



## **Frugal Living Lifestyle Of Millennial Family Couples In Aceh Tamiang**

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### **Abstrak**

*Penelitian ini bertujuan untuk meninjau Gaya Hidup Hemat Pasangan Milenial di Aceh Tamiang. Dapat disimpulkan bahwa pengambilan keputusan pengeluaran secara kolektif sangat penting untuk stabilitas keuangan keluarga dan pencapaian tujuan jangka panjang. Dengan melibatkan seluruh anggota keluarga dalam perencanaan, alokasi anggaran, dan evaluasi rutin, setiap pengeluaran dapat lebih terfokus, prioritas menjadi jelas, dan tanggung jawab keuangan menjadi lebih merata. Selain manfaat finansial, kebiasaan ini juga menanamkan nilai-nilai kerja sama, komunikasi, dan disiplin pada seluruh anggota keluarga, termasuk anak-anak, sehingga tercipta budaya keuangan yang sehat dan memperkuat hubungan keluarga..*

**Kata Kunci :** Gaya Hidup, Hidup Hemat, Keluarga Milenial

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### **Abstract**

This study aims to review the Frugal Living Lifestyle of Millennial Couples in Aceh Tamiang. It can be concluded that making collective spending decisions is crucial for family financial stability and achieving long-term goals. By involving all family members in planning, budget allocation, and regular evaluation, each expenditure can be more focused, priorities become clear, and financial responsibility becomes more evenly distributed. In addition to financial benefits, this habit also instills the values of cooperation, communication, and discipline in all family members, including children, thus establishing a healthy financial culture and strengthening family relationships.

**Keyword :** Lifestyle, Frugal Living, Millennial Family

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## **INTRODUCTION**

Currently, changes pattern life public as impact from development globalization and progress technology bring very significant influence to style consumption generation millennials (Al Arsy et al., 2025). Generation This known as more groups open to various innovation new, very active in utilizing social media, as well as own ability high adaptability to development technology is progressing very fast. Convenience access information and various digital platforms also participate push emergence diverse trend style modern life with easy followed by generations millennials (Affattah & Indriani, 2025).

However, behind various superiority said, generation millennials also show trend behavior sufficient consumption high, especially in fulfil related needs and desires with style modern life. It is not uncommon pattern consumption This No balanced with level income owned, so that potential cause problem financial (Amaliya & Sari, 2025). In life married stairs, pattern consumption that is not controlled can impact serious, like difficulty in fulfil need life everyday, low ability in manage finance, up to emergence conflict in House ladder consequence pressure economy (Amalia, 2018).

frugal living phenomenon is starting to seen in various regions in Indonesia, including in Aceh Province, especially in Aceh Tamiang Regency. In the region this, couple family millennials start show existence enough change significant in method they manage finance House stairs. Changes the reflected from increasing awareness family young For compile budget finance in a way planned, get used to self For saving, and start know and apply form investment simple in accordance with ability financial owned (Andrian, 2020).

Lifestyle economical This appear as response to increasing need life and uncertainty condition economy, so that push family millennials For more wise in manage expenditure. Although Thus, the process of implementing frugal living is not always walk with easy. Various challenge Still faced, such as existence pressure social from environment around, strong culture consumerism that is growing in society, as well as low level literacy and awareness in arrange finance in a way effective. Obstacles the become sufficient factors significant in influence success implementation style life economical among family millennials (Astungkara et al., 2024).



In the condition like moment this is very necessary existence approach style life new capable help partner family millennials in manage finance in a way more wise and planned. One of the the current approach This the more popular and relevant is implementation style frugal living. Couple family young Millennials in Aceh Tamiang Regency, especially in Kuala Simpang City, are starting to show awareness will importance adopt style life economical as effort guard balance between expenditure and income House stairs. Awareness This appear along with increasing need life as well as demands an increasingly growing economy complex.

