Exploration of Frugal Living in Facing the Flexing Phenomenon in the Millennial Generation (Sharia Economic Concept)

Lusiana  
Universitas Islam Negeri Raden Fatah Palembang  
Email: lusiana_uin@radenfatah.ac.id

Ema Fathimah  
Universitas Islam Negeri Raden Fatah Palembang  
Email: emafathimah_uin@radenfatah.ac.id

Wasti Indah Haryani Daulay  
Universitas Islam Negeri Raden Fatah Palembang  
Email: wasti_ihd@radenfatah.ac.id

*Corresponding author, email: lusiana_uin@radenfatah.ac.id

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ABSTRACT

This research aims to explain the exploration of Frugal living as an alternative in dealing with the flexing phenomenon in the millennial generation, with a sharia economic approach. The flexing phenomenon, which reflects the behavior of showing off or displaying wealth proudly, has become a trend among millennials, especially on social media. This can lead to overconsumption, financial imbalance, and neglect of ethical financial principles. This research uses qualitative data type, using a phenomenological approach to understand the subjective meaning of various phenomena of the millennial generation who tend to flex. Random data collection is from scientific articles, understanding and information from various online media. The data collected will be analyzed from the perspective of Islamic economics, which includes the principles of justice, empowerment, and financial balance. The research shows that it is a meaningful alternative for the millennial generation in dealing with the flexing phenomenon. The application of Islamic economic principles in providing a deeper understanding of economic benefits and the importance of managing finances wisely can also strengthen awareness of balanced economic benefits and have a positive impact on the financial well-being of individuals and society as a whole. It is hoped that this research can serve as a foothold for policy measures in
mitigating excessive flexing practices and promoting more ethical and sustainable consumption behavior in the millennial generation.

**Keywords:** Frugal Living, Flexing, Millennial Generation

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**ABSTRAK**

Penelitian ini bertujuan untuk menjelaskan eksplorasi Frugal living sebagai alternatif dalam menghadapi fenomena flexing pada generasi milenial, dengan pendekatan ekonomi syariah. Fenomena flexing, yang mencerminkan perilaku memamerkan atau menunjukkan kekayaan dengan bangga, telah menjadi tren di kalangan generasi milenial, terutama di media sosial. Hal ini dapat menyebabkan konsumsi berlebihan, ketidakseimbangan keuangan, dan pengabaian prinsip keuangan yang beretika. Penelitian ini menggunakan jenis data kualitatif, dengan menggunakan pendekatan fenomenologi untuk memahami makna subjektif dari berbagai fenomena generasi milenial yang cenderung flexing. Pengumpulan data secara rendom yaitu dari artikel ilmiah, pembertian dan informasi dari berbagai media online. Data-data yang terkumpul akan dianalisis dengan perspektif ekonomi syariah, yang mencakup prinsip-prinsip tentang keadilan, keberdayaan, dan keseimbangan keuangan. Penelitian menunjukkan bahwa menjadi alternatif yang bermakna bagi generasi milenial dalam menghadapi fenomena flexing. Penerapan prinsip ekonomi syariah dalam memberikan pemahaman yang lebih mendalam tentang kemaslahatan ekonomi dan pentingnya mengelola keuangan secara bijaksana, juga dapat memperkuat kesadaran tentang kemaslahatan ekonomi yang seimbang dan memberikan dampak positif bagi kesejahteraan finansial individu dan masyarakat secara keseluruhan. Diharapkan penelitian ini dapat menjadi pijakan bagi langkah-langkah kebijakan dalam memitigasi praktik flexing yang berlebihan dan mempromosikan perilaku konsumsi yang lebih beretika dan berkelanjutan pada generasi milenial.

