

## **Muslim Household Debt Behavior in Urban Indonesia: Descriptive Evidence from the City of Depok**

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### **ABSTRACT.**

*Debt Acquisition is an unavoidable of household financial life. In Islamic teachings, debt is permissible but should be treated as a last resort, undertaken only after careful consideration of priority needs. Islamic economic principles emphasize that needs should be directed toward achieving the objectives of *aqashid al-sharia*, which are hierarchically classified into essential (*dharuriyyat*), complementary (*hajiyyat*), and luxury (*tahsiniyat*) needs. Understanding how these principles are reflected in actual household debt behavior is therefore important. This study aims to describe patterns of debt among Muslim households in the City of Depok, Indonesia. Using primary survey data collected in 2022, the study applies quantitative descriptive analysis to examine household debt behavior. The analysis focuses on the purposes of debt and the types of needs that household debt behavior is intended to fulfill, without testing causal relationship. The results indicate that debt patterns of Muslim household in the city of Depok generally reflect prudent financial behavior. Most borrowing is undertaken to meet essential (*dharuriyyat*) needs, particularly for first home, education expenses, first vehicle ownership, and the fulfillment of basic household necessities. These findings suggest that household debt in this urban Muslim context is predominantly necessity-driven rather than consumption-oriented. This study provides baseline empirical evidence on Muslim household debt behavior and contributes to the literature on Islamic household finance by offering a descriptive snapshot that can support future explanatory and comparative research.*

**Keywords:** *Debt Behavior; Muslim Households; Islamic Finance; Borrowing Pattern*

### **INTRODUCTION**

Household economic activity constitutes a fundamental component of national economic structure. In the short term, the expansion of household debt is often viewed as a driver of economic growth, as increased household expenditure is interpreted by the business sector as a signal of rising purchasing power, which in turn stimulates production and employment (Alter et al., 2018; Sutherland et al., 2012). From this perspective, household debt may function as a mechanism that supports aggregate demand, particularly during periods of economic expansion.

However, this positive role of household debt becomes more ambiguous during economic downturns. Declining household income reduces the ability of many households to meet basic needs, while existing debt obligations remain binding. Under such conditions, households may resort to alternative sources of borrowing to finance daily consumption or to service outstanding debt, increasing their vulnerability to excessive indebtedness and debt traps (Aidha et al., 2020). In the medium to long term, the accumulation of household debt can pose substantial risk to economic stability. Historical experience demonstrates that household sector

fragility can amplify the severity of financial crises. The 2008 global financial crisis, for instance, originated from widespread defaults in the U.S subprime mortgage market and subsequently evolved into a systematic crisis with global repercussions (Hunt, 2015). These dynamics highlight that household debt behavior is not merely a microeconomic concern, but also a macroeconomically significant phenomenon.

Within Muslim societies, household debt carries additional normative dimensions. In Islamic teachings, debt is permitted as part of economic interaction (*muamalah*), yet it is regulated by ethical principles emphasizing prudence, prioritization of needs, and responsibility in repayment. Islam encourages individuals to maintain balance between income and expenditure to avoid unnecessary indebtedness, as debt is associated with psychological burden and moral risk. The Prophet Muhammad (SAW) explicitly sought protection from debt, warning that indebtedness may lead individuals to dishonesty and broken promises in repayment (Al-Qardhawi, 2018). This perspective underscores that debt in Islam is not solely a financial obligation, but also a moral and religious concern.

Nevertheless, Islam allows debt as an alternative means to fulfill essential human needs in accordance with the objectives of *maqashid al-sharia*, which include the preservation of religion, life, intellect, lineage, and property. These needs are hierarchically structured into primary (*dharuriyyat*), secondary (*hajiyyat*), and tertiary (*tahsiniyat*) categories (Sahroni, 2020b). Accordingly, the evaluation of household debt behavior in Islamic framework depends not only the existence or magnitude of debt, but also on its purpose, priority, and manner of management. Debt incurred to meet essential needs may be viewed as legitimate and welfare-enhancing, while debt driven by excessive consumption raises ethical and economic concerns.

