

An Exploration of Frugal Living's Lifestyle Among Migrant Students of Pertamina University: Implications for Identity in Intercultural Communication

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KEYWORDS

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ABSTRACT

This research explores the application of frugal living lifestyle among Pertamina University overseas students, focusing on the implications for identity and intercultural communication. The background of this research is the high cost of living in DKI Jakarta, which poses a challenge for overseas students. Frugal living emerged as a solution to overcome this financial challenge, emphasizing smart and disciplined financial management. This research aims to understand how students internalize and communicate frugal living values in their daily lives. This research uses a qualitative approach with an interpretive paradigm. Participants were selected through purposive sampling technique, with the inclusion criteria of overseas students who live a frugal lifestyle. Primary data were collected through in-depth interviews and observations, while secondary data were obtained from supporting documents and literature. Data analysis was conducted by interpreting the results of interviews and observations to understand the application of frugal living and its implications for identity and intercultural communication patterns. The validity of the research was maintained by selecting the right participants and reaching the information saturation point. The results show that frugal living is not just a financial management strategy, but also reflects the values of simplicity, sustainability, and responsibility. The frugal identity that is formed affects the way students interact with the surrounding environment, strengthens their sense of independence and responsibility, and is recognized as a wise individual in managing finances. The implications of this research can support further understanding of the frugal living lifestyle among overseas students, with a focus on identity formation and intercultural communication.

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1. Introduction

DKI Jakarta is a province that is the leading destination for many people to travel. Launching data from the Central Statistics Agency for 'Indonesia Migration Statistics' released in July 2023 (Badan Pusat Statistik Jakarta Pusat, 2023), Jakarta Province is included in the ranks of the provinces most targeted for migration in the last five years, with the number of immigrants entering as many as 212,457 people. As a destination province for expatriates, Jakarta is inseparable from the estimated expensive cost of living (Ahdiat, 2023). The expensive cost of living is inseparable from the relatively large salary and complete facilities. Based on the results of the Cost of Living Survey released by the Central Statistics Agency in 2022 (Badan Pusat Statistik Jakarta Pusat, 2022), Jakarta occupies the first position as the city with the most expensive average cost of living, with an average cost of living of 14.88 million. This figure shows a significant increase of 10.63%, which overtakes Bekasi City, which previously held the city with the highest cost of living in 2018. The high cost of living in Jakarta is one of the challenges for expats. These challenges must be responded to with the implementation of a more careful lifestyle in managing expenses, one of which is the implementation of frugal lifestyle practices (Inayati et al., 2024).

Frugal living is one of the economic lifestyles trending or crowded today that emphasizes prioritizing something that is really important with the ambition to accelerate the achievement of financial goals (Zakiyah, 2023). By definition, frugal living is an economical lifestyle representing ingenuity and discipline in wisely managing goods and services (Lastocivka et al., 1999, p. 96). In simple terms, frugal living is the economical use of resources (Taylor-Hough, 2003). Frugal living is one of the ways and solutions to achieve long-term goals through controlling excessive consumptive behavior. In simple terms, frugal living is not only an application of money-saving practices. However, it has also become a way of life that includes awareness of sustainable consumption and more straightforward values.

Frugal living has become the center of attention and is famous for various people today (Asriyana et al., 2023). In a journal written by Kusumawardhany (2023), students are made as respondents to research on frugal lifestyles because they are usually not financially independent. After all, they are primarily dependent on their parents and tend to be sensitive to environmental problems and increasing resource limitations, thus making them more cautious in purchasing. The journal shows that frugal living has become a prominent phenomenon among students. Students as a group or circle are known for their financial limitations and often adopt a frugal lifestyle to answer the economic challenges faced by financial limitations. The practice of frugal living is not only a strategy students use in financial management but also reflects an identity and values that shape how they communicate and interact with the surrounding environment. Students who apply frugal living practices often see frugal living as a necessity but a lifestyle choice that reflects values such as simplicity, sustainability, and responsibility. Frugal living influences how they interact with their environment, and they tend to choose economic activities that provide a valuable experience. Through the application of frugal living practices, students are not only limited to learning in the face of limitations but also forming habits that have the potential to provide long-term benefits in their lives.

The frugal lifestyle certainly has implications for individuals who apply it, including nomadic students at Pertamina University. Applying a frugal lifestyle among migrant students significantly affects several things. In this study, the author highlights the consequences of applying a frugal lifestyle on identities and social interactions formed among migrant students in intercultural communication. This exciting phenomenon needs to be researched and studied more deeply. By referring to the description above, the author desires to conduct a study exploring the frugal lifestyle among nomadic students at Pertamina University and its implications for identity in intercultural communication.

