

FINANCIAL FREEDOM: THE ROLE OF SUSTAINABLE CONSUMPTION AS A MEDIATOR OF FRUGAL LIVING

Shilla Putri Arliyanti^{1a}, Ratna Fitri Astuti^{2b*}, Vitria Puri Rahayu^{3c}, Kadori Haidar^{4d}

¹²³⁴Fakultas Keguruan dan Ilmu Pendidikan, Universitas Mulawarman, Samarinda, Indonesia

shillap43@gmail.com

ratna.fitri@fkip.unmul.ac.id

vitria.puri@fkip.unmul.ac.id

kadori.haidar@fkip.unmul.ac.id

(*) Corresponding Author

[*ratna.fitri@fkip.unmul.ac.id](mailto:ratna.fitri@fkip.unmul.ac.id)

ARTICLE HISTORY

Received : 20-11-2025

Revised : 30-12-2025

Accepted : 15-04-2026

KEYWORDS

Materialism;

Economic Behavior;

Sustainable Consumption

Frugal Living;

Financial Freedom;

ABSTRACT

This study examines the direct and indirect effects of materialism and economic behavior on frugal living, with sustainable consumption acting as a mediating variable among adults in Samarinda City. Using a quantitative explanatory approach, data were collected from 102 respondents through incidental sampling. The questionnaire data were analyzed using path analysis with the SmartPLS application. The findings indicate that materialism and economic behavior significantly and positively influence frugal living. Sustainable consumption successfully mediates the relationship between economic behavior and frugal living, but does not mediate the relationship between materialism and frugal living. The results also show that residents of Samarinda demonstrate strong investment skills and tend to prioritize needs over wants, enabling them to adopt frugal living behaviors that secure their financial future. These findings highlight the importance of promoting rational economic decision-making and strengthening sustain.

This is an open access article under the CC-BY-SA license.



INTRODUCTION

Frugal living represents a critical lifestyle choice that supports long-term financial and environmental sustainability. It involves thinking about financial management and the use of resources to meet one's needs. Rodrigues (2016:6) state that every individual must learn and develop a mindset to be smarter in managing finances and utilizing available resources. Frugal living teaches individuals to spend money wisely and set aside some money for investment or future savings (Luther, 2020:101). Frugal living enables individuals to live within their means, manage their finances wisely, protect themselves from consumer debt, and help individuals prepare financial plans for future needs. Frugal living is more about living with minimal expenses, prioritizing needs, and efficiently meeting those needs.

However, many individuals have yet to adopt frugal living practices despite rising financial pressures. Based on the results of a survey conducted by Katadata Insight Center & Zigi (2021:21), 49,5% of young adults in Indonesia stated that their monthly expenses over the past year were greater than their income, and 57,2% of older adults also stated that their monthly expenses over the past year were greater than their income. This shows that adults today do not have good and wise financial planning. Financial planning is necessary for individuals to achieve financial health, understand their financial condition, and reduce the risk of financial difficulties (Hartantri et al., 2024:11). When individuals do not prioritize financial planning, they tend to spend money impulsively and do not pay attention to long-term financial planning. This condition leads individuals to a materialistic lifestyle, believing that consuming many expensive goods and services is the key to happiness and security (Kasser, 2002:12).

Frugal living may be influenced by individuals' materialistic tendencies, particularly regarding consumption choices of individuals in consuming goods and services. Materialistic individuals associate their sense of security and identity with many products and have accumulated various means to purchase many available goods (Solomon, 2023:293; Rath et al., 2023:222). Materialism can encourage consumptive behavior that leads to uncontrolled spending and inefficient use of income to fulfill a sense of security and happiness. Lee & Ahn (2016:23) argue that consumption related to materialistic values will lead to excessive consumption, thereby failing to provide sustainable well-being. Individuals who are materialistic tend to engage in consumption behaviors that are less environmentally friendly, as materialism generates excessive waste from consumptive behaviors. This contrasts with frugal living, which avoids excess possessions and does not spend time acquiring more goods (Levison, 2013:24).