However Thus, the implementation style frugal living in in practice Still face various challenges, especially in the midst of condition economy moment this is what is marked with increasing price need principal and costs life is getting more expensive. Living frugally in the midst of development culture consumptive Of course No easy thing, because partner family young people are also faced with various influence style modern life and stress social (Aziz, 2015). On the other hand, the condition ongoing needs increase temporary level income tend stagnan make style life economical as the right and strategic choice in arrange as well as control expenditure finance House stairs to stay stable and sustainable.

According to Cleopatra ((A. N. Azizah, 2024) style life is one of the form behavior or action individuals who reflect method somebody undergo his life, at the same time become factor differentiator between One individual with individual others. Lifestyle No only related with pattern consumption, but also forms identity distinguishing self somebody from other people in life social. Every individual own style life is influenced by various factors, such as environment, culture, level income, as well as values that are adhered to in life everyday. One of the form style life is getting better Lots implemented in context management finance is frugal living (N. S. Azizah, 2020).

Frugal living is style life that emphasizes patterns careful, efficient and full expenditure calculation, with prioritize fulfillment need compared to with desire solely. Principle life economical in frugal living not means behave stingy or withhold self in a way excessive, but rather is awareness For manage finance in a way wise and planned. Through implementation style life this, individual and family pushed For adapt level expenditure with size income owned, avoiding waste, as well as set aside part income For savings and investments as preparation face future needs.

The Frugal Living lifestyle is an economic lifestyle that is becoming a current trend. in prioritize things that are true Correct prioritized with hope can speed up achievement dream finance (Desiana, 2021). This due to the height cost fulfillment need balanced life with limitations income. Frugal Living is style life saving is one of the characteristic style life that reflects discipline and intelligence in management something goods (Dewi, 2025).

Frugal Living is style life economical or it could also be said with expenditure wise finances. Frugal Living is style life saving that prioritizes savings cost in various aspect life everyday. In Frugal Living involves steps For can save money in various ways aspect life, such as buy something in a way save, avoid waste and do management finance, following style life minimalist, and focus on the items needed only. Frugal Living has focus on planning and prioritizing something more needed as well as avoid excessive spending or No need (Haryanti & Rodliyah, 2021).

With objective for you Can maximize expenditure and also allocate with good, so can reach freedom financial. Can it is said with apply style Frugal Living, not means somebody let go himself life in condition destitute and pathetic, rather make required options For life in accordance with condition indeed, keeping self from shackles debt and become more economical (Hasanah & Badria, 2024).

One of Journal written by Prita Ayu Kusumawardhany (2022) with The title is Frugal Lifestyle Trend Among Generation Z: How Do They Spend Money?. In this article, Prita reveals six dimensions saving : planning and control expenses, purchases based on need functional or usefulness, facing temptation, tendency hunt goods cheap. In this article covers factors that influence behavior Gen Z savings. In overall, research This emphasize importance understand the Frugal Living lifestyle among Gen Z developing country context like Indonesia. With learn factors This can give valuable insights about behavior life saving among Gen Z (Hernawati et al., 2025).

Therefore that, research This take studies cases in couples family young millennials in Aceh Tamiang Regency as object study main. This research aim For understand in a way deep How partner family young millennials apply style life frugal living in life everyday, as well as identify various the obstacles and challenges they face face it in the process of implementation (Hidayatullah, 2022). Focus study This No only in practice management the financial transactions carried out, but also on the patterns and strategies used by the couple family young millennials in adapt expenditure with condition income owned (Hidayah & Prodyanatasari, 2025).

In addition, research This expected can give description about Still strong culture consumerism that is developing in Aceh Tamiang society, as well as How implementation style life economical can become effective alternative For balance trend consumptive This research also aims to For reveal in a way more details frugal living practices carried out by couples family young millennials in Aceh Tamiang, including reasons that encourage they choose style life saving, obstacles faced during the implementation process, as well as various benefits felt, both from aspect stability finance and welfare family in a way overall (Inayati et al., 2024).

