values

As shown in Figure 1, the internalisation of *zuhud* and *qana'ah* values is integrated into classroom learning activities through discussions, reflective exercises, and value-based instruction. Teachers play an important role in connecting Islamic teachings with students' everyday experiences, particularly regarding consumption behavior, financial responsibility, and simple living practices. The learning process encourages students to distinguish between needs and desires critically and to develop self-control in responding to consumerist influences. This finding suggests that classroom instruction serves as an important medium for reinforcing the principles of frugal living and strengthening Islamic character formation among students.

Overall, this study demonstrates that the implementation of frugal living at MTs Wahid Hasyim Bangil represents an innovative model of Islamic character education capable of responding to contemporary challenges such as consumerism, materialism, and the influence of digital lifestyles among adolescents. Unlike conventional financial education programs that primarily emphasise budgeting and saving skills, this program integrates Islamic spiritual values, behavioral habituation, teacher role modeling, and reflective learning into a comprehensive educational framework. Through continuous practice, students gradually develop the ability to distinguish needs from wants, regulate consumptive tendencies, strengthen self-discipline, and make ethical financial

decisions. Therefore, frugal living should be understood not merely as an economic strategy but as a holistic educational approach that fosters responsible, moderate, and value-oriented individuals capable of balancing material well-being with Islamic moral principles.

### **The Effectiveness of Frugal Living as an Islamic Character Education Strategy**

These findings strongly support Lickona's (1991) theory of character education, which argues that effective character formation requires the integration of moral knowing, moral feeling, and moral action. According to Lickona (1991), students develop positive character not merely by acquiring moral knowledge but by repeatedly practicing moral values in authentic situations until they become habitual behaviors. The implementation of frugal living at MTs Wahid Hasyim Bangil clearly reflects this educational process. Students first develop a conceptual understanding of *zuhud* and *qana'ah* through Aqidah Akhlak learning, strengthen their moral awareness through teacher guidance and reflective activities, and ultimately translate these values into concrete actions by practicing saving habits, avoiding unnecessary purchases, and exercising self-restraint in daily consumption. This finding is consistent with Faiz & Kurniawaty (2022), who argued that character education becomes more effective when moral values are integrated into school culture and continuously reinforced through habituation. Likewise, Ramadhani et al. (2024) emphasised that sustainable character formation depends on the integration of classroom instruction, value-based school culture, and repeated behavioral practice. Therefore, the effectiveness of frugal living in this study lies in its ability to connect cognitive learning with continuous behavioral reinforcement, enabling Islamic values to become an integral part of students' everyday lives rather than remaining abstract religious concepts.

From the perspective of Islamic educational philosophy, these findings are also consistent with Al-Ghazali's concept of moral education. Al-Ghazali (2005) explains that *zuhud* is the rejection of worldly possessions, which is a wrong understanding, but rather it is controlling one's preference for material wealth so that worldly interests do not dominate spiritual priorities. Similarly, *qana'ah* reflects gratitude, moderation, and satisfaction with lawful provisions while discouraging extravagance and excessive consumption. The educational practices implemented at MTs Wahid Hasyim Bangil translate these philosophical principles into practical educational experiences by encouraging students to evaluate every financial decision according to necessity, usefulness, and moral responsibility. This interpretation is reinforced by Wahid et al. (2023), who found that *zuhud* encourages Muslims to maintain a balanced relationship with material possessions without neglecting worldly responsibilities. Furthermore, Khasanah (2025) demonstrated that the concepts of *zuhud* and *qana'ah* remain highly relevant in contemporary society because they promote moderation, financial responsibility, and self-restraint amid increasing consumerism. Consequently, frugal living functions not only as an economic strategy but also as an educational medium through which Islamic spiritual values are transformed into practical behaviors that shape students' daily lifestyles.

Recent studies on Islamic character education further support the present findings. Nasution et al. (2025) argue that Islamic character formation becomes more effective when schools combine classroom instruction with habitual practice, teacher exemplification, and value-based school culture. Their findings indicate that students develop stronger moral responsibility when Islamic values are consistently embedded

