

## ETHICAL GOVERNANCE OF MULTI-INCOME HOUSEHOLDS IN ISLAMIC ECONOMIC TEACHINGS: ADDRESSING CONSUMERISM IN GENERATION ALPHA

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**Abstract:** *The rapid transformation of household economic structures, particularly the rise of multi-income households, has significantly reshaped consumption patterns across generations. In parallel, Generation Alpha children born from approximately 2010 onwards has emerged as the most digitally immersed and consumption-exposed generation in history. This study examines the ethical governance of multi-income households through the lens of Islamic economic teachings and evaluates their relevance in addressing the growing culture of consumerism influencing Generation Alpha. Using a qualitative normative-analytical approach supported by contemporary socio-economic literature, this paper integrates Islamic ethical principles such as tawhid, adl (justice), wasatiyyah (moderation), amanah (trust), and maslahah (public interest) into household financial governance. The findings suggest that Islamic ethical governance offers a comprehensive framework capable of guiding consumption behavior, strengthening moral education within families, and mitigating excessive consumerism among Generation Alpha. The study contributes to Islamic economic scholarship by linking household governance, ethical consumption, and intergenerational moral development.*

**Keywords:** *Islamic Economics, Ethical Governance, Multi-Income Households, Consumerism, Generation Alpha*

### Introduction

Global economic development, urbanization, and increased female participation in the labor market have accelerated the emergence of multi-income households. While this structure enhances financial resilience, it also introduces new ethical and managerial challenges, particularly in consumption decision-making. Higher disposable income often correlates with increased consumerism, lifestyle inflation, and weakened financial discipline.

At the same time, Generation Alpha is growing within an environment dominated by digital media, algorithmic advertising, and instant consumption. These children are exposed to consumer culture at an unprecedented scale, shaping values and preferences from early childhood. Without ethical guidance, such exposure risks cultivating materialism, wasteful consumption, and weakened spiritual consciousness.

Islamic economics positions economic activity as inseparable from moral and spiritual objectives. Household governance, as the smallest economic unit, plays a foundational role in shaping consumption ethics. This paper explores how Islamic economic teachings can ethically govern multi-income households and serve as a moral counterbalance to consumerism affecting Generation Alpha.

The central research questions are: (1) How does Islamic economic thought conceptualize ethical household governance? (2) What challenges does consumerism pose to Generation Alpha within multi-income households? and (3) How can Islamic ethical principles be operationalized to guide household consumption and education?

The transformation of the global economic landscape, driven by rapid urbanization, technological advancement, and the growing participation of women in the labor market, has contributed significantly to the rise of multi-income households. This household structure offers greater financial stability and risk diversification; however, it simultaneously reshapes patterns of consumption and financial decision-making. Increased household income often leads to lifestyle expansion, shifting spending priorities from necessity-based consumption toward status-oriented and convenience-driven choices. Without a clear ethical framework, such financial abundance may weaken budgeting discipline and normalize excessive consumption within the household.

These structural changes coincide with the emergence of Generation Alpha, a cohort growing up in an environment heavily influenced by digital platforms, personalized advertising algorithms, and instant access to goods and services. From an early age, children are exposed to persuasive consumer narratives that equate happiness, identity, and social belonging with material ownership. In multi-income households, higher purchasing power can unintentionally reinforce these narratives, increasing the risk of materialism, impulsive consumption, and reduced sensitivity toward moderation and social responsibility. If left unmanaged, this environment may erode spiritual awareness and ethical consumption values during critical stages of moral development.

## Literature Review

### 2.1 Multi-Income Households and Consumption Patterns

Economic literature highlights that multi-income households generally enjoy higher financial security but face increased consumption complexity. Studies indicate that dual- or multi-earner families are more prone to discretionary spending, convenience-based consumption, and lifestyle-driven expenditures. The delegation of childcare to digital devices and market-based services further intensifies consumption exposure among children.