Based on background behind said, research This done for dig more in about How style Frugal Living is applied by couples family millennials in Aceh Tamiang. This research will discuss understanding they to draft said, the form implementation carried out, factors that influence as well as impact from style Frugal Living towards welfare family



## METHOD

So that the preparation of the proposal can be walk with good and successful then, it is needed something method appropriate research with the problem you want studied. Research methods This functioning as means For obtain the results data appropriate research with formulation problems studied by researchers.

Types of research This use approach qualitative with method studies case study. According to Hikmat (Kafita, 2025) the method qualitative is procedure research that produces descriptive data in the form of written words and oral from respondents, as well as behavior that can observed. Approach This emphasize understanding deep to phenomenon social or behavior man in context life real, so that allows researchers For catch nuances and meanings that are often No seen in quantitative data.

Qualitative methods chosen in study This based on a number of considerations. First, the method This more easy adapt self with reality is complex and nature double, where the phenomenon being studied No always can measured in a way number or statistics. Second, the method qualitative allows researchers For weave interaction direct with respondents, so that can understand essence connection between researchers and participants in a way more authentic (Kusumawardhany, 2022). This is important in studies case, where the context social, cultural and environmental family affect the data obtained (Maisyarah & Nurwahidin, 2022).

Third, the method qualitative own high sensitivity to dynamics social, values, and patterns interactions that exist in the field. Researchers can adapt self with various situations and conditions that arise during research, as well as can deepen analysis For highlight influences together between individual, family, and environment. Excellence This make method qualitatively very appropriate For dig understanding deep about the Frugal Living phenomenon in family millennials, where decisions economy and style life influenced by various factor social, psychological, and cultural.

In addition, the study case as approach in study This allows more focus directed at one or a number of case certain For analyzed in a way deep (Maulidah & Afif, 2024). Through studies case, researcher can explore interaction between member family, pattern taking decisions and management strategies applied finance in life everyday. With Thus, the method qualitative and approaches studies case together give strong foundation For produce holistic and comprehensive understanding about phenomenon that becomes focus study This.

The approach used in study This is approach studies case study, which is one of the form study qualitative which emphasizes analysis deep to individuals, groups, institutions, or phenomenon certain in period time specific. Case study aim For dig meaning, investigating the process, and get comprehensive understanding about behavior, experiences, and interactions that occur in context life real. Approach This different with study more quantitative emphasize measurement and generalization, because studies case emphasize understanding in-depth and interpretive to complex situation (Michaelis et al., 2020).

main purpose from studies case is For find the meaning behind observed phenomena, exploring the processes that occur, and get deep understanding start from individual, group, or situation certain. Through approach this, researcher can understand the dynamics hidden behind behavior and decisions taken by the subject research. Case study allows researchers For collect data in a holistic through interviews, observations, and documentation, so that produce the whole picture about the phenomenon being studied (Muhlisin, 2024).

Approach studies case chosen in study This Because researchers want to understand in a way deep How partner family millennials in Aceh Tamiang feel, understand, and apply impact from style Frugal Living in life House ladder they. Emphasis on understanding deep This allows researchers For see interaction, management strategy finance, patterns consumption, as well as values that influence decision family in face challenge economic and social.

With use approach studies case, research This No only emphasizes the collection of descriptive data only, but also on interpretation and analysis contextual from experience real partner family millennials. This is allows researchers For catch nuance and complexity life House possible stairs No seen through approach study others, and give contribution in understand How Frugal Living concept applied in a way practical in life everyday. With Thus, the study case become the right approach For reach objective study this, namely get comprehensive and in - depth understanding about current phenomenon researched (Permatasari et al., 2025) (Qolbiyah et al., 2025).

Qualitative research allows researchers For dig experience subjective, dynamic social, and also factors contextual influences Frugal Living behavior in general more deeper and more wide.