**Kata Kunci:** Frugal Living, Flexing, Generasi Milenial

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**A. Introduction**

*Frugal living* this term re-emerged and appeared accompanied by the term *flexing*. Frugal living is known as a frugal lifestyle, not wasteful, wise in financial management, Frugal living becomes popular when there is economic

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uncertainty. Such as economic recession and others\(^2\). The phenomenon of *Frugal living* is closely related to excessive consumerism patterns. This is clearly related to the *flexing* phenomenon that is currently found in social media, namely the act of showing off wealth, status and even achievements exclusively with the aim of making others admire themselves, this is done by displaying luxury goods, glamorous lifestyles on social media and in social interactions\(^3\). It is found from various media that currently the *flexing* phenomenon is carried out by the millennial generation, because this millennial generation lives and grows in the era of technology, they adopt various social media applications. Thus, they have their own characteristics including; personal branding tendencies, social recognition, cultural influence, matrealism, with the aim of impressing to gain followers and praise. This shows that millennials engage in *flexing* practices\(^4\). The influence of technology can make changes in people's lifestyles which are influenced by the use of social media. Social media is a means of online interaction\(^5\). Social media is currently a public space, where all things can be shown in that space, so that social media tends to be a means of supporting lifestyles, including *flexing*, namely showing off luxury and wealth in an effort to gain a lot of *self-esteem* to show *self-existence*\(^6\). Some examples of *flexing*; showing off domestic and foreign vacations, luxury goods and others, with the aim of showing social conditions and social status, thus creating an impression on others.

This study is related to the exploration of *Frugal living* in the face of the *flexing* phenomenon that is currently happening among the millennial generation\(^7\), and how the concept of Islamic economics views this. *Flexing* behavior related to *Frugal living* as a fence in financial management with actors from the millennial generation (active users of technology) really needs to be studied in the concept of Islamic economics, because this is related to self-control, consumption ethics, understanding the limits of halal and haram and others\(^8\). Islamic economics is a


\(^4\) Millenial et al., “Gaya Hidup Millenial Dan Perilaku Keuangan.”


\(^6\) Millenial et al., “Gaya Hidup Millenial Dan Perilaku Keuangan.”

\(^7\) Maisyarah and Nurwahidin, “Pandangan Islam Tentang Gaya Hidup Frugal Living (Analisis Terhadap Ayat Dan Hadits).”

way for humans to be wise in managing their finances. The concept of Islamic economics provides direction for preventing *flexing* behavior, fulfilling consumption based on needs, criteria for halal and toyyib goods, spending assets to get rewards in the world and the hereafter, being modest and not showing off assets. *Frugal living sticks* out in an economic lifestyle that puts needs first, in Islamic economics it is necessary to control financial spending and allocate assets as well as possible both. *Frugal living* as a means to maintain consumption stability by not being wasteful in consumption, because wastefulness or *israf* can harm humans. In the concept of Islamic economics, frugal living is not only related to savings, but also paying attention to quality so that it remains neat and beautiful, because Allah loves beauty and cleanliness.

This paper is a response to *Frugal living in the face of the phenomenon of flexing* in millennial generation consumerism in the concept and approach of Islamic economics. The millennial generation is the object of this research because they live in the era of technology. Therefore, this paper will answer three questions, including, *First*, what are the factors that cause the *flexing* phenomenon in the millennial generation? *Second*, how is the exploration of *Frugal living* in the *flexing* phenomenon in the millennial generation? *Third*, how is the exploration of *Frugal living* in the phenomenon of *flexing in the* millennial generation with a sharia economic approach? The above questions become a bridge for the author to see how the exploration of *Frugal living* in the *flexing* phenomenon that occurs in the millennial generation using the concept of Islamic economics.

This paper is based on the *flexing* phenomena carried out by the millennial generation that appears in various social media. The millennial generation is the generation born in 1981 to 1996. Millennials are the first group to really grow up and interact with social media on a large scale. This has allowed the practice of flexing to flourish, as social media provides a wide stage to showcase achievements and lifestyles, the search for validation and recognition, cultural influences, and even the pressure to achieve success. This *flexing* practice becomes their way to convey all of these things and social media becomes the means and until now almost 93.5% of social media users are from the millennial generation. From this description, it is necessary for *Frugal living to be explored* in the millennial generation towards *flexing* behavior and also using a sharia economic approach.

