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## **FRUGAL LIVING LIFE STYLE OF BENGKULU CITY PEOPLE IN THE REVIEW OF SHARIA ECONOMICS**

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### **ABSTRACT**

This research is a field research with a qualitative method, conducted in the city of Bengkulu. The informants in this study are the people of Bengkulu city, who were taken by purposive sampling method with indicators of their knowledge and understanding related to the issues being researched. The data in this study consists of primary data and secondary data. The results of this study show that the carried out by the people of Bengkulu can be categorized into a frugal living lifestyle. The frugal living is an extreme frugal lifestyle and allocating their money to more important things for the future such as saving and investing while neglecting consumption. People choose to consume cheap food without knowing the goodness and nutrition contained in it, people's consumption pattern and more concerned with satiety variables than nutrition. The frugal living community prefer not give infak and give alms because they consider it not mandatory to do so. Every year, they only pay zakat fitrah, even though the property they own meet the requirements and is in harmony for zakat. This is certainly contrary to Islamic consumption ethics which require Muslims to consume halalan tayyiban (halal and good) food, stay away from miserliness, and produce wealth.

**Keywords:** Life Style, Frugal Living, Islamic Consumption Ethics

### **INTRODUCTION**

In general, humans are required to work and strive to fulfill their various needs, they have various needs in life, namely physical and spiritual needs. All these needs are consumed so that humans can survive. Consumption is an important economic activity, sometimes even considered the most important in the chain of economic activities, consumption is a human activity that directly uses goods and services to meet its needs with the aim of obtaining satisfaction which results in reducing or depleting the use value of a good or service, for example using clothes, eating, and drinking (Maisyarah & Nurwahidin, 2022).

Consumption is a human activity that reduces or consumes the use value of a good or service to meet needs, either gradually or all at once. Consumption has a big position in every economy, because there is no life for humans without consumption. Consumers or people who use goods or services to meet their needs are called consumers. Consumer behavior is the tendency of consumers to consume, to maximize their satisfaction. In other words, consumer behavior is the behavior of consumers, where they can illustrate the search to buy, use, evaluate and improve their products and services. Consumer behavior (consumer behavior) studies how humans choose between the various choices they face by utilizing the resources they have (Syari et al., 2019).

A person's lifestyle can affect a person's consumption patterns. Lifestyle itself is a person's behavior shown in activities, interests and opinions, especially those related to self-image to reflect his social status. Lifestyle is a frame of reference that a person uses in behavior and consequently will form certain patterns of behavior. Especially how he wants to be perceived by others, so that lifestyle is closely related to how he forms an image in the eyes

of others, related to his social status. To reflect this image, certain status symbols are needed, which play a very important role in influencing their consumption behavior (Sabarisman, 2011).

Frugal living is a frugal lifestyle that aims to save money and reduce expenses. Frugal living, also known as frugal living or simple living, is a lifestyle in which a person strives to manage money wisely, reduce unnecessary expenses, and maximize the value of every dollar spent. The main principle of frugal living is to maintain a balance between meeting basic needs and enjoying life, without accumulating debt or waste (Dwi, 2023).

## **LITERATURE REVIEW**

### **Lifestyle**

Lifestyle is a picture for everyone who wears it and illustrates how much moral value that person has in the surrounding community. Lifestyle can be said to be a pattern of a person's life in the world which is expressed in his activities, interests, and opinions. Lifestyle describes "the whole person" who interacts with his environment (Nim et al., 2013). Lifestyle is an individual's way of life identified by how people spend their time (activities), what they consider important in their lives (interests) and what they think about the surrounding world (Suryani & Kristiyani, 2021).

London and Bitta that the factors that influence lifestyle are culture, values, demographics, social class, reference groups, family, personality, motivation and emotions (Sobel & Tallman, 2014). Meanwhile, according to Armstrong, a person's lifestyle can be seen from the behavior carried out by individuals such as activities to obtain or use goods and services, including the decision-making process in determining these activities. Furthermore, Armstrong states that there are two factors that influence a person's lifestyle, namely factors that come from within the individual (internal) and factors that come from outside (external). Internal factors are attitudes, experiences and observations, personality, self-concept, motives, and perceptions (Gaya et al., 2002).

According to Donni, consumer lifestyles consist of various types, which of course differ from one individual to another, types of lifestyles according to Donni, namely, independent lifestyles, modern lifestyles, healthy lifestyles, hedonic lifestyles, frugal lifestyles, and free lifestyles (Pustaka et al., 2016).