This research implemented in Aceh Tamiang Regency, which was selected because of this area show start emergence awareness will management financial the wise one as well as Frugal Living practices among partner young. Phenomenon This interesting For investigated Because reflect change pattern life, priorities expenditure, and economic strategy different families from generation previously. Aceh Tamiang viewed as representative location For learn How partner millennials adapt style life they with challenge economic, cultural and social local.

Election location study done in a way specific with consider factor proximity geography and convenience access between researchers and respondents. Specific location this is also determined based on criteria certain, namely partner young people who have married, active in manage finance House stairs, and show practice life economical or Frugal



Living. With criteria this, researcher can ensure that the data obtained relevant, in-depth, and appropriate with focus study (Salsabila & Metekohy, 2024).

In addition, the election of Aceh Tamiang as location research also considers context unique social and cultural patterns, life patterns, values family, and practice economy local communities This give opportunity for researchers For see How culture local influence application of Frugal Living in House stairs. This is allows study No only emphasize aspect economy, but also aspects social and cultural forms decision financial family millennials (Suárez, 2020).

With the selection strategy focused location and criteria clear respondents, research This expected capable produce valid, rich, and contextual data. The approach This allows researchers For understand in a way deep How partner young people in Aceh Tamiang interpret and apply principle life economical in life everyday, as well as How experience the form behavior, interaction, and dynamics in House ladder they.

Informant study is capable individuals give rich, detailed, and comprehensive explanations related with the subject that becomes focus research. Informant play a role important in study qualitative Because they become source main data. Data analysis techniques are a series step systematically carried out researchers For manage, organize, and evaluate data with objective facilitate withdrawal valid and accurate conclusions (Suharyono, 2020). This technique No only functioning as method For organize data, but also become base for researchers For find patterns, relationships, and meaning from information that has been collected. With existence technique structured data analysis, researchers can ensure that interpretation against data of a nature logical, consistent, and can accountable.

## RESULTS AND DISCUSSION

### Overview of Aceh Tamiang

This research implemented in Aceh Tamiang Regency, which is one of the districts in Aceh Province. In general geographically, Aceh Tamiang Regency located in the section east Aceh Province and plays a role as a border area between Aceh Province and North Sumatra Province. The position make Aceh Tamiang as area strategic in activity social, economic and mobility population. Area of Aceh Tamiang Regency approximately 1,957km<sup>2</sup>, with condition varied topography start from plains small until hills in the south. The capital city Aceh Tamiang Regency located in the District Coral New.

Aceh Tamiang Regency consists of of 12 sub-districts, which include subdistrict coastal, urban and inland. In each subdistrict divided Again to in a number of village or village as a government unit smallest. Division of administrative areas This influence characteristics social and economic aspects of society, including pattern settlements, eyes livelihood and also access to facility public.

Population data Aceh Tamiang Regency reach approximately 310,000 people. Structure resident dominated by age productive (15-59 years ), which shows that most of the community is in their teenage years work and age build family. Condition This reflect potential source Power enough human big in support regional development.

Structure House stairs, Aceh Tamiang Regency own dozens thousand head family (KK) with an average number of member family around 3-4 people per family. House pattern ladder the describe the character of the community that is still thick with mark family, good in nuclear family and family big (Sulpiani, 2020).

Group age millennials who are general be in range aged 25-40 years, is part important in structure demographics Aceh Tamiang Regency. Group age This Most of it has also been form family and play a role as head House ladder and manager economy family.

Family millennials in Aceh Tamiang Regency generally is in phase productive, active in activity economy as well as own sufficient involvement tall in use technology information and communication. Characteristics the make group This relevant as subject research, especially in related studies with behavior social, economic, education, patterns care, as well as utilization technology.