**B. Literature Review**

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10 Maisyararah and Nurwahidin, “Pandangan Islam Tentang Gaya Hidup Frugal Living (Analisis Terhadap Ayat Dan Hadits).” *Muamalatuna, Volume 15 No 02 Publish December 2023*
Frugal living

Frugal living is a lifestyle that is frugal, disciplined and smart in managing finances, this frugal lifestyle is a background control of excessive consumptive behavior for long-term goals. Frugal living is a concept of living frugally, namely by changing the way of spending. Vicki Robin, co-author of the book "Your Money or Your Life," defines Frugal living as living mindfully and making choices based on values that support happiness, freedom, and life goals. The National Dept Relief page states that a spending lifestyle that focuses on financial priorities based on needs rather than wants with the aim of avoiding waste and excess. So it can be stated that Frugal living is a frugal lifestyle, and can be interpreted broadly. This lifestyle is different from stinginess, Frugal living sorts or prioritizes needs by posting a budget according to needs. Whereas stingy correlation is to reduce spending without prioritizing needs. Some of the benefits of frugal living; First, financial stability, Frugal living helps individuals achieve financial stability by avoiding waste and managing expenses wisely. This helps reduce financial stress and makes it possible to deal with emergency situations more readily. Second, savings and investment, Frugal living encourages the formation of emergency savings and long-term investments because it has control over financial spending. Third, environmentally friendly, simple and can improve the quality of life, Frugal living has a positive impact on the environment by avoiding excessive purchases so as to reduce waste and others. It teaches simplicity, by reducing excessive consumption so as to consume only things that are really important. Then this pattern will improve the quality of life because this pattern teaches the allocation of money or assets intelligently.

11 Maisyarah and Nurwahidin.

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How the pattern can be applied\textsuperscript{16}. \textit{First}, set a priority scale or recognize financial priorities, namely by choosing which ones should be prioritized and being able to distinguish between needs and wants. \textit{Second}, making a budget pattern, must be consistent and committed to the budget pattern that has been made by the budget post and reduce impulsive spending (unbudgeted spending or sudden spending without careful consideration), this usually occurs due to emotional impulses, environmental influences, social media influences and others. For example; purchase of goods that are not needed, purchase of goods without planning and others\textsuperscript{17}. \textit{Third}, use resources optimally, use goods until they run out, repair damaged goods without having to immediately buy new goods again. \textit{Fourth}, reduce the use of credit cards, or online wallet applications, because this behavior avoids debt traps that can increase spending, especially in the current era, online loans are available that can be easily accessed and used. \textit{Fifth}, financial education and wise spending (simple living), learning about financial management, investing, spending money / wealth wisely, such as choosing transportation wisely, shopping wisely being able to choose cheap goods with good quality and good, using cheaper transportation, then adopting a humble attitude so as to create a simple life. The application of \textit{Frugal living} is not easy, it requires knowledge, consistency and commitment by having control to be able to apply this pattern.

\textbf{Flexing}

Flexing is "showing off" behavior, which is showing off wealth both in social media and in social interactions\textsuperscript{18}. The origin of the word flexing is from English which means flexible, this term emerged along with the rise of influencers and social media users who display anything in public spaces on various social media without barriers and privacy\textsuperscript{19}. (Cambridge Dictionary defines flexing as the act of showing that one has wealth or certain qualities\textsuperscript{20}. This can be a physical display, such as a well-trained physique, or also a material display such as expensive cars, jewelry, and so on. In popular culture studies, flexing is often associated with self-image built through social media, where people post photos or stories about their luxurious lifestyles or successes in order to gain recognition, appreciation, or

