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The Role of Islamic Financial Management in Controlling the Consumptive Behavior of Islamic Economics Female Santriwati Shopaholics (Dalwa Islamic Boarding School for Girls)

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ABSTRACT

The increasing number of human needs for life, the increasingly demanding patterns of lifestyle improvements, and the culture of consumerism make some people not aware that they have spent their money without calculating it, low desire to save and knowledge of investing in the future is still less than optimal in management. This research is descriptive research with a qualitative approach. The researcher will describe and describe the social and economic life of Islamic boarding school students in Dalwa who already have personal financial goals (pocket) to plan, direct, and control financial activities, both expenses and income, to get used to a simple lifestyle, not consumptive, manage and plan shopping & consumption decision while at the cottage. From the results of field data analysis, it is clear that the application of 5 concepts of Islamic management behavior patterns is: spending/ controlling money according to needs rather than desires, paying obligations on time, planning finances for future needs/making a list of priorities, saving/setting aside pocket money and rational consumption (mustahliq al-aqlani) spending income according to needs. Every student is expected to have the ability to direct & control the use of pocket money as a solution to irrational consumption that tends to be thrifty and avoids the shopaholic lifestyle.

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1. Introduction

Financial literacy is a person's understanding and ability regarding financial management (Santoso & Kusuma, 2023). The higher a person's level of financial literacy, the better their financial management behavior will be (Qosim et al., 2023). However, financial literacy in Indonesia is still low. The Financial Services Authority (OJK), Indonesia's financial regulator, surveyed the Indonesian people's financial literacy level. The percentage of financial literacy of the 4 ASEAN countries in 2022: Indonesia 38.03%, Thailand 82%, Malaysia 85%, and Singapore 98%. The development of technology and information has changed the world. Especially industry 4.0. Various forms of change that occur in society greatly affect human life needs and change people's consumption patterns (Yudha et al., 2024). The power of globalization and digitalization causes changes in mindset and behavior patterns. The application of increasingly sophisticated advances in technology, information, and science makes it easier for us to access sources of information in the world without limits of space time, and barriers.

Technology is a bridge between humans and their desires, this is the meeting point between endless desires and the power of globalization that provides a variety of products that are more trendy, and sophisticated, to date (following the times) (Mafruchati et al., 2024) & (Wijayanti et al., 2020). The development of human life needs triggered by advances in science and technology continues to change from era to era. Capitalists try to create an image that successful people have a lot of goods and encourage people to consume more, capitalists create a new, more modern concept of needs by motivating people to buy, consume, and use the products sustainably (Ryandono, Mawardi, et al., 2022). The more human needs, the more demanding the pattern of increasing lifestyle. Lifestyle is a characteristic of a modern world or what is commonly called modernity (Muhaimin et al., 2023).

Currently, the level of needs, lifestyle, and consumer culture makes people unaware that they have spent their money without recalculating, the low desire to save and knowledge to invest in the future in terms of finances, is still less than optimal in its management (Zulaikha et al., n.d.). Lifestyle is an attitude, values, and action patterns of an individual's desire to project his/her self-image, and is related to how a person spends his/her time (activities), considerations (interests), and opinions (Wijayanti, n.d.). Lifestyle is a person's habits that follow the development of the times or actions that differentiate one person from another, which can be understood through how a person spends his time/activities/actions, what is considered important in his life (interests), and what he perceives about himself & the environment around him/opinion (Lusianto Septian Kepri, 2024). One form of consumption change pattern exists in society is "Shopaholic". Shop means shopping. A holic means a dependency (Ryandono et al., 2019).

Financial management is an important topic in the activity of processing and managing funds/capital/assets effectively and efficiently (Iman et al., 2022). The role of financial management is very important and necessary to maintain income, utilization, and funds optimally and efficiently for current, future, or later life, through various methods such as: monopolizing financial investments, as well as mobilizing & collecting savings for investment (Wardhana et al., n.d.). One of the intelligence possessed by modern humans is financial intelligence such as the intelligence to manage personal financial assets (Faramitha, 2021). Islamic boarding schools are the oldest religious educational institutions, and the form and model of learning are still used today. This is the driving factor for researchers to explore, find out, and find facts/fact-finding about the management of pocket money for female students who are also students of the Islamic economics study program, they are in the simple shelter for students who are far from their place of origin and have different socio-economic backgrounds and different consumption behavior characteristics in meeting their needs (Fauziana et al., 2022).

According to Yusuf Al-Qordhawi, in Islamic consumption theory, it is needed as a basic direction for consumers regarding the use of production results: how, why, and when, consumers need and can utilize production results because in Islamic economics, economic activities are always accompanied by a spirit of spirituality which is the main reference in carrying out economic activities including the

methods and patterns of Islamic consumption. The purpose of consumption in Islam is to realize worldly *masalah* (fulfillment of basic needs) and *masalah ukhrawi* (fulfillment of religious obligations) (Ghifara et al., 2022). Excessive use of money for consumption is strictly prohibited in Islamic teachings (Wardhana, 2021). Islam recommends a consumption pattern by using wealth in a reasonable and balanced way, namely a pattern between stinginess and wastefulness. Consumption that exceeds the moderate (reasonable) level is considered *ishraf* (Febriyanti et al., 2022). Consumption is something that cannot be separated from humans. Because consumption is a necessity, but if consumption is directed towards excessive nature without knowing the benefits and disadvantages, it certainly becomes a problem (Zakik et al., 2022).