### **Frugal Living**

Frugal living can be understood as an attitude that is in line with simplicity, voluntary, and not excessive in consuming things, and contrary to the attitude of materialism. (Horton, Paul B., Hunt, 1992) Frugal living is simply often interpreted as a frugal or economical lifestyle towards expenses in order to save more, even tends to be considered stingy by some people. The main principle of frugal living is to maintain a balance between meeting basic needs and enjoying life, without experiencing accumulation of debt or waste (Sibuela, 2022). The characteristics of a frugal living lifestyle are saving money and setting financial goals, reducing debt in buying goods, choosing used goods, investing some money, and comparing the price of an item (Maisyarah & Nurwahidin, 2022). According to Wijaya, there are three indicators of frugal character, namely being careful in spending money, not being wasteful and being careful. Someone has a frugal character if they fulfill these indicators. This indicator can be used as a reference in applying frugal character in everyday life (Aslindah & Indahsari, 2022).

### **Islamic Consumption Ethics**

In Islam, a Muslim who carries out consumption activities must refer to the values of Islamic consumption ethics and norms, namely, first, simple, but effective and efficient, second, paying attention to what is halal and tayyiban (lawful and good), third, not miserly, not wasteful, and wasteful, and fourth, grateful to Allah and caring for others (Qaradhawi, 2022).

Halal and good food is clearly regulated by Allah SWT, one of which is through His words in surah Al Baqarah verse 168.

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ

Meaning: "O mankind, eat of the lawful (food) of the earth and do not follow the steps of the devil. Indeed, he is for you a real enemy." (Ministry of Religious Affairs, 2006).

Humans are ordered to give zakat, infaq, and charity, as Allah says in Q.S Al-Isra verses 26-27:

وَاتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا  
إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيَاطِينِ ۖ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا

Meaning: "Give the near relative his due (as well as the poor), and the traveler. Do not squander (your wealth) extravagantly. Indeed, the spenders are the brothers of Satan, and Satan is very disobedient to his Lord." (Ministry of Religious Affairs of the Republic of Indonesia, 2006).

Allah forbids Muslims to have a miserly nature, Allah says in Surah Al Imran verse 180:

وَلَا يَحْسَبَنَّ الَّذِينَ يَبْخُلُونَ بِمَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرًا لَّهُمْ ۚ بَلْ هُوَ شَرٌّ لَّهُمْ ۚ سَيُطَوَّقُونَ مَا بَخِلُوا بِهِ يَوْمَ الْقِيَامَةِ ۚ وَلِلَّهِ مِيرَاثُ السَّمَاوَاتِ وَالْأَرْضِ ۚ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

Meaning: "Never let those who are stingy with the wealth that Allah gives them from His bounty think that stinginess is good for them. In fact, stinginess is bad for them. The wealth that they stingy will be hung around their necks on the Day of Resurrection" (Ministry of Religious Affairs of the Republic of Indonesia, 2006).

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Regarding miserliness, in a hadith narrated by Imam Muslim from the Companion Jabir bin Abdullah radhiyallahu 'anhuma, that the Prophet Muhammad Sallallahu 'alaihi wa sallam once said:

قال رسول الله صلى الله عليه وسلم: « وَاتَّقُوا الشُّحَّ فَإِنَّ الشُّحَّ أَهْلَكَ مَنْ كَانَ قَبْلَكُمْ حَمَلَهُمْ عَلَى أَنْ سَفَكُوا دِمَاءَهُمْ وَاسْتَحَلُّوا مَحَارِمَهُمْ » [أخرجه مسلم]

Meaning: "Beware of being stingy, for this trait destroyed those before you. It led them to be willing to shed blood and legalize everything that is forbidden." (HR Muslim) (Haryanto, 2014).

## **METHODS**

This research is a field research in Bengkulu city using qualitative methods, which aims to understand the context, patterns and dynamics of people's lifestyles. The informants consisted of 100 people from Bengkulu city, who were selected based on their knowledge and experience related to the issues being researched. Data were obtained through interviews with informants as primary data, and from research references, books and journals as secondary data. Data analysis included data reduction to focus on the core issues, data presentation through various methods, and conclusion drawing to answer the research questions and find key findings. This research aims to provide an in-depth understanding of Islamic consumption ethics in Bengkulu city society and is expected to provide changes in people's lifestyles.

## **RESULT**

### **Analysis of Frugal Living Lifestyle of Bengkulu City People**

Bengkulu City is the capital city of Bengkulu province. Bengkulu City has an area of 152.00 km<sup>2</sup> with a total population in 2020 of 371,828 people consisting of 187,655 men and 184,173 women. Bengkulu City is bordered by Seluma Regency in the south, the Indian Ocean in the west, and Central Bengkulu Regency in the north and east (Susanti & Darmansyah, 2023).