Frugal living is closely related to sustainable consumption awareness of the environment. Rainford (2017:9) argues that individuals who adhere to frugal living are not interested in accumulating material possessions, lead healthier lives, and have a high awareness of preserving and protecting the environment. As individuals' concerns about the environment increase, their consumption behavior becomes more responsible, buying environmentally friendly products and reducing overall consumption levels (Kilbourne & Pickett, 2008:891). This thinking about sustainable consumption has changed individuals' lifestyles and consumption patterns. Frugal living is based on individuals' economic behavior in making decisions. Economic behavior describes how individuals make decisions in their personal lives. When someone has good economic behavior, they will make decisions rationally and consider their emotions (Corr & Plagnol, 2023; Baddeley, 2019:261). In addition, Zulfah (2021:29) states that economic behavior based on good self-control will be better able to control desires and consider long-term benefits and more important needs. Decisions based on an individual's economic behavior will determine the direction of their life in terms of fulfilling and using the goods and services needed in life by making rational decisions.

Daliyah & Patrikha (2020:949) explain that a person's lifestyle depends on their economic behavior and consumption patterns when shopping. If someone chooses irrational economic behavior, they will have a more wasteful lifestyle because they like to spend money on unnecessary items (Apriliya et al., 2024:155). However, if someone chooses frugal living economic behavior decisions, it will lead to a new, healthier lifestyle and avoid debt (Farrell, 2009:35). Economic behavior decisions greatly influence a person's lifestyle. Achieving frugal living lies in how individuals manage and plan their personal finances optimally and make an extra effort to set aside more income for savings or investment. Taylor-Hough (2003:32) states that practicing frugal living means getting out of debt and not incurring new debt, living within one's means, and always setting aside money. However, this is not entirely accurate because there are still many individuals who claim to live frugally but still have debt and few who have long-term savings.

Based on preliminary data collected by researchers from 42 respondents in the city of Samarinda, it can be seen that 73,8% of respondents claimed to live frugally, but 50% of respondents still had monthly debts to pay and only 26,2% of respondents had sufficient savings to prepare for old age, while 50% had not made any preparations. Rainford (2017:24) states that frugal living is done by wisely planning personal finances and setting aside extra money for savings or for things that are desired. However, the results of the observation show that the people of Samarinda do not yet have sufficient savings for their old age and still have debts.

Previous research related to frugal living involving materialism as a determinant of consumption behavior is a study by Evers et al., (2018 : 5), which states that people who have high materialism and frugal living are more likely to find new ways and uses to dispose of products and use old products, as well as use products in ways that are different from most other people. Another study is that of Hartantri et al., (2024:111), which explains that employees can achieve financial freedom more quickly by practicing frugal living from an early age and managing their finances well. Previous studies have focused only on frugal living, financial freedom, materialism, and consumption, without including the aspect of sustainability. However, no previous study has positioned sustainable consumption as a mediator between materialism, economic behavior, and frugal living. In fact, frugal living is an important new lifestyle to discuss because it can lead individuals to their financial goal of financial freedom.

RESEARCH METHOD

This study employed a quantitative explanatory research design aimed at testing causal relationships among variables. Sudikan et al. (2023:149) stated that explanatory research is a type of research that describes factual findings and examines, tests, and proves the relationship between variables of a problem. The target population defined in this study is the entire adult population of Samarinda aged 19–59 years. Luther (2020:54) states that adults are categorized as working-age individuals who work hard to earn a living to buy food and clothing, so the most appropriate population for

this study is the adult community of Samarinda. A non-probability incidental sampling technique was applied with a sample size of 102 people obtained by calculating using the Lemeshow formula. Machali (2021:74) states that incidental sampling is a technique of determining samples based on chance, whereby anyone who happens to meet the researcher can be used as a sample if they are considered suitable as a source of data. This means that the researcher will take samples from any adult in the city of Samarinda who happens to be encountered and is suitable as a source of data. The data collection technique used by the researcher was to distribute questionnaires using a 4-point Likert scale. Before distributing the questionnaire to respondents, the researcher conducted validity and reliability tests to examine and measure whether the research instrument used was capable of measuring what was to be measured and was reliable for use. Sugiyono (2022:176) clarifies that a valid and reliable instrument is an absolute requirement for obtaining valid and reliable research results. After the data was collected, the researcher analyzed it using path analysis with SmartPLS. Sugiyono (2019:297) explains that path analysis is a technique for analyzing the pattern of cause and effect relationships that occur in multiple linear regression if exogenous variables affect endogenous variables not only directly but also indirectly.