Dalwa itself is an abbreviation of "Darullughah Wadda'wah" which means a place for the nursery of language & *dakwa*. Dalwa Islamic Boarding School located in Bangil Raci has ± 7,750 students who come from several villages, cities, provinces, and islands from all over the archipelago, there are even students who come from other countries: Malaysia and Yemen who have different socio-economic backgrounds and different consumption behavior characters in meeting their needs, to complete the needs of female students, Dalwa Islamic Boarding School has been equipped with facilities that suit the needs ranging from food and drinks, clothes, school needs, and health needs, such as mini market, dalwa friend chicken, clinic, laundry, boutique, cave & hotel.

Every student who is also a student of the 2020-2021 batch of Islamic economics study program already has a financial goal that they want to achieve and have thought about how to achieve their financial goals. Therefore, it is hoped that students who are also students can manage their personal finances (pocket money) well. Students are given more freedom from their parents to plan, organize, direct, and control financial activities, both expenses and income, to get used to a simple, non-consumptive lifestyle, and make, manage, and plan shopping and consumption decisions while at the boarding school. Students are required to have the ability to manage adequate finances, to make the best decisions financially. If this ability does not exist, it will result in irrational consumption and tend not to be economical. This leads to a poor financial management system, and a poor financial management system will affect the fulfillment of academic needs (Wijayanti et al., 2021).

Personal money management plays an important role because, with a good financial planning system, students can set aside more of their pocket money for unexpected needs. The ability to manage funds/assets owned is a skill in managing money that is held both in terms of spending and saving for long-term goals. This is where a student and a *santri* must be able to balance the money owned/received with the money spent, to meet the needs of life and not get caught up in financial difficulties, through good self-control tends to be more able to make rational and responsible financial decisions. The financial management behavior of female *Santri* is influenced by a lifestyle that refers to behavioral patterns and habits that are an integral part of a person's social identity or personal image (Diana, June 2024).

Table 1

Data on the Percentage of Consumptive Expenditure of Millennial Generation

No	Total Income	Total Amount of Expenditure	Communication Needs	Fashion & Accessories	Grocery Shopping	Saving
1	Rp. 3,000,000	2,800,000	26.4%	34.9%	38.7%	200,000
2	Rp. 2,500,000	2,200,000	23.8%	25.5%	50.7%	300,000
3	Rp. 2,000,000	1,850,000	23.8%	24.5%	51.7%	150,000

Data Source: Insight Center (KIC) Primary Data, 2023

From the data in table 1 above, it can be concluded that the low desire to save and knowledge to invest in the future in terms of finance / finance, is still less than optimal in its management. Lifestyle & consumer culture make them unaware that they have spent their money without recalculation. The large amount of expenditure is mostly allocated to communication needs, fashion & accessories, and shopping for groceries.

Different from previous studies (Siddiq et al., 2020) & (Ryandono, Kusuma, et al., 2022) which studies a lot about the shopaholic lifestyle as a form of consumer behavior among students, its impact on stress reduction, and a review of marketing concepts on shopaholic behavior. In addition, many also discuss how shopping lifestyles affect financial management behavior in the millennial generation through (locus of control) (Riduwan & Wardhana, 2022). The concept of financial management processing / in this study applies 5 patterns of Islamic financial management behavior, namely:

1. Spend/control money according to needs, not wants.
2. Pay your obligations on time.
3. Plan finances for future needs / make a priority scale list.
4. Save/put aside pocket money.
5. Rational consumption (mustahliq al-aqlani) spending income according to needs (Pasha, 2018).

It is important to study this research in depth so that female students who are also students can have ways & tactics to plan, direct, process/organize, and control & maintain financial activities or be able to allocate their pocket money optimally and efficiently to get used to a simple & non-consumptive/wasteful lifestyle.

2. Literature Review

1. Islamic Financial Management and Its Role

The definition of management is a process, a way of an activity or action, by moving the energy of other people, to formulate a program/policy. Management activities are inseparable from management (Shara et al., 2019). So it can be concluded that management is a series of activities that include the process of methods and tactics by mobilizing human energy to plan, organize, guide implementation, control, and supervision in which it integrates objectives, policies which are a series of plans in one unified whole (Fahmi, 2018).

Financial management can be defined as a process of an activity or action by mobilizing the energy of other people to process and manage funds/capital/assets effectively and efficiently to maintain income or optimal use of funds (Shara et al., 2020). This is following the word of Allah in Surah Al Baqarah Verse 282 (The Qur'an and its Translation, 2018).

2. Shopaholic Lifestyle

Lifestyle is a person's habit that follows the development of the times or a pattern of actions, attitudes, and values of the individual's desire to project his/her self-image, and is related to how a person spends time (activities), considerations (interests) and opinions/opinions. Lifestyle reflects the level of consumption of a person spending his/her money/assets, and utilizing the time he/she has (Mathematics & 2021, 2021). Lifestyle is more identified with consumer behavior / how to consume rather than produce to get a good self-image. Lifestyle arises from the desire of individuals to decorate themselves to have a more attractive appeal (Yonyanis, February, 2017).