\textsuperscript{17} Jawade Hafidz Arsyad, “Fenomena Flexing Di Media Sosial Dalam Aspek Hukum Pidana,” \textit{Jurnal Cakrawala Informasi}, 2022, https://doi.org/10.54066/jci.v2i1.158.
\textsuperscript{18} Mardiah, “Fenomena Flexing: Pamer Di Media Sosial Dalam Perspektif Etika Islam.”
simply build a certain *image* among friends or online followers\(^{21}\). As for economics, *flexing* is a consumptive attitude that shows or displays public space both on social media and in social interaction to show its financial security or social status. *Flexing* is related to the theory of consumer behavior, Thorstein Veblen's theory in his work *"The Theory of the Leisure class"*, developed a concept of *"conspicuous consumption"*\(^{22}\). That is, consumer behavior that refers to wealth, social status, and prestige through the purchase of expensive or luxury goods, regardless of the functionality or actual value of the item\(^{23}\). He also argues that certain societies are more concerned with how they look in the eyes of others than with the practical benefits of the goods they buy. Several points also in their work state that conspicuous consumption is a form of demonstration of social status, spending their wealth with the aim of showing the wealth they have, as well as to distinguish themselves from their social environment regarding their economy \(^{24}\). This is clearly related to the perpetrators of waste and excessive use and social and status demands driving consumer behavior patterns.

*Flexing* refers to the act of showing off or displaying wealth, or other attributes to others and social media becomes a means of showing off or displaying what is owned. This is considered a form of extravagance or known as *israf* in Islamic economics\(^{25}\). *Israf* is an action that is prohibited in Islam\(^{26}\). *Israf* is a prohibited action in Islam\(^{27}\), because it means wasting the resources that have been given by Allah SWT, in Islamic economics excessive purchases or expenses without wise consideration, it is clearly prohibited\(^{28}\). Islamic economics emphasizes social responsibility and certainly cares about the needs of the wider community, and prioritizes moral and ethical values in every economic action, transparency, responsibility in every transaction, and in the concept of *israf*.


\(^{23}\) Ajidin and Wahidah, “Fenomena Flexing Di Media Sosial Dan Kaitannya Dengan Israf.”


\(^{27}\) Nurbaiti and Saihu.

teaches the values of frugality, consideration, and sustainability in the use of resources.

Millennial Generation
The millennial generation, also known as Generation Y, is a term used in major newspaper editorials in the United States\(^{29}\), is a demographic group generally born between 1981 and 1996\(^{30}\). Elwoon Carlson's book "The Lucky Few: Between the Greatest generation and the Baby" millennials are those born between 1983 and 2001\(^{31}\). Although the exact timeline that distinguishes each generation may vary, millennials are often identified by traits and experiences that influence their values, behaviors, and outlook on the world. Some common traits of the millennial generation\(^{32}\): First, Digital Technology and Social Connections; a generation that grew up with the development of digital technology and the internet. They are familiar with the use of smart phones, social media, and online communication. Social connections and the ability to share information quickly and globally are important features of their lives\(^{33}\). Second, adaptability, Millennials tend to have diverse work experiences, including gig economy jobs and job-hopping experiences. This makes them more accustomed to adapting to various work environments and tasks\(^{34}\). Third, achievement-oriented, this generation shows motivation to achieve goals and achieve success, both in education, career, and personal life\(^{35}\). Fourth, need attention, their need for attention, validation, and recognition from others. Fifth, Me Me Generation; millennials with rather critical nuances\(^{36}\). Sixth, open-minded\(^{37}\). Seventh, easily bored, the millennial generation is a tendency to easily feel bored or quickly feel


\(^{32}\) Anggraini, Nusrida, and ..., “Pola Prilaku Konsumsi Muslimah Generasi Z Terhadap Produk Trend Fashion (Studi Kasus Mahasiswa Un Syariah).”


\(^{35}\) Millennial et al., “Gaya Hidup Millenial Dan Perilaku Keuangan.”