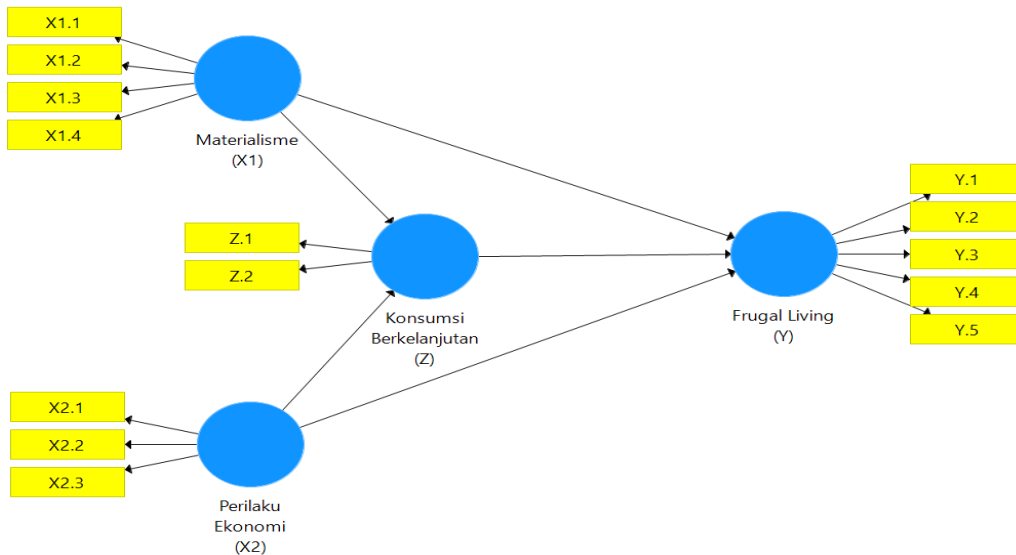


Figure 1. Research esign
Source: Processed Data (2025)

RESULT AND DISCUSSION

Inner Model Test Results

Evaluation of the path analysis model using the partial least squares (PLS) program with an inner model test that serves to describe the relationship between the research variables or research hypotheses constructed. The tests conducted to evaluate the inner model consist of:

Model Q – Square

Table 1: Evaluation of the Q-Square Inner Model

Variabel	Q – Square
Frugal Living Y	0.228
Sustainable Consumption Z	0.166

Source: Primary data processed by Smart PLS (2025)

Based on table 1 above, it can be seen that the predictive relevance values show that $Q\ 0.228 > 0$ and $0.166 > 0$, so it can be said that X1 and X2 have good predictive relevance values and the model can be used to explain information on frugal living and sustainable consumption variables.

Model Goodness Of Fit

Table 2 : Evaluation of Inner Model Goodness Of Fit

	<i>Saturated Model</i>	<i>Estimated Model</i>
SRMR	0.097	0.097

Source: Primary data processed by Smart PLS (2025)

Based on table 2, it is known that the estimated model or SRMR is 0.097. This means that the SRMR value of $0.097 < 0.10$, so it can be said that the model used is a good fit.

Hypothesis Testing

Table 3 : Hypothesis Testing

	Path Coefficient	T Statistic	P Values
Direct Effect			
Sustainable Consumption Z → Frugal Living Y	0.363	3.184	0.002
Materialism X1 → Frugal Living Y	0.211	2.357	0.019
Materialism X1 → Sustainable Consumption Z	0.237	2.010	0.045
Economic Behavior X2 → Frugal Living Y	0.330	3.221	0.001
Economic Behavior X2 → Sustainable Consumption Z	0.456	4.064	0.000
Indirect Effect			
Materialism X1 → Sustainable Consumption Z → Frugal Living Y	0.086	1.478	0.140
Economic Behavior X2 → Sustainable Consumption Z → Frugal Living Y	0.166	2.896	0.004

Source: Primary data processed by Smart PLS (2025)

The hypothesis test results show that the direct effect of all variables obtained a p-value of less than 0.05, and the path coefficient results showed positive values, indicating a significant and positive effect between the research variables. Meanwhile, in terms of indirect effects, sustainable consumption only has the ability to explain economic behavior towards frugal living because the p-value is less than 0.05 and the path coefficient results show positive values, indicating a significant and positive influence between the research variables. However, this is not the case for materialism towards frugal living because the p-value is greater than 0.05, indicating that there is no significant and positive influence between the research variables.