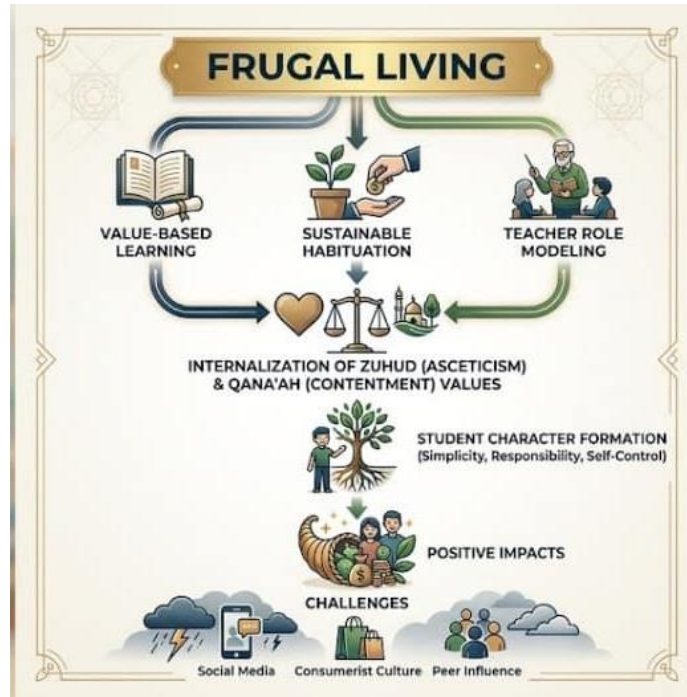
in everyday educational activities rather than being delivered solely through formal instruction. Likewise, Alfariy (2025) reported that religious school environments facilitate character development by integrating learning activities with students' daily social interactions and religious practices. The implementation observed at MTs Wahid Hasyim Bangil closely resembles these findings because saving activities, financial discipline, and teacher role modeling collectively create an educational environment that supports the internalisation of *zuhud* and *qana'ah*. Therefore, the effectiveness of frugal living is the result of a holistic educational ecosystem in which curriculum, school culture, and teacher commitment reinforce one another in promoting Islamic character formation.

Furthermore, these findings are consistent with Qomaria (2025), who explains that frugal living within Islamic education is an educational strategy for strengthening the values of *zuhud* and *qana'ah* rather than merely reducing household expenditure. According to Cao et al. (2025), students who regularly practice simple living gradually develop a stronger awareness of responsible consumption, gratitude, and self-control. The present study extends these findings by demonstrating that the implementation of frugal living within a formal Islamic school provides structured opportunities for students to practice these virtues through school-managed saving programs, financial reflection, teacher supervision, and daily habituation. In addition, Ilham et al. (2024) argued that self-control and *zuhud* constitute important foundations for Islamic character education because they enable students to regulate desires and develop moral resilience against materialistic lifestyles. These findings collectively suggest that frugal living possesses substantial educational value because it integrates economic behavior with spiritual, ethical, and character development.

Recent research on Islamic financial behavior also reinforces the present findings. Azma & Nordiansyah (2025) report that Islamic financial learning significantly contributes to students' financial literacy, self-regulation, and responsible financial decision-making when supported by ethical and religious values. Their findings indicate that financial education should not merely develop economic competence but should simultaneously cultivate moral awareness regarding the responsible use of wealth. Similarly, Syed et al. (2024) argue that sustainable consumption behavior requires individuals to develop self-control, ethical awareness, and long-term responsibility rather than focusing solely on financial efficiency. The present study supports these perspectives by demonstrating that financial literacy integrated with the Islamic values of *zuhud* and *qana'ah* enables students to perceive financial management as an act of accountability, gratitude, and social responsibility. Consequently, students gradually develop balanced financial behavior that addresses both material needs and spiritual well-being.

Overall, this study demonstrates that the implementation of frugal living at MTs Wahid Hasyim Bangil represents an innovative model of Islamic character education capable of responding to contemporary challenges such as consumerism, materialism, and the influence of digital lifestyles among adolescents. Unlike conventional financial education programs that primarily emphasise budgeting and saving skills, this program integrates Islamic spiritual values, behavioral habituation, teacher role modeling, reflective learning, and ethical financial practice into a comprehensive educational framework. These findings support Lickona's (1991) proposition that effective character education requires the integration of knowledge, emotion, and action, while also extending the findings of Qomaria (2025) and Nasution et al. (2025) by demonstrating

that frugal living can function as a practical model of Islamic character education within pesantren-based schools. Therefore, frugal living should be understood not merely as an economic strategy but as a holistic educational approach that fosters responsible, moderate, and value-oriented individuals capable of balancing material well-being with Islamic moral principles.



**Figure 2.** Thematic Model of Frugal Living Implementation as an Islamic Character Education Strategy Based on Zuhud and Qana'ah Values

### Challenges and Strategies for Strengthening the Implementation of Frugal Living as an Islamic Character Education Strategy

The findings of this study indicate that although the implementation of frugal living has positively contributed to strengthening students' Islamic character, several challenges continue to influence the sustainability of the program (Oktavia & Sinaga, 2026). The most dominant challenge is the increasing influence of consumer culture among teenagers, with the strongest causes being digital technology and social media. Interviews with teachers and school administrators revealed that students are continuously exposed to online content promoting luxurious lifestyles, fashion trends, branded products, and impulsive consumption. Such exposure often encourages students to associate happiness, social acceptance, and personal identity with material possessions rather than with Islamic values of moderation and gratitude. Consequently, the values of *zuhud* and *qana'ah* promoted by the school frequently compete with external social influences that encourage excessive consumption and instant gratification. These findings are consistent with Rehman (2023), who found that social media significantly increases impulsive purchasing behavior among Generation Z through visual marketing and influencer culture. Likewise, Wang (2023) reported that digital media has become one of the strongest determinants of consumptive behavior among adolescents because online platforms continuously normalise excessive consumption and lifestyle-oriented spending.