2. Materials and Methods

This research adopts a qualitative approach in accordance with the interpretive paradigm, allowing for an in-depth understanding of the frugal lifestyle among Pertamina University migrant students and its implications for identity in intercultural communication. The research participants will be selected through a purposive sampling technique, and the inclusion criteria are nomadic students who live a frugal lifestyle, with the number of participants determined based on the achievement of information saturation points. Data collection is based on primary data results and secondary data results. Primary data include the results of in-depth interviews with migrant students and observations of activities related to frugal living. The secondary data comes from supporting documents and literature. Specifically, the object of the chosen research is Pertamina University migrant students who live in one of the boarding houses. With the method used, this study seeks to explore the practice of frugal living among Pertamina University migrant students and analyze its implications in forming their identity and intercultural communication patterns.

3. Result and Discussion

Definisi *Frugal Living*

A frugal or frugal lifestyle is managing finances carefully and wisely. To avoid waste and reduce expenses by buying things that are needed, frugal living is the principle (Taylor-Hough, 2003). Nonetheless, frugal living is a commitment to prioritizing basic needs in daily life rather than selfishness or hardship. Frugal living emerged from the *Financial Independence Retire Early* (FIRE) movement in the early 1990s (Taylor & Davies, 2021). FIRE is a movement that focuses on achieving financial freedom by investing, saving money, and taking advantage of that freedom to retire early. In addition, in the FIRE movement, money is seen not as the final goal but as a means to achieve life goals and enjoy a satisfying life (Carlesso, 2023). This movement was quite in demand by workers at that time. Along with technological advances, especially the internet network, it also plays a role in disseminating the FIRE movement. The movement massively spread to adherents of economic streams through blogs, discussion forums, and internet channels. In addition, this movement contains people committed to minimizing expenditure or consumption to achieve an adequate financial surplus to ensure a financially secure life (Taylor & Davies, 2021).

In layman's view, *frugal living* is often mistaken for a frugal and economical lifestyle and is not even often considered a manifestation of stinginess. However, if studied more deeply, *frugal living* has a much different meaning than just miserly behavior. *Frugal living* is a philosophy of life in which individuals allocate their financial resources with full awareness and careful calculation (*mindful*).

This implies that in implementing *a frugal* lifestyle, a person needs to conduct a comprehensive analysis and develop a mature strategy to achieve measurable and realistic long-term financial goals (Sibuea, 2022). In other words, considerations related to feasibility and priorities will always be the main factor in choosing and implementing *a frugal* lifestyle, not solely based on efforts to save unquestioningly.

Several concepts can be used to determine whether someone has implemented *frugal living* correctly. According to Wijaya (Pratyningsih, 2017), several concepts can be used to determine whether a person has carried out a cost-effective lifestyle correctly. These concepts include buying needed things, avoiding overall waste, looking for more economical alternatives, improving financial habits, and balancing income and expenses. In order to be able to carry out *frugal living* properly, several criteria must be met, including discipline in managing expenses, having clear financial goals, being able to control oneself from consumptive temptations, not being tempted by extravagant lifestyles, and committing to living *frugally* wisely, especially in managing finances. By consistently applying the principles and criteria of frugal living, one can better manage finances, avoid waste, and focus on the critical needs in daily life.

The Concept of Frugal Living for Students

Based on the observations that the author has made in the boarding house environment inhabited by Pertamina University migrant students, they apply behaviors that are based on *the concept of a frugal* lifestyle, such as cooking their food or laziness to buy only side dishes but cooking their rice, buying things if necessary, washing their clothes, marking places to eat that are considered to have the lowest prices, walking to campus, It does not look luxurious and is used for a specific time. This is relevant to what Wijaya has expressed in Pratyningsih (2017), namely several reference concepts used to ensure that a person has applied the *frugal* lifestyle correctly or not. The concepts in question include shopping carefully, not being extravagant, getting used to saving behavior, forming sharing habits, being careful in using the goods or objects we have, looking for alternatives in a creative way, having a simple appearance, harmonizing between desires and capabilities, reviewing to give more importance to the aspects of basic needs than wants, and adjusting portions of food and beverages appropriately. Some of these concepts are enough to prove that Pertamina University students have correctly reflected the *frugal* lifestyle in their daily lives (Cadeddu et al., 2019).