DISCUSSION

The Influence of Materialism on Frugal Living Among the People of Samarinda City

The path analysis results indicate in the inner model, a significant P-value of $0.019 < 0.05$ and a path coefficient value of 0.211 were obtained. These results indicate that there is a significant and positive influence between materialism (X1) and frugal living (Y) among the people of Samarinda. This suggests that higher materialistic tendencies may encourage individuals to be more deliberate with spending, thus aligning with frugal living practices. Rath et al. (2023:98) state that materialism is level at which individuals highly value material possessions. The positive relationship between materialism and frugal living shows that the nature of valuing material possessions makes individuals very careful when spending their money on shopping. Pandelaere (2016:10) states that materialism is not necessarily bad; it greatly depends on the underlying motives. In line with Evers et al. (2018:6), frugal living can interact well with materialism to increase the intention to find alternative methods of product disposal.

Watts (2020:80) states that materialism makes a person eager to accumulate wealth or material assets. This is in line with research findings that people in the city of Samarinda have been able to invest their money wisely. The desire to achieve financial freedom has led people to develop the habit of dividing their monthly income into several parts, such as investment, savings, purchasing necessities, and paying bills. In line with Gupta (2024:24); Franita (2023:679), who say that an individual's ability to save, budget, and invest can enable them to achieve frugal living in their lives. The people of Samarinda are able to determine what to save, what to spend, and how to use their savings wisely for investment.

People in Samarinda do not hesitate to buy products from well-known brands that are expensive but of good quality because these products are more durable and of higher quality. Rainstorm (2023:82) explains that individuals must consciously and deliberately make purchasing decisions about how to spend and save money. Individuals always associate high prices with a sense of security and a reflection of their identity (Solomon, 2023:293). The purchasing habits of the people of Samarinda support frugal living because they prioritize product durability and seek a balance between price and quality rather than cheap prices.

People choose to maintain their possessions so that they last longer rather than spending more money to buy new ones. Frugal living makes individuals pay attention to their spending and avoid unnecessary purchases (Roy 2019:6). The materialism of the people in Samarinda can also be seen from their sense of security, which is demonstrated by having enough money in their accounts for future savings. This is in line with Farrell (2009:10), who states that individuals should set aside more of their income for savings, pay off debts, and reduce loans so that they can achieve a margin of safety as preparation for future livelihood. People in Samarinda do not want to spend all of their income on useless things, so every month they are accustomed to setting aside money for savings. Frugal living teaches individuals to spend money wisely and set aside some money for investment or future savings (Luther, 2020:101). The awareness of the people in Samarinda about the habit of saving makes them have a high level of financial awareness and discipline in financial matters.

The Influence of Economic Behavior on Frugal Living Among the People of Samarinda City

Based on the path analysis results in the inner model, a significant P-value of $0.001 < 0.05$ and a path coefficient value of 0.330 were obtained. These results indicate that there is a significant and positive influence between economic behavior (X2) and frugal living (Y) among the people of Samarinda. This means that the better the economic behavior of the community, the easier it will be for them to practice frugal living. The results of this study are in line with Baddeley (2019:261), who states that individuals with good economic behavior will make rational decisions and consider emotional factors. An individual's economic behavior will determine the direction of their life by making rational economic decisions. Corr & Plagnol (2023:1) state that economic behavior describes how individuals make decisions in their personal lives.

The economic behavior of the people of Samarinda can be seen from their ability to make rational decisions. When shopping, people tend to buy and select products according to their needs. Brown et al. (2020:627) state that when someone has good economic behavior, they will make decisions that consider benefits and values and are supported by rational thinking in order to form effective behavior. Activities to fulfill a need using appropriate economic principles are carried out by the community in Samarinda by first making a shopping list and classifying needs and wants. In line with Ollii et al. (2023:5), who state that someone with ideal economic behavior will make careful consumption choices and avoid impulsive purchases. Prudent economic activities in managing finances and using other resources will lead individuals to a frugal living lifestyle (Gorman, 2010:4).

People in Samarinda are very careful in spending their money and will not buy unplanned items. In line with Maisyarah & Nurwahidin (2022:90), who state that individuals who live frugally must be mindful of every dollar spent on transactions in order to properly control their expenses. The people of Samarinda are highly conscious during the shopping process and also use their credit and debit cards wisely. Wright (2019 : 33) explains that individuals must pay attention to their shopping habits and limit their spending in order to reduce excessive spending.