\(^{37}\) Indriya et al., “Perilaku KonsumsiGenerasi Milenial Terhadap Produk Islamic Fashion.”
bored with activities. Among the factors that influence the characteristics of the millennial generation are: social media and digital technology, identity search, social connections, the role of social media in image formation, appreciation, drive for achievement.

The millennial generation is also called the digital generation or generation Y. Although there are many opinions related to the vulnerable time of birth, it is understood that the millennial generation was born between 1980-2000. This generation depends on the development of technology and information education because the sophistication of technology is included in their daily lives, they are addicted to the internet and gadgets so that this generation lacks social interaction, not enough time for sports, and is more open to change. However, this generation has a very prominent feature, which is the tendency to get grades and a sense of entitlement to praise and appreciation regardless of their performance. It is therefore a confident, independent and goal-oriented generation. In Indonesia, the millennial generation in 2020 is around 34% and this will continue to grow. The behavioral characteristics of the millennial generation in Indonesia, including:

- **First**, internet addiction, every day this generation is able to spend approximately 7 hours of time in cyberspace.
- **Second**, low loyalty, currently social media is a means of showing new things, so this generation can get all the new products they want, and it is very easy for them to turn from one product to another.
- **Third**, non-cash transactions, to date around 59% percent of this generation make non-cash transactions or transactions using digital wallets.
- **Fourth**, work faster and smarter, technological sophistication spurs millennial multitasking, so they are able to do several jobs at one time.
- **Fourth**, love to vacation / travel, according to data millennials in Indonesia take a vacation at least once a year, in addition to being fond of sharing, caring and responsive to social problems.

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42 Sanjaya, “Konsumerisme Generasi Milenial Di Era Disrupsi.”
**Sharia Economics**

Islamic economics is an economic system based on Islamic principles and values. These principles are based on the teachings of the Quran and the Sunnah of the Prophet Muhammad, as well as the interpretations of Islamic scholars on how a just, ethical, and sustainable economic system should function. Islamic economics prioritizes the values of justice, sustainability, and social welfare.

Islamic economics has several principles that will serve as guidelines and values to regulate economic and financial activities carried out in accordance with Islamic teachings, among the principles of Islamic economics are:

1. **Tawakkal**, trust in Allah is mandatory in all aspects of life, in economic activity working hard and trying is recommended, but all still depend on Allah SWT.
2. **Usury prohibition**, usury takes or gives interest is considered unfair and contrary to economic values.
3. **Profit sharing**, this principle emphasizes the fair sharing of profits and risks between the parties involved in the transaction.
4. **Gharar and Maisir prohibition**, this principle prohibits transactions that contain excessive uncertainty and gambling, because it can harm the parties involved.
5. **Justice**, this principle emphasizes the importance of justice in economic transactions and wealth distribution. There should be no exploitation or unfair utilization in business.
6. **Community empowerment**, this principle encourages a more equitable distribution of wealth and community empowerment. Islamic economics emphasizes the importance of addressing social inequalities.
7. **Transparency**, this principle emphasizes the importance of transparency in economic transactions and doing business honestly. This includes providing accurate information to buyers and conducting business with integrity.

The concept of Islamic economics prohibits mixing halal and haram, in this case related to consumption behavior, consumers in the concept of Islamic economics are obliged to consider their consumption patterns, especially avoiding wasteful and excessive actions or known as *israf* and *tabzir*.

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45 F Fuadi et al., Ekonomi Syariah, 2021, https://www.google.com/books?hl=en&lr=&id=JhRDEAAAMBAJ&oi=fnd&pg=PA1&dq=konsusmi+ekonomi+syariah&ots=13.Bs7dm7M&sig=zXFg2i56Kp7ee1k9dRnuYBkJKxQ.