### 2.2 Consumerism and Generation Alpha

Generation Alpha is characterized by early digital literacy, constant connectivity, and strong exposure to commercial content. Scholars argue that algorithm-driven marketing normalizes instant gratification and brand-oriented identity formation. Consumerism in this generation is not merely economic but cultural, shaping self-worth through ownership and visibility.

### 2.3 Ethical Foundations of Islamic Economics

Islamic economics is grounded in the unity of moral, social, and economic life. Core principles include tawhid (oneness of God), which frames all economic activity as an act of worship; adl (justice), which demands fairness and balance; and wasatiyyah, which promotes moderation. Consumption (istihlak) is permitted but regulated by ethical constraints, prohibiting extravagance (israf) and waste (tabdzir).

## 2.4 Household Governance in Islamic Thought

Classical and contemporary Islamic scholars emphasize the household (usrah) as a moral institution. Financial decision-making within the family is viewed as a trust (amanah) that requires transparency, consultation (shura), and accountability. Parents are morally responsible for instilling values that align material practices with spiritual objectives

## Method

### 3.1 Research Design and Approach

This study adopts a qualitative normative-analytical research design grounded in Islamic economic thought. The normative approach is employed to examine ethical principles derived from Islamic sources and assess their relevance to contemporary household economic practices. Rather than measuring behavior quantitatively, the study seeks to interpret values, norms, and ethical orientations that shape decision-making within multi-income households, particularly in relation to consumption patterns affecting Generation Alpha.

The analytical dimension allows for critical engagement with modern socio-economic realities, including digital consumer culture and changing family income structures. By integrating classical Islamic principles with contemporary economic and sociological insights, this approach enables a contextualized understanding of ethical household governance.

### 3.2 Sources of Data

The research relies on both primary and secondary qualitative data sources. Primary sources consist of authoritative Islamic texts, including selected verses of the Qur'an and authenticated Hadiths that address consumption, wealth management, family responsibility, moderation, and moral education. These texts form the ethical foundation upon which the analysis is constructed.

Secondary sources include peer-reviewed international journal articles, academic books, policy reports, and contemporary studies related to Islamic economics, household financial governance, consumerism, and generational studies. Special attention is given to recent literature (2015–2024) to ensure conceptual relevance to Generation Alpha and current economic conditions.

### 3.3 Data Collection Technique

Data collection is conducted through systematic literature review and document analysis. Relevant academic databases and reputable publishers are consulted to identify scholarly works aligned with the research objectives. Sources are selected based on credibility, academic rigor, and thematic relevance.

Islamic texts are examined using thematic selection, focusing on ethical concepts directly related to household income management, consumption behavior, and parental responsibility. Contemporary literature is screened to capture discussions on multi-income households, digital consumerism, and intergenerational value transmission.

### 3.4 Data Analysis Method

The collected data are analyzed using thematic content analysis. This method involves identifying recurring ethical themes, conceptual patterns, and normative principles across Islamic teachings and modern economic discourse. The analysis proceeds in three stages: (1) coding key ethical concepts such as moderation, responsibility, justice, and accountability; (2) categorizing

these concepts into broader governance dimensions; and (3) interpreting their applicability to multi-income household contexts.

Rather than seeking causal generalization, the analysis emphasizes conceptual coherence and ethical consistency. This allows for the development of an integrative framework that connects Islamic economic values with practical household governance strategies.

### 3.5 Validity and Trustworthiness

To enhance conceptual validity, the study employs triangulation of sources by comparing classical Islamic scholarship with contemporary academic interpretations. Consistency between normative principles and socio-economic realities is critically evaluated to avoid idealistic abstraction.

Trustworthiness is further supported through transparent documentation of sources and analytical steps. The study does not aim for statistical reliability but for analytical credibility, ensuring that interpretations are logically derived from established ethical and scholarly foundations.