Another challenge identified in this study concerns peer influence, which strongly affects students' consumption behavior during adolescence. Participants explained that students occasionally experience social pressure to purchase similar products, follow fashion trends, or spend money in order to gain acceptance within their friendship groups. Such peer conformity may weaken students' commitment to practicing simplicity despite the values taught at school. This finding supports Consumer Culture Theory proposed by Gunawan et al. (2025), which explains that consumption behaviour is shaped not only by individual preferences but also by cultural symbols, social interaction, and identity construction. During adolescence, individuals often seek recognition through material possessions and lifestyle choices, making them more vulnerable to consumerist influences. Therefore, maintaining the values of *zuhud* and *qana'ah* requires continuous educational reinforcement that helps students critically evaluate external social pressures before making financial decisions.

The study also found that differences influence the effectiveness of frugal living in family environments and parental financial practices. Although the school consistently encourages students to distinguish between needs and wants. Some students receive unrestricted allowances or experience parenting practices that prioritise material rewards, thereby reducing opportunities to practice financial responsibility and self-restraint outside school. This finding indicates that character education cannot rely solely on educational institutions because students' behaviors are simultaneously shaped by family experiences and social environments. Lickona (1991) emphasised that successful character education requires collaboration among schools, families, and communities to ensure consistency in moral messages and behavioral expectations. Similarly, Zam et al. (2024) argued that character education becomes sustainable only when educational institutions establish partnerships with parents and communities in reinforcing value-based behaviors.

Another emerging challenge relates to the rapid development of digital financial technology, including online shopping platforms, digital payment systems, and electronic wallets (Khando & Islam, 2023). These technologies provide convenience and efficiency but simultaneously reduce students' awareness of actual spending because financial transactions become increasingly cashless and instantaneous. Without adequate self-regulation, adolescents may develop impulsive purchasing habits due to the ease of digital transactions. Lage et al. (2022) argued that sustainable consumption behavior requires individuals to develop conscious decision-making processes rather than responding automatically to marketing stimuli. Therefore, Islamic character education should expand its focus beyond conventional saving habits by integrating digital financial literacy, enabling students to critically evaluate online consumption while maintaining the Islamic principles of moderation, responsibility, and accountability (Adiba, 2023).

To address these challenges, the findings suggest that educational institutions should strengthen value-based learning through a more comprehensive and collaborative approach (Shobirin et al., 2025). First, teachers should integrate discussions of contemporary consumer culture, digital marketing, and financial ethics into Islamic education lessons so that students develop critical awareness of the social influences shaping their consumption behavior. Second, habituation programs such as student saving activities, reflective financial journals, charity programs (*infaq* and *sadaqah*), and responsible spending campaigns should be expanded to provide students with

continuous opportunities to practice Islamic values in authentic situations. These strategies are consistent with Bandura's (1977) Social Learning Theory, which emphasises that behavioral change occurs through repeated observation, practice, and reinforcement within supportive environments. Likewise, Murtadlo et al. (2025) found that Islamic character education becomes more effective when value-based instruction is combined with continuous habituation and teacher role modeling.

Furthermore, strengthening parental involvement is essential for ensuring the sustainability of frugal living beyond the school environment. Parents should be encouraged to adopt consistent financial practices at home by involving children in budgeting decisions, monitoring pocket money, encouraging saving habits, and demonstrating moderate consumption in everyday family life (Diah et al., 2025). Such collaboration enables students to experience similar moral expectations across multiple environments, thereby strengthening the internalisation of *zuhud* and *qana'ah*. Qomaria (2025) emphasised that frugal living should be understood as a lifelong educational process requiring continuous reinforcement through family, educational institutions, and community participation rather than as a temporary financial management program.

Overall, this study suggests that the challenges facing the implementation of frugal living originate not only from individual students but also from broader sociocultural transformations associated with digital consumerism, peer influence, family environments, and technological development. Nevertheless, these challenges also provide opportunities for Islamic educational institutions to redesign character education programs that are more adaptive to contemporary realities. By integrating Islamic values with digital financial literacy, continuous habituation, teacher role modeling, parental collaboration, and reflective learning, frugal living can remain an effective strategy for strengthening students' moral resilience, financial responsibility, and ethical decision-making in the digital era. These findings demonstrate that the sustainability of Islamic character education depends on the collective commitment of schools, families, and communities to create an educational ecosystem that consistently reinforces the values of moderation, gratitude, responsibility, and self-control.

#### IV. CONCLUSION

This study concludes that frugal living functions as an effective Islamic character education strategy for cultivating the values of *zuhud* and *qana'ah* among students through value-based instruction, habituation, teacher role modeling, and financial practices such as saving activities. These integrated approaches encourage students to distinguish needs from wants, regulate consumptive behavior, and develop self-discipline, responsibility, and ethical decision-making. The findings also demonstrate that the internalisation of Islamic values occurs through continuous daily practices embedded within the school culture rather than through cognitive learning alone. Theoretically, this study contributes to Islamic character education by integrating spiritual values, behavioral habituation, and financial responsibility into a unified educational framework. Practically, it highlights the potential of frugal living programs to strengthen character education in Islamic schools. However, since the study was conducted in a single pesantren-based junior secondary school with a limited number of participants, future research should examine the long-term impact of frugal living across diverse educational contexts using longitudinal and mixed-method approaches.

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