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and communities to avoid excessive use and waste of resources\textsuperscript{48}. This principle is based on Islamic teachings that emphasize the importance of preserving the resources given by Allah wisely and responsibly. Sharia economic aspects related to \textit{israf}, including; balance of consumption and lifestyle, consideration of quality and quantity, simplicity in lifestyle and satisfaction in consumption and others\textsuperscript{49}. By adhering to these aspects, individuals can lead a more conscious, thoughtful, and ethical lifestyle in terms of consumption. This also supports the creation of a more sustainable and values-filled society.

C. Method

This type of research uses a qualitative approach, with natural conditions. The object of this research is the \textit{flexing} phenomenon carried out by the millennial generation, which then explores \textit{Frugal living} and the concept of Islamic economics. Researchers will analyze by describing the phenomena that occur. The approach used in this research is descriptive qualitative, the data sources used are primary and secondary data sources. The data used is the \textit{flexing} phenomenon sourced from various social media, online news and reputable articles. The data analysis used in this research is descriptive qualitative, namely by describing the data that has been obtained as clearly as possible As observational data through social media and some phenomena that occur globally will be studied properly in the form of descriptions, then linked to all supporting data that has been obtained. After being described clearly, deductive conclusions will be drawn, namely describing in general then producing conclusions. Thus the results obtained from the research will be easily understood and understood by the reader.

D. Discussion

Factors Causing the Flexing Phenomenon in Millennials

The era of society 5.0 is an era of technological sophistication where everything is digital and almost everyone today uses social media. Social media is a means of self-expression space. Where in that space people/users are free to express themselves or post everything they want. The sophistication and free space of social media provides many benefits, but it is also a double-edged knife. Because social media is widely used as a place to show off the achievements or achievements obtained, showing off luxury items owned such as; luxury homes, luxury cars, private jets, ATM balances, brandit bags, luxurious clothes or outfits


\textsuperscript{49} Nurbaiti and Saihu, “Analisa Ayat-Ayat Isrâf Perspektif Psikologis Berbasis Al Qur’an Sebagai Penanggulangan Perilaku Berlebihan.”
at exorbitant prices and others. The behavior of showing off this luxurious life in cyberspace by means of social media is known today as flexing. Flexing is increasingly phenomenal with the emergence of the perception that flexing on social media can increase social status and prestige. We Are Social and Meltwater explained that Internet users in Indonesia reached 212.9 million people in 2023, and 60.4% of these users had social media accounts and this data increased 3% from 2022.

Social media users are dominated by the millennial generation with an age range of 20-29 years and 93.5% of millennials have social media accounts. The activeness of the millennial generation in using social media causes many of them to carry out a flexing lifestyle.

Source: Puslitbang Aptika IKP Kominfo

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50 Arsyad, “Fenomena Flexing Di Media Sosial Dalam Aspek Hukum Pidana.”
The phenomenon of *flexing* in the millennial generation can be influenced by several factors that arise from technological developments, culture, and social dynamics. *First*, social media and technological sophistication, among the platforms that provide space for millennials to show their lifestyle patterns are; Facebook, Instagram, Twitter, Tik Tok and others. *Second*, cultural influences, music, movies, videos, luxurious lifestyles, become an influence for millennials to imitate and show off their lifestyles on social media. *Third*, the influence of Influencers and online celebrities, luxury lifestyles, both real and made-up. Millennials who follow them may be encouraged to do the same to feel connected or follow the trend. *Fourth*, recognition from others (social validation), *flexing* can be a way for millennials to get attention, praise and positive comments from their friends or followers. *Fifth*, social competition, the large number of social media users encourages some individuals to show off their success, in response to the pressure to look successful. *Sixth*, changes in consumption patterns, there are changes in consumption patterns in the digital era where millennials buy goods based on wants without seeing needs. *Seventh*, external pressure, Some individuals may feel pressure from their social environment to look successful and luxurious. This can motivate them to show off certain possessions or lifestyles to gain acceptance from their environment. *Eighth*, lack of understanding about financial management and identity demands, some millennials may lack adequate knowledge about financial management, so they do not have sufficient understanding about wise financial management. This can lead to excessive consumptive and *flexing* behavior and then *flexing* is used as a proof of identity to get a high social status.