Lifestyle is also seen as the result of an individual's active adaptation to social conditions that are adjusted to their needs, whether consciously or not, an individual's lifestyle will form into an order and become a series of principles or criteria that are influenced by cultural, demographic, economic and psychological aspects in their daily lives (Pratiwi et al., 2022).

One form of change in consumption patterns that exists in society is "Shopaholic" Shop means shopping, a holic means a conscious or unconscious dependency (Siddiq et al., 2020). It can be concluded that shopaholic is a consumption behavior pattern of someone unable to control their desire to shop without rational consideration, and tends to spend a lot of ways, time and money just to get goods that are not needed, meaning "making unplanned purchases/consumption/impulse buying or can be said as

uncontrolled purchases, and the main factor is desire/desire not need, the effective (emotional) and cognitive aspects that drive them to make purchases (Loestefani et al., 2022).

a. Types of Shopaholics according to Ronny F. Ronodirjo (Titin, 2019).

1. Image Hunter Shopaholic

Behavioral patterns of consuming, buying, collecting, and using goods developed in fashion trends or modes.

2. Compulsive Shopaholic

In making purchases/consumption, collecting and using goods produces a feeling, or the feeling of shopping to relieve stress. (Wahyudi, December 2021).

3. Shopaholic Discounts

Doing unplanned consumption/impulse buying or what can be called uncontrolled purchases, they shop as long as they don't miss out on discounts or sales.

4. Compulsive Shopaholic

Making unplanned purchases, usage or consumption/impulse buying or what can be called uncontrolled purchases, they buy / shop to get love or self-acceptance from other people (Yonyanis, February, 2017).

5. Shopaholic Bulimia

Making unplanned purchases, usage or consumption/impulse buying or uncontrolled purchases, they buy / shop then throw it away unclear where.

6. Shopaholic Collector

Making unplanned purchases, usage or consumption/impulse buying, they buy / shop driven by the feeling of having to have a complete set / buy a lot to have many models and colors to collect.

b. **Factors Causing Shopaholics** (Yonyanis, February, 2017).

1. From within oneself

Self-confidence, talent/skills, and self-motivation are psychological conditions or states of a person that can influence the behavioral process of shopping actions influenced by the effective (emotional) and conative (feeling) aspects that drive them to make purchases.

2. From the family

The family is the first and main medium of education and socialization for a child to learn to interact with the environment. Through the family, children learn to adapt and gradually follow what is socialized by their parents.

3. Social environment

The area where a person socializes or mixes with the surrounding environment, having friends who like shopping can create a desire to imitate and have what their friends have.

3. Consumptive Behavior

The theory of consumer behavior built on Islamic law has fundamental differences from conventional theory. The differences lie in the foundation of the theory, motives, goals, and techniques of choice and budget allocation for consumption (Salwa, 2019). Muslim consumer behavior must be emphasized on: the use of clean, useful & good goods, politeness in spending resources, fair & simple attitudes, good moral attitudes, and prioritizing needs. The theory of consumer behavior is a theory that discusses how, individual action patterns in choosing, buying, and using goods/products the purpose of consumption in Islam is to realize worldly *masalahah* (basic needs) and *masalahah ukrawih* (fulfillment of religious obligations) (Atika Rizky, 2023).

Islam recommends a consumption pattern by using reasonable and balanced wealth or being able to act in the middle (modernity) and simple (simplicity). Islam has strong moral values that regulate individuals to fulfill their needs and desires (Wardhana & Ratnasari, 2022). Needs are everything that is

needed for human consumption in all conditions and situations to maintain its existence/survival. While desires are everything humans want to consume, but do not have a negative impact if cannot be fulfilled (Wijayanti & Ryandono, 2020). Needs are prioritized over wants. The theory of consumer behavior in Islam is "planned consumption according to needs and available budget" Do not let expenses be greater than income. So that individuals are required to be able to apply a simple, frugal life, rational, and planned consumption patterns do not prioritize desires (lust) over needs (Juliansyah et al., 2021).

Factors that influence consumer behavior (Armstrong, 2012).

1. **Motivation**(a person's drive or enthusiasm to do something and achieve a certain goal, attitude is a tendency/way of placing and carrying oneself in terms of feelings and way of thinking, reception of an action, composing, recognizing and interpreting the source of information received/captured/moved (Nuryahya et al., 2022).
2. **From family, social environment/reference groups**
The social environment has a large influence on the formation of a person's personality in a region or area, socializing and mingling with the surrounding environment creates a desire to imitate and have what they have (Wardhana, 2023). Reference groups/reference groups are groups of people who are considered as a comparison in forming values and attitudes (Wardhana, 2022).
3. **Culture**
Culture is a way of life that develops and is shared, including beliefs, language, art, law, science, technology, and economic systems passed down from one to the next generation (Alam et al., 2023).

3. Research Methods

This research is a descriptive study using a qualitative approach method, the type of research data is primary data (44 female students respondents/participants), and secondary data (documents, internal institutional records, photos). The instruments used to collect data are participant observation or direct observation and interviews conducted over 3 months starting from August 14 - November 20, 2024. Here the researcher tries to actively participate in the research location to describe a symptom, event, and incident that is happening now after that the researcher records, collects, summarizes, and presents it in the form of data, after being sorted, collected, and grouped to be identified, so that it can provide information according to the conditions of the facts in the field and obtain solutions to answers to the root of the problem of the research question.