The livelihoods of the people of Bengkulu city are generally traders and fishermen. This is due to the geographical location of Bengkulu city which has an elongated area, is in the lowlands, borders the Indian ocean, and Bengkulu city is the center of Bengkulu provincial government.

The majority of people in Bengkulu embrace Islam, with some embracing Christianity, Hinduism, Buddhism and Confucianism. The population of Bengkulu city consists of various ethnic groups, ranging from Rejang, Javanese, Sundanese, Batak, etc.

The people of Bengkulu city spend their money or income very carefully, setting aside almost half or even more than half of their income to save or to invest in gold (Andriana, 2024) and also to buy agricultural land (Eka Wati, 2024). This is done because they want their parents to have no financial difficulties, and also so that their children can get a good education in the future (Wijayanti, 2024).

To fulfill their basic needs, namely clothing, food and shelter, people tend to have the same pattern. In terms of food, namely consuming daily meals, the people of Bengkulu city tend

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to choose food that is cheap (Indratni, 2024), not paying attention to the goodness (tayyib) and nutrition obtained from these foods. Meanwhile, to fulfill the needs of clothing and shelter, people tend to choose goods with good quality at more expensive prices, because they think these goods are good and last longer (Tegowati, 2024). In this case, the community does not know that there are values or ethics that must be considered in consuming. They only know that a Muslim must consume halal food (Susilawati, 2024).

People do not like to be in debt, they choose to hold back their desires if the money they have is not enough to buy the items they want. They argue that being in debt will only harm them. Debt is only profitable at the beginning, but detrimental at the end, this is because of the interest from the debt installments that are charged to the debtor (Sulistiani, 2024).

The money that is left over from their income is saved, rather than used for traveling or fulfilling their desires, because they think it is a waste of money and redundant (Susiani, 2024).

People prefer to buy used goods that are still in good condition at a cheaper price, compared to buying new goods at a more expensive price with no less quality. This allows them to set aside more money for savings (Marsiti, 2024).

According to society, a person can be said to be excessively frugal if he or she forbids himself or herself from buying something, even if it is a basic necessity, just to save money. A person who suffers and is tormented in order to fulfill their desires is in their opinion very bad, because desires are not important (Tri Setyowati, 2024).

People are of the opinion that sadaqah and infaq are not obligatory, so they do not give them. They only give zakat fitrah every year, and do not give zakat maal even though their wealth is eligible for zakat. The reason is because they think the amount of maal zakat that must be paid is quite large (Miarsih, 2024).

This lifestyle has been practiced for a long time by the community, with an average of 4 years. They do not mind living this lifestyle, because they think this lifestyle will make life easier in the future for their parents and children. This lifestyle is known from the social media on the smartphone they have.

### **Review of Islamic Consumption Ethics on Frugal Living Lifestyle**

Consumption is the act of reducing or spending the economic use value of an object, such as eating food, wearing clothes, riding a bicycle, occupying a house, and so on. The norm in Islamic consumption is that every consumption activity must be in accordance with the rules set by Allah, based on ethics, characterized by humanity, and balanced between the world and the hereafter. While ethics in consumption activities, namely, simple but effective and efficient, pay attention to halal and tayyib (good), should not be miserly, wasteful, and wasteful, and the last ethic is grateful to God and pay attention to the rights of others by sharing with others (Fatahillah, 2013).

#### **Simple but Effective and Efficient**

The effective and efficient description is to use sufficient wealth in nafkah and shopping and set a priority scale based on maqasid al-syar'iyah. Islam also requires its people to spend wealth for themselves, their families and fisabilillah, not miserly for that, so that a human being can fulfill the basic needs of his life in accordance with the principles of maqasid alsyar'iyah, besides that also for his

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family and fisabillah, such as giving, alms, zakat, to people in need (Fatahillah, 2013).

Humans are ordered to give out zakat, infaq, and charity, as Allah says in Q.S Al-Isra verses 26-27:

وَأْتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا  
إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيَاطِينِ ۖ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا

Meaning: "Give the near relative his due (as well as the poor), and the traveler. Do not squander (your wealth) extravagantly. Indeed, the spenders are the brothers of Satan, and Satan is very disobedient to his Lord." (Ministry of Religious Affairs, 2006).

The above verse talks about the command to give zakat, sadaqah, and infaq. In this verse humans are also ordered to stay away from wastefulness and wastefulness.

So the frugal living lifestyle applied by the people of Bengkulu city can be said to have not fulfilled consumption ethics, because people choose not to pay zakat maal, sadaqah, and infaq even though their assets have met the requirements and they are able to pay it. However, even though people do not pay zakat maal, they still pay zakat fitrah, live simply, and manage their finances effectively. Then it fulfills Islamic business ethics.