### 3.6 Ethical Considerations

As a non-empirical study, this research does not involve human subjects or personal data. Nevertheless, ethical responsibility is maintained through accurate representation of sources, avoidance of misinterpretation, and commitment to academic integrity. All ideas are paraphrased and synthesized to produce original analysis, ensuring compliance with international academic standards.

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## Result and Discussion

### Result

#### 4.1 Structure of Multi-Income Households in Contemporary Muslim Families

The findings reveal that multi-income households are increasingly common among Muslim families, particularly in urban and semi-urban contexts. These households typically involve income contributions from both parents, extended family members, or income diversification through side businesses and digital platforms. Rather than relying on a single wage earner, families demonstrate adaptive economic behavior in response to rising living costs and educational aspirations for children.

However, the presence of multiple income streams also introduces complexity in household financial governance. The study finds that households lacking a clearly articulated ethical framework tend to experience fragmented financial decision-making, where consumption priorities are driven more by market exposure and social trends than by Islamic ethical considerations. In contrast, households that institutionalize ethical principles such as collective budgeting, transparent income disclosure, and sharia-oriented financial planning display stronger internal coherence and moral accountability.

#### 4.2 Ethical Governance Practices in Household Financial Management

Ethical governance within households emerges as a critical determinant of consumption behavior. The results indicate that ethical governance is not merely a financial practice but a value-based system rooted in Islamic teachings, including amanah (trust), 'adl (justice), wasatiyyah (moderation), and maslahah (public and family interest). Conversely, households with weak ethical governance structures often demonstrate consumption patterns characterized by

impulsive spending, overexposure to branded goods, and minimal financial education for children. This divergence highlights the importance of ethical governance as a mediating factor between income abundance and responsible consumption.

#### 4.3 Consumerism Trends among Generation Alpha

The study finds that Generation Alpha is highly susceptible to consumerist influences due to early exposure to digital media, algorithm-driven advertising, and peer-based consumption norms. Children in multi-income households are more likely to have access to personal digital devices, online shopping platforms, and branded products at an early age.

#### 4.4 Role of Parental Modeling and Moral Transmission

Parental behavior plays a decisive role in shaping ethical consumption norms. The results indicate that children internalize financial ethics primarily through observation rather than formal instruction. Parents who model moderation, transparency, and ethical prioritization inadvertently transmit these values to their children.

In ethically governed households, parents deliberately frame consumption decisions within moral narratives explaining why certain products are avoided, why charity is prioritized, or why financial restraint is practiced despite economic capability. This narrative-based moral transmission is found to be more effective than prescriptive rules, fostering internalized ethical reasoning among Gen Alpha.

#### 4.5 Income Abundance and Ethical Vulnerability

One significant finding of the study is the paradox of income abundance. While higher household income provides greater opportunities for education, welfare, and social contribution, it simultaneously increases vulnerability to ethical erosion if not governed by strong moral frameworks.

#### 4.6 Integration of Islamic Economic Teachings in Daily Household Practices

The study finds varying levels of integration between Islamic economic teachings and household practices. Some families limit Islamic economics to ritual obligations such as zakat, while others adopt a more holistic approach encompassing consumption, saving, and investment behaviors.

Households with holistic integration show stronger resistance to consumerist pressures and demonstrate long-term financial sustainability. These households tend to view wealth as a trust from God rather than absolute ownership, reinforcing ethical restraint and social consciousness.

### Discussion

Ethical governance within multi-income households reflects a foundational principle of Islamic economics, where economic activities are inseparable from moral and spiritual accountability. The findings indicate that financial decision-making in such households is not solely driven by income maximization or consumption efficiency, but by intentional ethical considerations such as *niyyah* (moral intention), *halal* income sources, and responsibility toward society. Practices including structured budgeting, disciplined saving, and regular charitable contributions through *zakat* and *sadaqah* emerge not merely as financial strategies but as manifestations of ethical commitment. This reinforces the view that household-level governance serves as a micro-foundation for broader Islamic economic stability and social justice.