**Exploration of Frugal living in the Flexing Phenomenon of the Millennial Generation**

*Frugal living* has become a topic of interest for millennials today. This is due to the phenomenon of "*flexing*" or luxury displayed on social media which makes many people feel compelled to show off their luxury even if it is beyond their means. *Frugal living* can be defined as a lifestyle that focuses on saving money and resources in a wise way without compromising on quality of life. Therefore, *frugal living* can help overcome the *flexing* phenomenon in the millennial generation. The concept of *frugal living* can also be implemented with sharia economic principles, which promote savings and wise money management. One way to implement *frugal living* is to create a detailed monthly budget and prioritize important expenses such as basic needs, such as food, shelter, and transportation. In addition, buying used or second-hand items can also help save money. Meanwhile, in Islamic economic principles, the term "*taqwa*" is known, which means wisdom in the use of money and resources. *Frugal living* can also be
implemented by reducing consumption of unnecessary items and avoiding a consumptive lifestyle. In the concept of Frugal living, it is important to distinguish between wants and needs and avoid social pressure to buy luxury items that are not actually needed. By applying the principles of Frugal living and Islamic economics, millennials can live wisely and avoid being trapped in a consumptive lifestyle. Exploring Frugal living in the phenomenon of flexing in the millennial generation involves understanding how the principles of wise financial management and simplicity values can be applied to reduce the negative impact of flexing. Some things that can be done to explore Frugal living to millennials who flex on their social media; First, wise financial management, diverting themselves from impulsive purchases and excessive consumption that trigger flexing behavior, by making a realistic budget, allocating funds with appropriate spending. Second, avoiding wastefulness and unnecessary debt, considering goods and expenses according to needs not based on desires, and thinking about spending for the long term. Third, being humble, Frugal living encourages humility and not showing off possessions. Sharing experiences and inspiring stories about how you manage your finances wisely can inspire others. Fourth, the importance of experience, investment and financial management education, applying wise financial principles, will be able to make smart decisions. It is understood that Frugal living teaches its users to maintain a balance between spending, saving and investing in order to achieve appropriate financial goals. Frugal living's exploration of the flexing phenomenon allows millennials to shift attention from wealth exhibition to wiser financial management and deeper values. This can help create long-term financial stability and help reduce the consumptive pressures that may result from the flexing culture.

Exploration of Frugal living in the Flexing Phenomenon in the Millennial Generation Sharia Economic Approach

Flexing today is something that is unavoidable in line with technological sophistication. This exploration seeks to harmonize the values of Islamic economics, frugal living principles, and wise financial management with the reality of the flexing phenomenon that is common in the millennial generation. Flexing has such a strong impact on society as employee branding, increasing popularity, as a marketing strategy, increasing income for its users. But the other side of flexing also presents another impact, namely showing off luxury as a happiness factor, causing excessive consumptive behavior and waste. So that if flexing continues, there will be many negative impacts that occur including, giving rise to envy, fraud, waste, revenge and others. Thus, it is hoped that the millennial generation can be wiser in managing their finances and making
decisions that are in line with the principles of Islamic economics. It is understood that flexing behavior is not in line with the principle of simplicity and avoiding arrogance as exemplified by the Prophet Muhammad. In the Hadith of the Prophet SAW stated that wearing luxurious clothes with the aim of being praised, then on the last day another will be dressed in the same clothes and then will be put into hell, and the clothes will become clothes of humiliation (HR. Abu Daud: 3511). Another hadith also states that wealth is not intended to be flaunted and boasted (HR. Bukhari: 1326, 2648, 3373 and 6809) 52. Islam teaches to care about others, to be sensitive to others by giving zakat, infaq, alms. Meanwhile, flexing does not care about others, ignoring togetherness. In Islamic economics, consumption behavior has principles that limit it and also become ethics in consumption behavior, namely: justice (seeking wealth in a halal manner), cleanliness (clean from all impurities and blessings), simplicity (consuming according to quantity and quality), generosity, morality (consumption is not limited to physical but also inner so that moral and spiritual values are maintained).