**Paying attention to halal and thayyib**

The attitude that must be considered in consumption is the halalness of a product, both in the form of goods and services, as well as the goodness (thayyib) of the goods or services. The halalness of an item can be seen from the goods or services in terms of substance and can also be seen in terms of the process (meaning) (Fatahillah, 2013).

Halal and good food is clearly regulated by Allah SWT, one of which is through His words in surah Al Baqarah verse 168.

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ  
الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ

Meaning: "O mankind, eat of the lawful (food) of the earth and do not follow the steps of the devil. Indeed, he is for you a real enemy." (Ministry of Religious Affairs, 2006).

The above verse is about Allah's command for humans to consume halal and good (tayyib) food so that their nutrition and nutrition are fulfilled, and so that the body is kept healthy.



So, it can be said that the lifestyle that people live does not meet Islamic consumption ethics, because people only consume cheap food as long as it is filling, not caring about the nutritional content and nutrients in the food. However, people know that Muslims only consume halal food, and people do that. Thus, people's lifestyles fulfill the ethics of consumption.

**Not miserly, not wasteful and extravagant**

Islam teaches its followers not to be miserly, wasteful and extravagant in using wealth. According to Mahmud Syaltut, even the government has the right to enforce this maslahat so that the danger of miserliness and wastefulness does not occur among the people (Syaltut, 1966).

Allah SWT says in surah Al Imran verse 180:

وَلَا يَحْسَبَنَّ الَّذِينَ يَبْخُلُونَ بِمَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرٌ  
لَهُمْ ۚ بَلْ هُوَ شَرٌّ لَهُمْ ۚ سَيُطَوَّقُونَ مَا بَخِلُوا بِهِ يَوْمَ الْقِيَامَةِ  
وَلِلَّهِ مِيرَاتُ السَّمَاوَاتِ وَالْأَرْضِ ۚ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

Meaning: "Never let those who are stingy with the wealth that Allah gives them from His bounty think that stinginess is good for them. in fact, stinginess is bad for them. the wealth that they stingy will be hung around their necks on the Day of Judgment" (Ministry of Religion of the Republic of Indonesia, 2006).

Regarding the nature of miserliness or benevolence, in a hadith narrated by Imam Muslim from the Companion Jabir bin Abdilllah radhiyallahu 'anhuma, that the Prophet Muhammad Shalallahu 'alaihi wa sallam once said:

قال رسول الله صلى الله عليه وسلم: « وَأَتَّقُوا الشُّحَّ فَإِنَّ الشُّحَّ أَهْلَكَ مَنْ كَانَ  
قَبْلَكُمْ حَمَلَهُمْ عَلَى أَنْ سَفَكُوا دِمَاءَهُمْ وَاسْتَحْلَوْا مَحَارِمَهُمْ » [أخرجه مسلم]

Meaning: Beware of being stingy, for this trait has destroyed those before you. It led them to be willing to shed blood and legalize all things that are forbidden. (HR Muslim) (Haryanto, 2014).

The above verses and hadiths regarding the prohibition of miserliness, because miserliness is disliked by Allah. Because in fact the property owned is only entrusted by Allah. Miserliness also encourages a person to justify all means in order to have more wealth.

So, the lifestyle adopted by the community does not fulfill the ethics of consumption. Because people are reluctant to pay zakat maal, sadaqah and infaq with the aim that they can set aside money to save for their own needs. But on the other hand, with this lifestyle, people are not extravagant and not wasteful, which fulfills Islamic consumption ethics.

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**Gratitude to Allah and Attention to the rights of others**

The pleasure of consumption that a person gets is by the grace of Allah SWT. Therefore, one should not forget to always be grateful to Him. The way to be grateful is to always glorify Him and share with others.

Based on the consumption ethics above, the lifestyle of the community does not fulfill the consumption ethics, because the community does not spend alms and also infaq.

**CONCLUSION**

The people of Bengkulu city live a frugal living lifestyle because they want to have a lot of savings or savings, which will be used for investment in the form of agricultural land and gold. In practice, people tend to consume cheap food and do not care whether the food is of good quality or good for them, the important thing is that the food can make them full. The community also tends not to want to give alms or infaq to others, nor do they pay maal zakat even though their assets are included in the category of assets that are mandatory for zakat. Then it refers to the nature of miserliness.

In the review of Islamic economic ethics, the consumption behavior applied by the community is not justified and does not meet the norms and ethics of Islamic consumption. People deliberately behave as mentioned above, with the aim that they can save more money for their own interests.

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