In addressing consumerism among Generation Alpha, the discussion highlights the pivotal role of parents as ethical role models within multi-income households. Children's consumption

behavior is significantly shaped by daily observations of parental attitudes toward material goods, digital consumption, and spending priorities. Islamic teachings emphasize moderation (*wasatiyyah*) and gratitude, which, when consistently practiced by parents, become experiential lessons for children. The findings suggest that regulating screen time, encouraging reflective discussions about needs versus wants, and actively involving children in charitable and community-oriented activities can effectively counter the normalization of excessive consumption driven by digital culture and social media influences.

The intergenerational transmission of ethical values is a critical dimension of Islamic household governance, particularly in the context of rising household incomes. Islamic economic principles conceptualize wealth as a trust (*amanah*) rather than an ultimate objective. The study indicates that when ethical governance is embedded within household financial practices, increased income contributes positively to moral education, spiritual development, and social solidarity. Conversely, the absence of ethical guidance risks transforming financial abundance into a catalyst for materialism. Therefore, ethical governance functions as a mechanism through which values are consciously transferred across generations, mitigating the long-term impact of consumerist tendencies on children.

From a policy and educational perspective, the findings underscore the necessity of extending Islamic economic education beyond formal financial institutions into the household sphere. Ethical consumption, family-based financial literacy, and digital ethics must be integrated into policy frameworks addressing contemporary socio-economic challenges. Educational initiatives that equip parents with ethical financial management skills can enhance household resilience and promote value-based consumption patterns. In the era of Generation Alpha, where digital exposure is unavoidable, aligning Islamic economic policy with household-level ethical governance becomes increasingly vital to ensure sustainable moral and economic development.

## Conclusion

This study concludes that ethical governance within multi-income households, as framed by Islamic economic teachings, plays a critical role in shaping responsible consumption patterns and moral economic behavior. Islamic principles such as *niyyah* (moral intention), *halal* earnings, *amanah* (trust), and *adl* (justice) provide a comprehensive ethical framework that goes beyond technical financial management. When household income is governed by these values, financial decisions are not merely driven by utility maximization but are oriented toward spiritual accountability, social balance, and long-term well-being. Ethical household governance therefore functions as a foundational unit for embedding Islamic economic values into everyday life.

The findings also highlight that consumerism among Generation Alpha is strongly influenced by household practices, particularly in multi-income families where higher purchasing power and exposure to digital media can intensify materialistic tendencies. Islamic economic teachings offer a counter-narrative to excessive consumption by emphasizing moderation (*wasatiyyah*), self-restraint, and the prioritization of needs over wants. When parents consciously integrate ethical spending, transparent budgeting, and charitable obligations such as *zakat* and *sadaqah* into family routines, children are more likely to internalize values of gratitude, social responsibility, and ethical consumption despite growing digital and market pressures.

Furthermore, the study underscores the importance of experiential and value-based economic education within the household. Ethical governance is most effective when children are actively involved in age-appropriate financial discussions, decision-making processes, and charitable activities. Such practices transform Islamic economic principles from abstract doctrines into lived experiences, enabling Generation Alpha to develop critical awareness toward consumer

culture. This approach strengthens moral reasoning and equips children with ethical filters to navigate advertising, social media influence, and peer-driven consumption patterns. In conclusion, addressing consumerism among Generation Alpha requires a holistic approach that places the household at the center of ethical economic formation. Multi-income households, when governed by Islamic ethical principles, have the potential to act as agents of moral resistance against unsustainable and value-neutral consumption. This study contributes to Islamic economic discourse by emphasizing the household as a strategic site for ethical governance and intergenerational value transmission. Future research may further explore empirical measurements of ethical household practices and their long-term impact on consumer behavior across different socio-economic and cultural contexts.

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