Method of collecting data

The data collection method used in this study is probability sampling where the population sampling technique is carried out by providing equal opportunities to each member of the population to be selected as a sample, by considering the existing strata, the considerations are based on: age, religion, education level, knowledge/skills, gender considered to have a relationship with the research theme (Yudha et al., 2024). The number of respondents & informants can be seen in Table 2.

Table 2
Research Respondents & Informants

No	Name	Information
1.	44 female students & students	Sharia Economics Study Program, 2020/2021 Class
2.	Aisyah Muhammad, M.Pd.I	Qism/Facilities & Infrastructure Section
3.	DR. Habib Lutfih Rachman Al-Habsy, M.Pd.I	Vice-Rector 3 of DALWA International Islamic University

Data Source: Primary Data (UII DALWA, 2024)

Meanwhile, the instruments used to collect data are through participant observation/direct observation and structured interviews using a series of previously prepared questions.

Data Analysis Techniques

Data analysis techniques are a process of searching for data, compiling, arranging sequentially, and systematically the research/observation results obtained by researchers from interviews or interviews in the field, whether the data is in the form of words or speech, photos or images, interview results and observations or notes of events in the field (Febriyanti et al., 2022). The main criteria for research results are valid, reliable & objective (MAFRUCHATI et al., n.d.). Validity is the degree of accuracy or a measure that shows the level of validity of an instrument/measuring tool to obtain/collect data (Bungin, 2012). The data validity techniques in this study are: credibility/having accuracy/trust in the data being studied, defendability/quality & can be accounted for and has a degree of consistency, confirmability/agreed upon, and transferability/can be replicated/repeated (Mafruchati, Othman, et al., 2023).

The last step is concluding/verifying conclusions presented in the form of a description with the hope that the conclusion is a new finding that has never existed before or a development of existing findings. Reliability or reliability that shows how consistent the measuring instrument/research instrument is then repeated on the same subject & under the same conditions (Mafruchati, Ismail, et al., 2023). An honest attitude in research/objectivity in making decisions is important without being influenced by the assessor's personal opinion/feelings (Rahman et al., 2022). The instrument indicators used in the interview regarding the concept of Islamic financial management to control the shopaholic consumptive behavior of Islamic economic female students (Dalwa Islamic Boarding School) are 1. list of monthly pocket money, 2. monthly mandatory expenses, 3. monthly additional expenses.

4. Results and Discussion

A Brief Overview of the Darullughah Wadda'wah (DALWA) Islamic Boarding School in Bangil-Raci Pasuruan

Dalwa itself is an abbreviation of "Darullughah Wadda'wah" which means a place for the nursery of language & da'wa. The Darullughah Wadda'wah Islamic Boarding School is one of the famous Islamic boarding schools in East Java, this Islamic boarding school is divided into 6 branches, 4 branches for male students, & 2 branches for female students. Pioneered by Al Habib Hasan bin Ahmad Baharun and assisted by Al Habib Ahmad bin Husin Assegaf in 1981. Habib Hasan bin Ahmad Baharun was born in Sumenep, on June 11, 1934, the first son of 4 siblings. His parents Al Habib Ahmad bin Husen & mother Fatmah Binti Ahmad Bachabazy, were instrumental in shaping his character & personality/morals so that he grew up as a figure with noble character & commendable traits. In the early days of the opening of this Islamic boarding school, it still used rented house facilities as a place for fostering students. He has/fosters 6 students. With very simple facilities and infrastructure, the students were directly guided by both of them. Further developments, in 1983 opened or accepted 16 female students.

The condition of the rented place/house that could not accommodate the number of students resulted in the foster home continuing to move 11 times until 1984. In 1985, the Dalwa Islamic Boarding School moved to Raci Village, Bangil District (its location), a village that was still sparsely populated and had no lighting facilities (electricity), with a land area of approximately 2 hectares. With a total of 186 students consisting of 142 male students and 48 female students. This Islamic boarding school has grown and developed itself. Until now (2024) the existing land has reached approximately 4 hectares and has been almost filled with educational facilities and student dormitories.

With a total of approximately 1196 students consisting of 868 male students and 328 female students from 38 provinces in Indonesia, ASEAN countries, and Saudi Arabia, supervised by no less than 90 teachers with graduates/alumni from within and outside the country. Added with assistants/ustadzah who participated in learning as many as 95 people consisting of 64 male assistants and 31 female assistants/ustadzah. Thanks to the patience & diligence of Ustaz Hasan Baharun in caring for & educating his students, he gained the trust of the community and in a relatively short time, the number of students experienced rapid growth. Until now the number of students is 7,750 male & female students. Dalwa Islamic Boarding School in Pasuruan is located on Jalan Raya Raci No: 51 RT: 04 RW: 03 Panumbuhan Raci, Bangil District - Pasuruan.