People pay close attention to market prices when they want to sell assets, and they also carefully monitor the prices of promotional products from several online or offline stores before deciding to buy a product. Rainford (2017:79) states that every individual must learn to be smarter in managing finances and utilizing available resources. The public's ability to maximize profits is achieved by collecting discount coupons or looking for discounted products. In line with Inayati et al.,(2024:2269), who state that frugal living can be achieved by collecting discount coupons, shopping cash back, reducing expenses, and recycling used items. Individuals who practice frugal living strictly avoid excess possessions and set aside extra money for savings or investments to ensure a secure financial future (Luther, 2020:101).

People in Samarinda strongly avoid buying unnecessary items and refrain from making impulsive purchases so they won't regret it later. They easily create posts about their needs to find out what products are required to fulfill those needs. In line with Zulfah (2021:29), who states that individuals with good self-control or emotional control are better able to control their desires and consider long-term benefits and more important needs. Emotions can influence a person's decision-making when making purchases. Individuals who cannot control emotional influences tend to make impulsive decisions, which can be detrimental to long-term well-being (Baddeley, 2019:3).

The Influence of Materialism on Frugal Living Among the People of Samarinda City with Sustainable Consumption as an Intervening Variable

Based on the path analysis results in the inner model, an indirect effect value of 0.086 was obtained, with a P-value of $0.140 > 0.05$. These results indicate that the variable of sustainable consumption does not have an effect in mediating materialism and frugal living. This means that sustainable consumption is unable to mediate and strengthen the influence of materialism on frugal living among the people of Samarinda. This finding is supported by Suárez et al. (2020:9), who found that materialism has a negative relationship with sustainable consumption because materialism can result in low intentions to consume sustainably.

The materialistic nature of society in the city of Samarinda can be seen from the feeling of joy that arises when shopping is complete; people feel happy when they buy the products they want. Kasser (2002:12) states that the desire to consume material goods deeply and dynamically will make individuals happy through the possessions they own. The satisfaction gained from successfully obtaining the desired product makes people not think about whether the product they buy is environmentally friendly. Balsas (2019:217) states that individuals must change their consumption habits to reduce waste and reuse materials that have an impact on the ecological footprint in order to protect the environment. People in the city of Samarinda, when they like a product, will buy it repeatedly because they trust its quality, so they optimize their financial budget. Rahanatha et al.(2023:172) state that trust in goods and money is the main path to happiness and social status improvement. When buying a product, people must prioritize quality and benefits.

People in Samarinda do not pay attention to whether the products they buy repeatedly are environmentally friendly or not, because they do not want to buy other brands to reduce the risk of dissatisfaction due to product uncertainty. Sustainable consumption is not only seen from how people can consume environmentally friendly products, but also from a financial perspective by optimizing the use of resources in order to save on expenses. Quoquab & Mohammad (2020:7) argue that sustainable consumption can be achieved by controlling the desire to avoid wasteful purchases and buying goods or services that meet basic needs rather than desires. The people of Samarinda have not fully adopted sustainable consumption behaviors because when shopping, they tend to compare prices. This is because they need to ensure that they have enough money in their accounts for future savings. Levison (2013:24) states that individuals must have a secure financial future in order to achieve financial freedom by saving or investing their money. The people of Samarinda are not yet fully aware of sustainable consumption behaviors because they are more concerned with financial stability than the impact of consumption on the environment.

Middlemiss (2018:5) explains that sustainable consumption is related to individual behavior that considers the impact of consumption behavior on the environment. Meanwhile, materialism leads to consumption behavior that is less environmentally friendly. People in the city of Samarinda pay little attention to advice from others not to buy disposable products, resulting in excessive consumption. Lee & Ahn (2016:23) state that consumption related to materialistic values will lead to excessive consumption, thereby failing to provide sustainable welfare. When people do not consider it important to pay attention to the impact of consumption on the environment and society, it will affect the environment and social environment.

The Influence of Economic Behavior on Frugal Living Among the People of Samarinda City with Sustainable Consumption as an Intervening Variable

Based on the path analysis results in the inner model, an indirect effect value of 0.166 and a P-Value of $0.004 < 0.05$ were obtained. These results indicate that the variable of sustainable consumption can mediate the economic behavior and frugal living of the community in the city of Samarinda. The economic behavior of the community will determine their consumption choices to meet their needs. Daliyah & Patrikha (2020:949) explain that a person's lifestyle depends on their economic behavior and consumption patterns when shopping.