The flexing phenomenon is currently happening where the most perpetrators are the millennial generation as internet users and owners of the most social media accounts. The flexing phenomenon is related to Frugal living, although Frugal living is not new, it can be said that the concept of Frugal living can be a shield for flexing behavior, where Frugal living is a lifestyle that emphasizes savings, simplicity, and wise financial management, oriented towards achieving financial balance, avoiding waste, creating satisfaction from simple patterns. Frugal living involves making wise purchases, prioritizing needs over wants. Frugal living can lead to financial freedom, reduction of financial stress and others. While flexing tends to focus on material exhibition and social display, frugal living encourages wise financial management and appreciation of things that have true value.

These two approaches reflect different views on wealth, possessions, and purpose in life, and individuals can choose the approach that suits their personal values and goals. In the context of Islamic economics, frugal living is considered to be in line with existing principles. Islamic economics and Frugal living both emphasize the importance of avoiding extravagance (israf) in spending. Both encourage the wise use of resources. Both Islamic economics and Frugal living appreciate the value of simplicity in lifestyle. They emphasize the importance of not overspending. So both encourage wise and responsible financial management. This includes budgeting, avoiding unnecessary debt, and investing smartly.


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Meaning: "And give their due to their near relatives, as well as to the poor and those on a journey; and do not spend extravagantly."\(^{53}\) (QS. Al Isra':26).

Both Islamic economics and *frugal living* emphasize the importance of investing in assets that are halal and in accordance with ethical principles. They avoid forms of investment that involve usury or unethical practices. The practice of frugal living and sharia economics encourages social participation and solidarity values that bring inner satisfaction to the practitioners. In conclusion, frugal living and sharia economic principles can help overcome the flexing phenomenon in the millennial generation. By applying these principles, millennials can live wisely, save money, and increase awareness of sustainability.

E. Conclusion

*Flexing* appears on various social media, where the perpetrators are dominated by the millennial generation, they upload from their daily activities, goods owned, achievements obtained and others, with the aim of getting comments, praise and others that have an impact on their social life, the impact of this behavior can lead to envy, resentment, fraud, the flexing phenomenon is related to *frugal living* as a limitation so that this behavior does not continue to occur, *frugal living* is a frugal, simple and not excessive lifestyle in consumption, and this is in line with the principles of Islamic economics related to consumption behavior, prohibited *israf and tabzir*.

This paper makes special opportunities, for the study of economics, Islamic economics, and Islamic economic law, as well as for other sciences wide open for studies in the field of psychology, and technological development. This paper confirms that the phenomenon of *flexing* is widely practiced by the millennial generation, so it is necessary to explore the frugal lifestyle or *frugal living* to the millennial generation so that they can apply *frugal living* behavior so that the use of social media is wiser. Thus the paper can contribute to the understanding of the millennial generation to apply *frugal living* in their consumption behavior, identify the challenges faced by the millennial generation in managing finances and lifestyle to avoid flexing. Then apply the principles of sharia economics such as avoiding *israf* or waste and excess. Thus this research has the potential to make a valuable contribution in the application of *frugal living* with a sharia economic approach can help the millennial generation to manage their finances and spirituality.

This research shows that there is a need for understanding and education to the millennial generation and when it can be developed also through social media, by posting more useful content. However, this research still requires development.

\(^{53}\) “QS. Al-Isra’: 26-27,” n.d.
especially the phenomenon of *flexing*, which is currently the culprit not only among the millennial generation but has explored the lives of generation X, where not only consumption behavior but also social media is used as a forum to show the problems that are being experienced. So there needs to be scientific collaboration between Islamic economics, physiology and communication science, so that *flexing* behavior can be known threats, impacts, social aspects and how the principles of Islamic economics on the phenomenon.
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