From the results of the researcher's interview with Dr. Habib Lutfi Rachman Al-Habsy, M.Pd.I, as the vice chancellor 3 of UII Dalwa said terminology, the term pondok pesantren consists of 2 series of words "Pondok" and "pesantren". Pondok means house, room, hut/small house, emphasizing the simplicity of the building. The term pondok comes from the word "funduk" which means room or bed, guesthouse, or simple hotel, this is because pondok pesantren is a simple shelter for students who are far from their place of origin. Islamic boarding school (pesantren) is a religious educational institution that provides general and Islamic education. The students and teachers were provided with dormitories. Kyai/Islamic preachers were the central figure and the mosque was the center of Islamic activities. Pesantren is a traditional Islamic institution that grows and develops in Muslim society. Pondok pesantren is a place to understand, appreciate, and practice Islamic teachings by emphasizing the importance of morals/ethics as a guideline for living in society.

On July 17, 1996, a private college was established under the name "STAI Darullughah Wadda'wah" by opening 2 departments, namely: tarbiyah, Islamic religious education study program & and sharia department, al-ahwal al-syakhshiyah study program. Then STAI Dalwa changed its status to an Institute in 2013 by developing several faculties including tarbiyah faculty (Islamic education management study program & Islamic religious education, Arabic language education), sharia (Islamic family law study program & sharia economics study program), adab (Islamic civilization history study program) and the faculty of da'wah (Islamic broadcasting communication study program & Islamic guidance and counseling study program) as well as 2 postgraduate study programs / S2, namely: Arabic language education & Islamic education management & for the S3 level, namely Islamic religious education. On December 7, 2022, IAI Dalwa changed its status to "Darullughah Wadda'wah International Islamic University". (Interview, August 22, 2024).

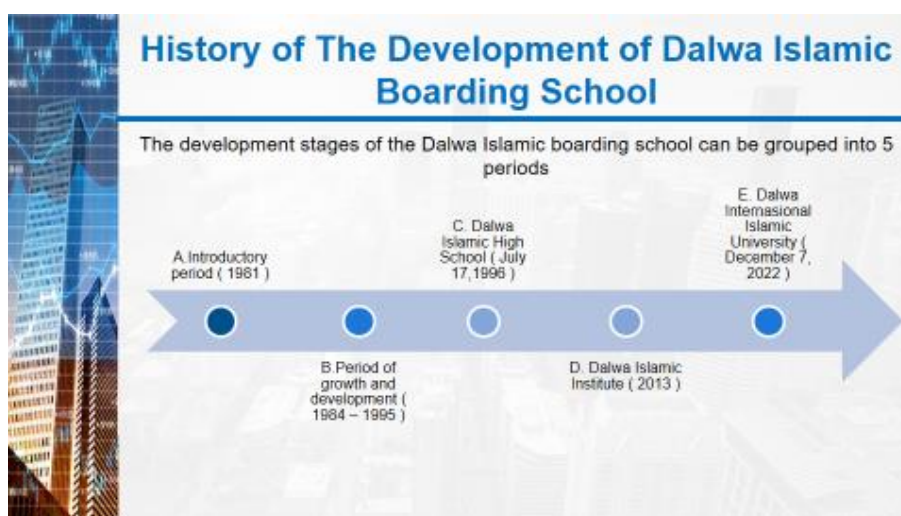


Figure 1. Historical Sketch of the Development of the Dalwa Islamic Boarding School

Data Source: Primary Data, 2024 (processed)

The Concept of the Role of Islamic Financial Management to Control the Consumptive Behavior of Shopaholics of Islamic Economics Female Students (Ponpes Putri Dalwa)

To obtain information about the facilities & infrastructure, researchers also conducted interviews with Aisyah Muhammad, M.Pd.I as the administrator of the boarding school. She said that the facilities available at the boarding school are "Classrooms, auditoriums, office rooms, libraries/centers for study, modern facilities such as telephones, internet and AC, mini markets, hotels, cafes, boutiques, and cooperatives. The 5580 female students are spread across dormitories (mantiqoh) banat 1 & 2, For banat 1 there are 85 rooms divided into 13 mantiqoh, namely: Imam Bukhori, Sayyidah Khodijatul Kubro, Sayyidina Abu Bakar, Sayyidina Ali, Imam Abu Daud, Imam Muslim, Imam Ibn Abbas, Sayyidah Rugayyah, Sayyidah Aisyah, Sayyidah Fathimah, Sayyidah Umar Bin Khottob, Sayyidina Ustman Bin Affan and Sayyidah Aminah. Meanwhile, for dibanat 2 there are 39 rooms divided into 7 mantiqoh, namely: Sayyidina Hasan, Sayyidina Husein, Sayyidah Ummu Kultsum, Sayyidah Zainab, Sayyidah Shofiyah, Sayyidah Maryam, and Sayyidah Aisyah. Each room has around 42-50 female students, bathrooms in each mantiqoh between 5-8, while the number of beds in each room is between 27-36, this depends on the size of the room, some are 10 x 10 m or 7 x 7 m, the rest sleep below on mattresses. (Interview, August 23, 2024). To obtain information about pocket money data, the mandatory monthly expenses of female students can be seen in the following table:

Table 3
Monthly Pocket Money Data
Female students of Dalwa Islamic Boarding School