Darsana et al. (2023:128) explain that sustainable consumption is related to individuals' efforts to reduce overall purchases and consumption and to produce no more than consumption needs. The economic behavior of the people in the city of Samarinda has made them consciously avoid purchasing unnecessary items and consume products that minimize

their impact on the environment so as not to jeopardize the needs of future generations. Farrell (2009:14) argues that individuals who practice frugal living will consciously pay attention to the ecological and social impacts of their purchases and activities. The ability of the people of Samarinda to think rationally and pay attention to consumption activities that affect the environment enables them to manage their shopping habits by consuming goods or services that do not harm the environment, thereby managing their spending wisely.

Good economic behavior determines the ability of communities to interact in a social environment. People in Samarinda are following the trend of reducing plastic waste and bringing their own shopping bags from home instead of using plastic ones. In addition, people in Samarinda have started bringing water bottles with them when they go out instead of buying bottled water because they see their friends doing so. Arsyad et al. (2024:167) state that individuals who practice sustainable consumption will change their consumption patterns to be more sustainable and environmentally friendly by reducing excessive consumption and choosing environmentally friendly products. Individuals who reduce spending on unnecessary items and reduce consumption will see a significant decrease in spending (Rainford, 2017:8).

The economic behavior of the community in Samarinda has an impact on energy-saving behavior and the optimal use of resources by recycling products or repairing damaged ones. Yanto et al. (2024:51) state that sustainable consumption is carried out by using environmentally friendly products, recycling, and reducing waste. The community in Samarinda has the skills to repair damaged furniture and vehicles independently. Taylor-Hough (2003:9) argues that frugal living allows individuals to make life choices according to their means, being economical and wise in their use of resources. Individuals must carefully manage resources, time, energy, and money wisely and must take care of what they already have (Rodrigues, 2016:6).

CONCLUSION

The analysis confirms that materialism and economic behavior exert direct effects on frugal living on frugal living. Meanwhile, the indirect effect through sustainable consumption only affects economic behavior towards frugal living, but does not indirectly affect materialism towards frugal living. The people of Samarinda have good investment skills; they do not spend their time acquiring more goods and will use their money for savings or investments. These actions support the implementation of frugal living, which gives the community a secure financial future. Based on the conclusions drawn from the results of the study, the author suggests that the community should prioritize quality and benefits when purchasing products. The community is also expected to be able to listen to advice from their social environment to reduce single-use products because it can save money. In addition, future researchers can look for other variables as intervening variables to mediate the influence of materialism on frugal living.

The results of this study can be used as a reference for the people of Samarinda to begin evaluating their lifestyles and adopting frugal living in their daily lives, as this can help them achieve financial freedom. In addition, the community is also expected to increase their awareness of sustainable consumption in order to maintain personal financial stability while also protecting the environment. However, this study has limitations in that it only involved the people of Samarinda, not the people of East Kalimantan, so it cannot be generalized to people in rural areas or other cities with different economic and cultural characteristics. For future research, other variables can be sought as intervening variables to mediate the influence of materialism on frugal living, because the variable of sustainable consumption cannot mediate materialism on frugal living.

RECOMMENDATION

The public is expected to prioritize quality and benefits when purchasing products. They can buy products from well-known brands because they are of high quality. High-quality products certainly support the implementation of frugal living because they are durable, so people do not need to spend money repeatedly to buy them. In addition, the public is also expected to listen to advice from their social environment to reduce single-use products because it can save money in the long run. However, the public should first seek information about advice from their social environment regarding single-use products. If the information is correct, the public can apply it in their lives.

REFERENCES

Apriliya, N. W., Parakkasi, I., & Sudirman. (2024). Perilaku Konsumen dalam Ekonomi Islam Nurul. *Ekonomi Syariah*, 7(2), 151–169. <https://doi.org/10.52166/adilla.v7i2.6556>