Election Aceh Tamiang Regency as location research based on considerations that this area own diversity characteristics social and demographic, in particular related existence family age millennials in significant amount. In addition, the position of Aceh Tamiang as a crossing and border area participate influence dynamics social society, so that become relevant context For study the problem that becomes focus on research This (Sutini & Yuwono, 2022).

Aceh Tamiang Regency own the relationship that can be it is said close with implementation style frugal living among society, especially in families age millennials. As a region where most of Still dominated by semi- urban and rural areas, patterns the life of the Aceh Tamiang community tend simple and fulfillment - oriented basic. Condition This in a way No direct form behavior more consumption careful and rational.

Seen from structure population, age productive in Aceh Tamiang Regency show that Lots resident is in phase build as well as manage finance family. Family age millennials, who generally be at the stage beginning until medium in cycle life family, faced with various need economy like children's education costs, needs House stairs, and future planning. Conditions the push emergence awareness in manage finance in a way efficient, which is reflected in implementation principles of frugal living, such as limit expenses that are not important and prioritize need compared to desire.

In addition, the character social Aceh Tamiang society which still uphold tall mark togetherness, mutual cooperation and simplicity participate influence pattern style life society. Values the in line with the concept of frugal living which emphasizes life enough, no excessive, and utilise source available power optimally. In the context of this,



practice like cooking at home, using product local, and utilise return items that are still worthy use become part from habit public daily.

Regional economic factors also play a role in form style frugal living. With level income diverse and diverse society all of it is in the category high, management wise finances become need Main. Millennial families in Aceh Tamiang Regency tend allocate expenditure in a way selective, saving For need term long, and avoid pattern excessive consumerism. This show that frugal living is not only practiced as choice style life, but also as an adaptive strategy in face condition economy family (Tiara, 2025).

With Thus, the condition geographic, demographic, social, and economic Aceh Tamiang Regency give relevant context in understand implementation style frugal living. Environment simple social structure family age productive, as well as demands management finance family make Aceh Tamiang Regency as location proper research For study frugal living behavior, especially in families millennial age.

#### **Background Partner Family Millennials in Choosing a Frugal Living Lifestyle**

Partner family millennials is A group demographics that are in the phase life beginning until medium in formation family, so that faced with various demands economic and social in a way simultaneously. In phase This partner millennials No only play a role as individual productive, but also as manager finance House stairs. Condition the become background behind main emergence awareness in apply style Frugal Living as a management strategy finance family.

One of factor the main background behind partner family millennials in choose style Frugal Living is condition economy family. Limitations will income, economic uncertainty, and increase need life push partner millennials For more selective in manage expenditure. In Aceh Tamiang district, the condition relative community income varies make partner millennial family make an effort adapt pattern consumption with ability financial resources. The application of Frugal Living becomes choice rational For guard stability economy family without must sacrifice need base (White, 2021).

Apart from the factors economy, responsibility answer family also becomes background behind important in implementation style frugal living. Couple family millennials generally has own or currently plan presence children, so that need will education, health, and future savings become priority main. Awareness will importance planning term long push partner millennials For reduce expenditure consumptive and allocate funds wisely more planned. In the context of This, frugal living is understood as effort For ensure sustainability economy family.

Value and cultural factors local participate influence background behind partner family millennials in choose style frugal living. Aceh Tamiang Regency community known own mark simplicity, togetherness, and caution in management assets. Values the inherited in a way passed down from generation to generation and still attached in life family millennials, even though be in the middle current modernization.

#### **Condition Factors Economy and Income Family**

Condition economy become the most dominant factor behind it partner family millennials in choose style living frugal living. Most of informant state that income owned Not yet fully stable, especially for those who still be at the stage beginning career or working in the sector with system contracts and fluctuating income. On the other hand, the need family Keep going experience increase, start from cost place stay, needs food, transportation, to cost health and education child. Imbalance between income and expenses this is what makes they feel need apply pattern a better life controlled (Windriya, 2025).