No	Amount of money pocket	Number of Students	Monthly Expenses	Remainder / Saving
1.	Rp. 2,500,000	8	2,200,000	300,000
2.	Rp. 2,400,000	25	2,100,000	500,000
	Sd		Sd	Sd
	2,000,000		1,900,000	400,000
3.	Rp. 2,000,000	9	2,000,000	200,000
			Sd	
			1,800,000	

Data Source: Primary Data (Santiwati, Islamic Economics Study Program, Dalwa, Pasuruan Regency, 2024)

Table 4 List of Monthly Mandatory Expenses for Female Students of Dalwa Islamic Boarding School

No	INFORMATION	NOMINAL
1.	Syahriyah money (food money)	Rp. 650,000 – 950,000
2.	Contribution (room fee)	Rp. 30,000 – 100,000
3.	Electricity & clinic/health money	Rp.100,000
4.	SPP (Educational Development Contribution)	
	a. Islamic boarding school/Islamic junior high school/Islamic high school	Rp. 40,000 Rp. 200,000
	b. S1	
5.	Laundry	Rp. 150,000
6.	Charity fund contributions/BEM/HMJ contributions	Rp. 75,000 – 150,000
7.	Nadzofah/fine dues	Rp. 30,000 – 50,000

AMOUNTRp. 1,205,000 – 1,300,000

Data Source: Primary Data (Santiwati, Islamic Economics Study Program, Dalwa, Pasuruan Regency, 2024)

Table 5**List of Additional Monthly Expenses for Female Students of Dalwa Islamic Boarding School**

No	INFORMATION	NOMINAL
1.	Personal hygiene needs (bath soap, washing soap, shampoo, toothpaste, and sanitary napkins).	Rp. 130,000 – 200,000
2.	Cost for snack needs	Rp. 170,000 – 360,000
3.	Fees for education/school purposes (both boarding school and college).	Rp. 100,000
4.	Costs for beauty needs (powder, hand body, perfume)	Rp. 120,000 – 140,000
5.	Costs for supporting facilities for personal beauty equipment (clothes & headscarves).	Rp. 75,000 – 100,000
AMOUNT		Rp. 595,000 – 900,000

Data Source: Primary Data (Santiwati, Islamic Economics Study Program, Dalwa, Pasuruan Regency, 2024)

The Concept of the Role of Islamic Financial Management in Controlling the Consumptive Behavior of Shopaholics, Islamic Economics Students (Ponpes Putri Dalwa)

The implementation of the mapping concept after the researcher conducted participant observation by determining, collecting, recording, and sorting the results by checking, classifying/grouping based on intervals & ratings, then identifying and grouping them to be described in narrative form as follows:

Table 6. Recapitulation of Respondents Based on Region/Place of Origin

Research result	Respondents' Statements Based on Region of Origin							Total
	Sentence	Sumatra	Aceh	Java	Lombok	Sulawesi	Maluku	
Number of Respondents	20	3	1	15	1	3	1	44
Percentage (%)	45	7	2	35	2	7	2	100
Total								44 (100%)

Data Source: Primary Data, 2024 (processed)

From the calculation results above, it can be concluded that there are 45% of female students who come from Kalimantan Island, 7% from Sumatra Island, 2% from Aceh, 35% of female students come from Java Island, 2% from Lombok Island, 7% from Sulawesi Island, and the rest from Maluku Island 2%.

Table 7. Recapitulation of Respondents Based on Dormitory/Mantiqoh

Research result	Respondent Statement Based on Dormitory / Mantiqoh		Total
	Banat 1	Banat 2	
Number of Respondents	36	8	44
Percentage (%)	81	19	100
Total			44

(100%)

Data Source: Primary Data, 2024 (processed)

There are 36 female students from Banat 1 and 8 people from Banat 2. The dormitory for female students is called Banat, while for male students it is called Banin. Banat 1 & 2 are connected by a flyover, specifically for female students/boarding houses.

Table 8. Recapitulation of Respondents Based on Monthly Pocket Money

Research result	Respondents' Statements Regarding Monthly Pocket Money Amount			Total
	Rp. 2,500,000	Rp. 2,400,000 – 2,000,000	Rp. 2,000,000 – 1,800,000	
Number of Respondents	8	26	10	44
Percentage (%)	18	59	23	100
Total				44
				(100%)

Data Source: Primary Data, 2024 (processed)

From the calculation results above, 18% of female students have a monthly pocket money of Rp 2,500,000, 59% of female students have a monthly pocket money of Rp 2,400,000 – 2,000,000, and 23% of female students have a monthly pocket money below Rp 2,000,000 – 1,800,000.

Table 9. Recapitulation of Respondents Based on the Amount of Mandatory Expenditures Per Month

Research result	Respondents' Statements Regarding Amount of Mandatory Expenses Per Month		Total
	Rp. 1,300,000	Rp. 1,205,000	
Number of Respondents	8	36	44
Percentage (%)	19	81	100
Total			44
			(100%)

Data Source: Primary Data, 2024 (processed)

It can be concluded that there are 19% of female students whose a monthly mandatory expenditure of IDR 1,300,000. There was 81% of female students with monthly mandatory expenditure is IDR 1,205,000.