- Arsyad, G., Fathimi, Listautin, Supriadi, Salman, Ksritiani, A., Krisdiyanta, Harahap, I., Suwarja, Erris, Lukiyono, Y. T., Ariyadi, B., Annas, M., Bungawati, & Meliana. (2024). Bunga Rampai Kesehatan dan Lingkungan (L. O. Alifariki (ed.)). Media Pustaka Indo.
- Baddeley, M. (2019). Behavioural Economics And Finance. In *Studies in Trans-Disciplinary Method: After the Aesthetic Turn*. Routledge. <https://doi.org/10.4324/9780203104514>
- Balsas, C. J. . (2019). Walkable Cities Revitalization, Vibrancy, and Sustainable Consumption (Albany (ed.); Issue 112). State University Of New York Press.
- Brown, P. M., Cameron, L. D., Wilkinson, M., & Taylor, D. (2020). Economic and Behavioral Economic Approaches to Behavior Change. *The Handbook of Behavior Change*, 617–631. <https://doi.org/10.1017/9781108677318.042>
- Corr, P., & Plagnol, A. (2023). Behavioral economics. In *The Elgar Companion to Recent Economic Methodology*. Routledge. <https://doi.org/10.4337/9780857938077.00007>
- Daliyah, R., & Patrikha, F. D. (2020). Analisis Perilaku Konsumsi Pengguna Aplikasi E-Money Pada Mahasiswa Fakultas Ekonomi Universitas Negeri Surabaya. *Jurnal Pendidikan Tata Niaga*, 8(3), 946–952.
- Darsana, I. M., Rahmadani, S., Salijah, E., Akbar, A. Y., Bahri, K. N., Amir, N. H., Jamil, S. H., Nainggolan, H. L., Anantadjaya, S. P., & Nugroho, A. (2023). Strategi Pemasaran (M. A. Wardana (ed.)). CV.Intelektual Manifes Media.
- Evers, U., Gruner, R. L., Sneddon, J., & Lee, J. A. (2018). Exploring Materialism and Frugality in Determining Product end-use Consumption Behaviors. *Psychology and Marketing*, 35(12), 948–956. <https://doi.org/10.1002/mar.21147>
- Farrell, C. (2009). *The New Frugality*. Bloomsbury Press.
- Franita, R. (2023). Strategies Planning Frugal Living to Support Individual Financial. *Isci 2023: International Seminar and Conference on Islamic Studies*, 2, 676–680.
- Gorman, C. (2010). *The Little Book Of Living Frugal*. In P. Standley (Ed.), Universitas Nusantara PGRI Kediri (Vol. 01). Andrews McMeel.
- Gupta, V. (2024). *Frugal Living Handbook: Smart Ways to Save and Thrive*. Elnitial Publication.
- Hartantri, R., Setyadi, B., & Gunarto, M. (2024). Analysis of the Effect of Frugal Living on Employee Financial Management in Achieving Financial Freedom. *International Journal of Finance Research*, 5(1), 103–113. <https://doi.org/10.47747/ijfr.v5i1.1700>
- Inayati, D. N. I., Jamilah, I., & Sujianto, A. E. (2024). Penerapan Konsep Frugal Living dalam Perencanaan Keuangan Pribadi. *Innovative: Journal Of Social Science Research*, 4(1), 2264–2278.
- Kasser, T. (2002). *The High Price of Materialism*. The MIT Press.
- Katadata Insight Center, & Zigi. (2021). Perilaku Keuangan Generasi Z & Y. In *Katadata.Co.Id (Issue September, pp. 1–51)*. https://cdn1.katadata.co.id/media/microsites/zigi/perilakukeuangan/file/KIC-ZIGI_Survei_Perilaku_Keuangan_130122.pdf
- Kilbourne, W., & Pickett, G. (2008). How Materialism Affects Environmental Beliefs, Concern, and Environmentally responsible behavior. *Journal of Business Research*, 61(9), 885–893. <https://doi.org/10.1016/j.jbusres.2007.09.016>
- Lee, M. S. W., & Ahn, C. S. Y. (2016). Anti-consumption, Materialism, and Consumer Well-being. *Journal of Consumer Affairs*, 50(1), 18–47. <https://doi.org/10.1111/joca.12089>
- Levison, C. K. (2013). *Frugal Isn't Cheap*. In R. Sheety (Ed.), Universitas Nusantara PGRI Kediri (Vol. 01). The Career Press.
- Luther, D. (2020). *The Ultimate Guide to Frugal Living (D. Brout (ed.))*. Racehorse Publishing. 978-1-63158-601-9
- Maisyarah, A., & Nurwahidin, N. (2022). Pandangan Islam Tentang Gaya Hidup Frugal Living (Analisis Terhadap Ayat Dan Hadits). *Tadarus Tarbawy: Jurnal Kajian Islam Dan Pendidikan*, 4(2). <https://doi.org/10.31000/jkip.v4i2.7221>
- Machali, I. (2021). *Metode Penelitian Kuantitatif (Panduan Praktis Merencanakan, Melaksanakan dan Analisis dalam Penelitian Kuantitatif) (A. Q. Habib (ed.))*. Fakultas Ilmu Tarbiyah dan Keguruan
- Middlemiss, L. (2018). *Sustainable Consumption: Key Issues (Key Issues in Environment and Sustainability)*. Routledge.
- Olii, M. I., Bempah, I., & Wibowo, L. S. (2023). Hubungan Antara Kecerdasan Emosi Dengan Impulse Buying Pada Konsumen Apel Di Hypermart Gorontalo Dimasa Pandemi Covid-19. *Agrinesia: Jurnal Ilmiah Agribisnis*, 7(1), 1–7. <https://doi.org/10.37046/agr.v7i1.18949>
- Pandelaere, M. (2016). Materialism and well-being: The role of consumption. *Current Opinion in Psychology*, 10, 33–38. <https://doi.org/10.1016/j.copsyc.2015.10.027>