More in-depth observation findings show that the frugal lifestyle applied by Pertamina University migrant students influences their identity, which can be explained using Michael Hecht's (1993) in (van Oosten, 2021) identity communication theory. In this theory, individual identity has two dimensions, namely, *the subjective* dimension and *the ascribed dimension*. The subjective dimension is a dimension that includes the individual's feelings towards himself, while the ascribed dimension is a dimension that includes the perception of others towards the individual himself. Based on the findings, *the subjective dimension* refers to how migrant students as individuals understand and internalize their own identity. In the context of *frugal living*, students who migrate and apply this principle tend to see themselves as responsible, independent, and wise in managing finances. They take pride in living frugally and are committed to sustainability and simplicity. This is proven through

the data findings that informants feel proud when, within a month, they can minimize expenses and save a large nominal amount of money. This *subjective dimension* reinforces their identity and influences the way they judge themselves. On the other hand, *the ascribed dimension* is related to how others recognize a person's identity. Friends, family, and the environment may recognize students who live frugally as wise and frugal individuals. This recognition can reinforce their social identity and influence their interactions with others.

In addition, the frugal *lifestyle* implemented by Pertamina University students is formed through a complex and gradual process. The two dimensions include the subjective dimension and the ascribed dimension that has been described earlier, are interconnected in a series of four levels or layers of identity consisting of the *personal layer*, the *enactment layer*, the *relational layer*, and the *communal layer* (Littlejohn & Foss, 2014, pp. 130–132). At the *personal level*, the student's *frugal identity* begins to form when they migrate and live independently in the boarding house. Before traveling, one of the informants often spent time in the mall after school, where this behavior tended to be consumptive. However, this habit changed drastically when he started studying at UPER. This independent living experience encourages self-reflection and the formation of frugal values and living simply. This is because the informant is aware of living in boarding houses and outside the city far from their parents. Then, at the level of embodiment (*enactment layer*), this identity change is manifested through daily behavior. Students show their *frugal identity* by cooking their food, buying goods if necessary, taking advantage of discounts, washing their clothes, marking places to eat that are considered to have the lowest prices, walking to campus, not looking luxurious, rarely hanging out, and tending to choose, and participating in activities that are considered to have personal benefits. This act is their way of communicating *frugal identity* to others, reflecting the internalization of frugal living values. At the *relational layer*, interaction with fellow overseas students plays a vital role in strengthening *the identity of the frugal*. Discussions on ways to save, such as discussing cheap and good places to eat, discounts, and personal expenses. This shows that the identity as a *frugal* is strengthened through social relationships. Fellow overseas students share perspectives and reactions related to *the frugal lifestyle* that help them feel supported and understood in their journey to a frugal lifestyle. Finally, at the communal level, *the frugal identity of overseas students is increasingly strengthened through togetherness in the boarding house environment*. Eating together at certain times reinforces their sense of community and commitment to *the frugal lifestyle*. This togetherness strengthens the individual's identity as a frugal individual and forms a collective identity as a group that supports the principles of simple and frugal living. Thus, through interaction and support of the boarding house environment, *the frugal identity* of Pertamina University students is formed and maintained continuously.

The identity formed as a *frugal* person is not only limited to reflecting behavior but has become part of an identity attached to the individual as a *frugal* person. Based on the findings, the informants applied *frugal* living not because of economic limitations and pocket money but because there was indeed their intention to live frugally. The informant mentioned it was a place to borrow money from his friends. This shows that a *frugal lifestyle* is not just an adaptive response to limited financial conditions but a life choice based on personal values and principles embraced by individuals. There is additional evidence to support this: the work background of the informant's parents and family is

from a competent family with a very established job. This condition reinforces the argument that *frugal living* is part of an identity consciously chosen by individuals, regardless of their economic status.

4. Conclusion

Based on the studies that have been carried out, it can be seen that the frugal lifestyle significantly impacts the identity and intercultural communication of migrant students at Pertamina University. Students who apply for a frugal lifestyle not only manage their finances better but also form an identity as responsible, independent, and wise individuals in managing finances. The environment also recognizes them as frugal and wise individuals. This shows that frugal living is not just a financial management strategy but also reflects the values of simplicity, sustainability, and responsibility. In addition, frugal living also affects how students interact with the surrounding environment. They tend to choose activities that are economical but provide valuable experiences. By applying the principles of frugal living consistently, students can avoid waste, focus on the needs that matter, and form habits that have the potential to provide long-term benefits in their lives. To develop future research potential, it is recommended to involve a broader sample and diversify participants to gain a more comprehensive understanding of the impact of frugal living. In addition, further research can explore more deeply how frugal living affects overseas students' psychological aspects and well-being. Thus, this research can be the foundation for enriching understanding of the frugal lifestyle and its implications for identity and intercultural communication among overseas students. This research provides important insights into how the frugal living lifestyle can affect the intercultural identity and communication of overseas students, and highlights the potential long-term benefits of adopting this lifestyle. These implications can support further understanding of frugal living among university students and how it affects their psychological and social aspects.

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