Situation the push partner millennials For more be careful in arrange finance House stairs. They start compile budget in a way routine, prioritize need compared to desires, and reduce expenses that are considered not enough urgent. In addition, some couples also try building an emergency fund and savings term long as step anticipatory to possibility risk economy in the future. With apply principles of frugal living, they hope can guard stability financial family at a time create a sense of security and planning in undergo life House ladder.

#### **Responsibility for Family and Children**

Apart from the factors economy, results the interview also showed that not quite enough answer to family, especially child, become background behind important in implementation style frugal living. Informant realize that role as parents No only limited to fulfil need everyday, but also make sure existence assurance and readiness financial for the future children. Needs child who continues growing, such as cost education, health, needs nutrition, as well as activity support others, demanding existence planning mature and sustainable finance.

#### **The Influence of Cultural Values Local and Social Environment**

Cultural values local in Aceh Tamiang Regency play a role important in form style life simple partner family millennials. Environment social which is still strong uphold mark simplicity, togetherness, and mutual cooperation influence pattern think as well as behavior economy society. In life everyday life, society tend evaluate somebody No from luxury or style life consumerism is displayed, but rather from attitude low heart, caring social, and contribution to environment around. Condition social like This in a way No direct form awareness partner millennials For No excessive in appearance and in spend money.

In addition, culture each other help and care connection close -knit family is also encouraging creation pattern a better life rational and controlled. Informant disclose that in environment that is still thick with mark togetherness, pressure For come on stage luxurious or follow trend consumption relatively more low compared to with environment urban big. This is make they more focus on fulfillment need main as well as stability economy family rather than symbols of social status.



With Thus, the value culture local No only become background social, but also become a strengthening moral foundation choice partner family millennials in apply style life simple and economical.

### **Literacy Finance and Awareness Financial**

Other factors that emerged from results interview is increasing awareness partner family millennials to importance literacy finance in life House stairs. The informants realize that ability manage finance No only related with how much big earned income, but also with How method planning, allocating, and control expenditure in a way effective. Awareness This grow along with experience life demanding family not quite enough answer more big, especially in ensure stability economy and readiness face ongoing needs develop (Yanti et al., 2025).

Informant mention that knowledge about management finance, its importance saving, arranging budget, up to future planning obtained from various source. Social media be one of means main in access information, such as content education about management finance, investment simple, as well as life tips economical. In addition, the experience personal in face limitations economy or situation emergency also becomes learning valuable that forms pattern think financial they. Discussion open with partner participate strengthen understanding and agreement in take decision finance, so that management finance House ladder done in a way collaborative and planned. With increasing literacy finance this, couple family millennials become more aware will importance planning term long and more Ready in guard sustainability condition financial family

### **Frugal Living as an Adaptive Strategy**

Partner family millennials in Aceh Tamiang Regency looking at frugal living instead just as style alive, but as an important adaptive strategy in face various demands life House stairs. For them, frugal living is not means must life all-round lack or withhold self in a way excessive, but rather is effort For adapt expenditure with actual needs as well as with objective term long family. Concept This allows they For still fulfil need Basically, planning for the future children, and take care of stability financial without trapped in consumption excessive or style life that is not in accordance with ability economy.

More from that, the application of frugal living helps partner millennials develop awareness in distinguish between urgent and discretionary expenses just desire moment. With this strategy, they can allocate funds for savings, investments, and emergency funds, so that face situation not unexpected become more easy and low stress. Frugal living also encourages they For life more orderly, disciplined and responsible answer in a way financial, at the same time create pattern living in harmony with mark culture local that emphasizes simplicity, togetherness, and sustainability in life everyday. With so, frugal living becomes No only choice style life, but also the foundation for sustainability welfare family in the future. One of them informant named Cut Novi (25),

Form Activities carried out Partner Family Millennials in implementing a Frugal Living Lifestyle

Partner family millennials apply style frugal living through various form activities that reflect management careful and disciplined finances. Based on results interview, there is a number of activities carried out covers planning expenditure House ladder in a way structured, where each expenditure differentiated between need principal and desire secondary. Couple millennials also routine compile budget monthly, postpone purchase items that are not urgent, and prioritize allocation of funds for savings, investment simple, as well as emergency funds For face need not unexpected.