- Quoquab, F., & Mohammad, J. (2020). A Review of Sustainable Consumption (2000 to 2020): What We Know and What We Need to Know. *Journal of Global Marketing*, 33(5), 305–334. <https://doi.org/10.1080/08911762.2020.1811441>
- Rahanatha, G. B., Yasa, N. N. K., Giantari, I. G. A. K., & Ekawati, N. W. (2023). Perilaku Pembelian Impulsif Dalam Pelaksanaan Yadnya: Studi Pada Perempuan Hindu Bali (S. Winarsih (ed.)). Media Pustaka Indo.
- Rainford, H. (2017). *Frugal Living Guide*. In Speedy Publishing (Vol. 4, Issue 1).
- Rainstorm, L. Z. (2023). *Frugal Living Tips*. Shuttle Systems.
- Rath, P. M., Bay, S., Petrizzi, R., & Gill, P. (2023). The Why of the Buy. In C. D. Design (Ed.), *The Why of the Buy* (Second Edi). Fairchild Books. <https://doi.org/10.5040/9781501382222>
- Rodrigues, S. R. (2016). *Frugal Living: How to Save Money and Live More with Less*. Babelcube.
- Roy, K. (2019). *Frugal Living Tips*. Global Publisher.
- Solomon, M. R. (2023). *Consumer Behavior: Buying, Having and Being*. In Pearson Education India (Vol. 27, Issue 23). Pearson Education. <http://www.pearsonmylabandmastering.com>
- Suárez, E., Hernández, B., Gil-Giménez, D., & Corral-Verdugo, V. (2020). Determinants of Frugal Behavior: The Influences of Consciousness for Sustainable Consumption, Materialism, and the Consideration of Future Consequences. *Frontiers in Psychology*, 11(November). <https://doi.org/10.3389/fpsyg.2020.567752>
- Sudikan, S. Y., Indarti, T., & Faizin. (2023). *Metode Penelitian & Pengembangan (Research & Development) Dalam Pendidikan dan Pembelajaran* (A. A. Firmansah (ed.)). Universitas Muhammadiyah Malang.
- Sugiyono. (2019). *Statistika Untuk Penelitian*. Alfabeta, cv.
- Sugiyono. (2022). *Metode Penelitian Kuantitatif, Kualitatif dan R & D* (Sutopo (ed.)). Alfabeta, cv.
- Taylor-Hough, D. (2003). *Frugal living for dummies*. In --For dummies. Wiley Publishing.
- Watts, A. (2020). *Just So Money, Materialism and The Ineffable, Intelligent Universe*. In Sound true. Sounds True.
- Wright, S. (2019). *Money Management An Essential Guide on How to Get out of Money Management Debt and Start Building Financial Wealth, Including Budgeting and Investing Tips, Ways to Save and Frugal Living Ideas*.
- Yanto, E., Morad, A. M., Ismail, & Ashari, A. P. (2024). *Mengarungi Arus Keuangan : Panduan Praktis Literasi Keuangan Berkelanjutan* (E. Damayanti (ed.)). Widina Media Utama.
- Zulfah. (2021). Karakter: Pengembangan Diri. *IQRA: Jurnal Pendidikan Agama Islam*, 1(1), 28–33.