Table 10. Recapitulation of Respondents Based on the Amount of Additional Expenditures Per Month

Research result	Respondents' Statements Regarding Amount of Additional Expenses Per Month			Total
	Rp. 900,000	Rp. 895,000	Rp. 595,000	
Number of Respondents	8	26	10	44
Percentage (%)	18	59	23	100
Total				44
				(100%)

Data Source: Primary Data, 2024 (processed)

There are 18% of female students with additional monthly expenses Rp. 900,000. Moreover, 59% of female students whose additional monthly expenses are Rp. 895,000, and 23% of female students whose additional monthly expenses are Rp. 595,000.

Table 11. Recapitulation of Respondents Based on the Amount of Savings/Remaining Pocket Money Per Month

Research result	Respondents' Statements Regarding Amount of Savings/Remaining Pocket Money Per Month			Total
	Rp. 300,000	Rp. 500,000 – 400,000	Rp. 200,000	
Number of Respondents	8	26	10	44
Percentage (%)	18	59	23	100
	Total			44
				(100%)

Data Source: Primary Data, 2024 (processed)

That there are 18% of female students have a monthly savings/remaining pocket money of IDR 300,000, 59% of female students have a monthly savings/remaining pocket money of IDR 500,000 – 400,000, and 23% of female students have a monthly savings/remaining pocket money of IDR 200,000.

Table 12. Recapitulation of Respondents Based on Push Factors in Managing Finances

Research result	Respondent Statement Push Factors		Total
Number of Respondents	16	28	44
Percentage (%)	36	64	100
	Total		44
			(100%)

Data Source: Primary Data, 2024 (processed)

From the calculation results above, it can be concluded that there are 64% of female students can apply the pattern of managing pocket money every month because of the payment system made at the beginning of the month between the 1st - 10th to get a discount to pay for syahriyah/meal money, if the payment is made at the beginning of the month we get a discount of Rp. 300,000 this is what makes the money spent from our pocket money more economical in the sense that we only spend Rp. 650,000 for syahriyah food money, while if we pay after the 10th we have to spend Rp. 950,000. 36% of female students still cannot apply the pattern of managing their monthly pocket money, this is because their money transfers are not at the beginning of the month, but in the middle of the month or above the 10th, this is because the socio-economic conditions of the parents of female students are not the same. Well, this is where the students must be able to allocate their pocket money so as not to be wasteful in consumptive spending for fashion & accessories, supporting facilities for personal beauty equipment, and reducing the percentage of consumption spending for shopping for food and snacks in the cave.

Table 13. Recapitulation of Respondents Based on Inhibiting Factors in Managing Finances

Research result	Respondents' Statements Regarding Inhibiting Factors		Total
Number of Respondents	26	18	44
Percentage (%)	59	41	100

Total

44
(100%)

Data Source: Primary Data, 2024 (processed)

From the calculation results above, it can be concluded that there are 59% of female students can apply the pattern of managing pocket money every month because of the payment system that is carried out at the beginning of the month between the 1st - and 10th getting a discount to pay for Syariah money/food & pocket money or remittances from parents are also done at the beginning of the month, the pocket money they receive from their parents is immediately posted/divided into several mandatory monthly expense items such as (paying sharia fund/food, electricity, tuition, laundry, health & room money, social fund contributions / infaq). The remaining 41% of female students still cannot apply the pattern of managing their monthly pocket money because their remittances are not at the beginning of the month, but in the middle of the month or above the 10th, this is because the socio-economic conditions of the parents of students are not the same, do not apply behavioral patterns of managing pocket money such as: not making a priority scale list (preparing a financial budget according to needs), and not conducting a financial evaluation at the end of the month to find out which items have been saved and which have not from the allocation of additional expenses, especially expenses for snacks (drinks & snacks), as well as costs for beauty needs & supporting facilities for personal beauty equipment (clothes, headscarves, skincare & body care). (Interview, October 17, 2024).

Something similar was also said by HIS & Maryat, Masna, NSS, female students of the Islamic economics study program "In spending monthly pocket money from our parents, we are less able to control/plan shopping and consumption decisions while at the boarding school, especially additional expenses for snacks (drinks & snacks) and costs for beauty needs & supporting facilities for personal beauty equipment, this is because the main factor that is considered in implementing a consumption pattern is "the price of the item is not income" This means that the price of the item makes us very interested in buying it, this is because there is a promo for newly launched products, both food & beverage products at the cafe, dalwa friend chicken, dalwa bakery where there are package programs, promos, discounts. In addition to food & beverage products, there are also promos for fashion & accessory products at the dalwa boutique, this makes us very interested in buying such as gamis, headscarves/hijabs, mukena, prayer mats, watches, bags, and sandals. (Interview, October 19, 2024).

The same statement was also said by AR, ADIN, YSR & SNZ, a female student of an Islamic economics study program, because the amount of our monthly pocket money is just enough, and remittances from parents are not at the beginning of the month, especially the socio-economic conditions that have fallen & risen after Covid-19 had a major impact on business/family economy/income. Now this is where we as students and students must be able to manage pocket money, namely how tactics, & how to plan, direct, and control financial activities both expenses & income by getting used to a simple / non-consumptive lifestyle, spending money according to needs, as an effort to control the shopaholic lifestyle, a form of consumption behavior pattern that prioritizes desires rather than needs, and setting aside pocket money for unexpected needs. (Interview, October 21, 2024). TA, Syarifah ANADID & FIZA also felt the same way, they found it difficult to manage & control the allocation of pocket money, especially for consumption. This was because the nobar (watching together) event of Islamic history films is held every Friday night/week starting at 19.30 - 23.00 WIB. This event required us to buy food & soft drinks as snacks during the nobar.