In addition, the activity everyday also shows effort savings in consumption, such as reduce shopping impulsive, exploitative items that have been owned, as well as choose more alternatives economical For need family. Activities other including utilize social media and the internet as source information For Study about management finance, saving tips, and life strategies appropriate savings with condition they. Awareness For discuss together partner about every decision finances also become part important from frugal living practices, so that decisions taken nature collective, more mature and in harmony with objective term long family. With Thus, the form frugal living activities for partner millennials in Aceh Tamiang No only nature savings only, but also includes planning strategic, management priority needs and development awareness sustainable finance (Yonifia & Rahman, 2025).

Discussion family about expenditure also encourages transparency and trust. All member know condition finance family in a way realistic, including income, expenses routine, and savings. Transparency This reduce risk misunderstanding and making everyone more aware will consequence financial from every decisions taken. In addition that, habit this can also implant values discipline, work same, and gratitude since early to children, so that they grow with healthy understanding about money.

In a way overall, making decision expenditure in a way collective No only about managing money, but also about build culture finance harmonious within family. With involving all member in planning, expenditure become more wise, purposeful term long more easy achieved, and the relationship between members family become more solid. Habits This help every family reach stability financial, while build pattern a disciplined and focused life for a better future safe and comfortable.

In addition to establishing objective finance and discuss expenditure in a way collectively, family is also necessary make plan detailed budget plan This covers distribution of funds for need principal, savings, investments, and other expenses of that nature flexible. With own clear guidance, every member family know limitation expenses and priorities that must be filled moreover formerly.

Not losing important, evaluation routine also becomes key success management finance family. Family Can stage meeting monthly or quarterly For review expenditure, comparing with the budget that has been prepared, and adjust the



strategy if required. Evaluation This allows family For Study from experience, improve bad habits right, and still focus on achievement objective term long.

Besides the benefits financial, the process of taking decision in a way collective also provides values positive for all over member family. Children Study about importance Work equal, communication, and responsibility answer in matter finance. They also see example real about How A family Can make decision together for the good all members. Habits This implant awareness since early that finance No only affairs individual, but not quite enough answer together.

In a way overall, taking decision expenditure in a way collective form culture healthy, harmonious, and future - oriented finances. With communication open, thorough planning, and evaluation routine, family can reach stability financial at a time strengthen connection between members. One of the An informant named Raffi Ramadhan (28) said :

“My wife and I always try For make decision in manage expenditure in a way together. Every time we are there plan buy something, we discussed whether That truly is needed and whether in accordance with objective term long family, such as save For education child or buy home. We also make budget monthly and routine review expenditure For ensure everything still in accordance plan. With method This is me feel all member own not quite enough answer and learn value decision together. This process No only help finance family still stable, but also makes connection between husband wife more solid.” (Zakiyah, 2023).

Can concluded that make decision expenditure in a way collective is very important for stability finance family and its achievement objective term long. With involving all over member family in planning, distribution budget, as well as evaluation routine, every expenditure can more directed, priority become clear and responsible answer finance become more evenly. In addition to the benefits financial, habits this also instills values Work equality, communication, and discipline to all over members, including children, so that form culture healthy finances at a time strengthen connection family.

## CONCLUSION

Can concluded that make decision expenditure in a way collective is very important for stability finance family and its achievement objective term long. With involving all over member family in planning, distribution budget, as well as evaluation routine, every expenditure can more directed, priority become clear and responsible answer finance become more evenly. In addition to the benefits financial, habits this also instills values Work equality, communication, and discipline to all over members, including children, so that form culture healthy finances at a time strengthen connection family.

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