From the results of the interview above, a conclusion can be drawn through the concept of financial management (pocket money) plays a very important role, because with a good financial planning system, students can set aside more pocket money for unexpected needs and can balance between the money they have/receive and the money they spend, to meet their living needs and not get caught up in financial matters, and can implement & control a shopaholic lifestyle by implementing a simple lifestyle and not being consumptive in deciding shopping & consumption while at the boarding school. With the events/bazaars

that exist at the boarding school, especially when approaching the haul/celebration of Islamic holidays (PHBI) such as (tasyrik, isro mikraj, maulud prophet Muhammad, Islamic New Year's eve & events to commemorate the Indonesian Independence Day), indirectly our pocket money is diverted to shopping for products that are available/sold ranging from food & drinks, fashion & accessories, books. The female students who are far from their parents/family & when they experience difficulties/lack of money have difficulty in making loans/debts, this is because their pocket money is on average enough for living expenses/needs for 1 month at the boarding school, their pocket money is sent monthly from the parents/guardians of the students. The female students who are also students are required to have ways & tactics to process and manage their pocket money for their academic education needs such as: assignments given by lecturers before the UAS/UTS, so that additional funds are needed for photocopying, printing papers/assignments, & internet costs at mahtabah/library.

6. Conclusion and Suggestions

Conclusion

Based on the results of the information presentation obtained by researchers during observations or observations of the role of Islamic financial management in controlling the shopaholic consumer behavior of Islamic economic female students (Dalwa Islamic Boarding School for Girls), we can conclude the following:

1. Female students and students are given extensive freedom by their parents to plan, process, direct, and control financial activities, both expenditure and income, to get used to a simple/non-consumptive lifestyle and not getting caught up in financial difficulties through the application of 5 behavioral patterns, namely:
 1. Spend/control money according to needs, not wants.
 2. Pay your obligations on time.
 3. Planning finances for future needs / making a priority scale list.
 4. Save/put aside pocket money.
 5. Rational consumption (mustahliq al-aqlani) spending income according to needs.
2. Push factors for pocket money management in controlling the shopaholic behavior of Islamic economics students at the Dalwa Islamic Boarding School:
 1. Discount on payment of allowance/meal allowance. If the payment is made at the beginning of the month can get a discount of Rp. 300,000. It could save more students' fund pocket
 2. Pocket money sent at the beginning of the month from parents.
 3. Socio-economic conditions of parents
 4. Far from parents/family
 5. Difficulty in finding loans/debts when experiencing a lack/difficulty with money.
3. Inhibiting factors inhibiting pocket money management in controlling the shopaholic behavior of Islamic economics students at the Dalwa Islamic Boarding School:
 1. Send pocket money in the middle of the month/at the end of the month.
 2. There are events/bazaars at the boarding school that provide various kinds of products.
 3. Promotion of newly launched products, both food & beverage products at Dalwa Friend Chicken, Dalwa Bakery, and Dalwa Boutique through package & promo programs.
 4. Nobar (watching together) event of Islamic historical films from abroad/Middle Eastern countries every Friday night at 19.30 – 23.00 WIB.
 5. Costs for educational purposes, especially in the run-up to the final exams/midterm exams from lecturers, so additional funds are needed for photocopying purposes.

Suggestion

The suggestions that the author can give are:

1. Every female student who is also a student of the Islamic economics study program of Dalwa Islamic Boarding School should manage their pocket money by making a priority scale list/compiling a financial budget according to their needs. This means the pocket money they receive every month from their parents. One of the efforts/actions that we can do is get used to a simple/non-consumptive lifestyle so as not to get caught up in financial difficulties.
2. Every female student who is also a student is evaluated at the end of the month. This is done to find out which items have been saved and which items from the allocation can be reduced/reduced in percentage.
3. Every female student who is also a student is able to implement Islamic consumption behavior, through the concept of allocating & using assets fairly and balanced or can act in the middle/modernity & simplicity. All forms of consumption activities are based on Islamic moral principles, namely: justice, cleanliness, simplicity, generosity, and responsibility.
4. For further researchers, it is expected to be able to conduct research with other variables outside the Islamic financial management variables to avoid a shopaholic lifestyle as a form of consumer behavior, such as planning, management, direction & control of the principle of transparency & accountability of pocket money allocation (personal), variable factors that cause a shopaholic lifestyle as a form of consumer behavior such as advertising, following trends, the number of shopping centers, the influence of family & social environment/profession and a luxurious lifestyle. So that more varied results are obtained.

Author Contribution

The researcher's contribution in this case is as a key instrument as well as a planner, implementer, and interpreter of data or observer in conducting an observation/research. The findings of the facts in the form of mapping are recorded, collected/grouped, and sorted/sorted according to the research theme to carry out the identification process and classified based on symptoms/themes before a conclusion is drawn and presented in the form of a narrative/article to readers from among academics & practitioners or interested parties (stakeholders).

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