Despite the growing relevance of household debt, existing empirical studies – particularly in Indonesia – have predominantly focused on identifying determinants of borrowing behavior or testing casual relationships between debt and various socio-economic and behavioral factors. Several studies have examined the role of psychological and financial variables, such as self-control, financial literacy, income, marital status, and lifestyle, in shaping borrowing behavior. For instance, Nurmalina & Sulastrri (2019) investigated relationship between self-control and debt behavior among students, while Soleha & Hidayah (2023) analyzed the influence of financial literacy, income, marital status, and lifestyle on borrowing behavior. Similarly, Yawanah & Wibowo (2025) explored the effect of consumptive behavior, lifestyle, and financial literacy on debt behavior. However, relatively little attention has been paid to providing a comprehensive descriptive account of household debt behavior itself, particularly among Muslim households.

Beyond determinant focused research, several studies have examined household debt patterns from a value based and normative perspective. Arsyianti & Beik (2015) analyzed the debt service capacity of low income households in Indonesia, and (Ali et al., 2018) investigated the application of the concept of *masalah* in household debt management using questionnaire-based data collected from Malaysian households. While these studies contribute to the understanding of

household debt management and ethical consideration within Islamic framework, their emphasis is placed on normative principles and specific socio-economic segments. Consequently, they do not offer a detailed descriptive mapping of borrowing patterns among Muslim households in urban settings, particularly with regard to borrowing purposes, creditor choices, debt burdens relative to income, and repayment behavior.

Taken together, the existing literature has provided valuable insight into the determinants of debt behavior and the normative principles guiding household debt management within Islamic frameworks. However, empirical evidence that offers a comprehensive descriptive portrayal of how Muslim households engage with debt in urban contexts remain limited. In particular, there is a lack of survey-based studies that systematically document borrowing purposes, types of creditors, debt burdens relative to income, repayment discipline, and subjective perceptions of debt among urban Muslim households. This study addresses this gap by presenting a detailed descriptive profile of debt patterns among Muslim households in urban setting. The novelty of this paper lies in its integration of descriptive household-level survey evidence with an Islamic needs-based framework, offering an empirical snapshot of urban Muslim debt behavior that has not been sufficiently documented in previous determinants focused or normative studies. By doing so, this study complements existing research with context specific baseline evidence that can support future explanatory, comparative, and policy-oriented analyses.

## **RESEARCH METHODS**

Primary data for this study were collected through a structured questionnaire survey administrated to Muslim households in the City of Depok, Indonesia. The sample was selected using a non-probability sampling technique, specifically purposive sampling, which involves selecting respondents based on predefined characteristics relevant to the research objectives (Tanjung & Devi, 2018). The criteria applied in this study included households that are Muslim, married, and domiciled in the City of Depok. The collected data were analyzed using descriptive statistical methods to summarize and present the characteristic of respondents and their debt related responses as they were observed. This descriptive analysis was employed to depict patterns of household debt behavior based on respondent's answers, without testing causal relationships.

## **RESULT AND DISCUSSION**

### **Respondent Profile**

This section presents the general socio-demographic characteristics of the respondents based on 94 completed questionnaires. The profile is intended to provide contextual background on the households participating in the survey, including gender, age, educational attainment, type of occupation, marital status, number of dependents, and housing ownership status.

**Table 1. Respondent Profile Based on Gender dan Age**

Respondent Profile	N	%
Gender		
Male	48	51,1
Female	46	48,9
Age Group		
< 45 Years	61	64,9
≥ 45 Years	33	35,1

Source: Processed Primary Data

Based on table 1, the classification of respondents by gender shows that 51.1 percent are male and 48.9 percent are female, indicating that male respondents slightly outnumber female respondents. This distribution is consistent with population data for the City of Depok, where the male population is larger than the female population. In terms of age, respondents under 45 years old dominate the sample at 64.9 percent, while those aged 45 years and above account for 35.1 percent. This pattern is also in line with Depok's population structure, where the largest age groups are within the ranges of 30-34, 35-39, and 40-44 years (Badan Pusat Statistik Kota Depok, 2022)

**Table 2 Respondent Profile Based on Education Level and Type of Occupation**

Respondent Profile	N	%
Education Level		
Junior High School	2	2,1
Senior High School	10	10,6
Bachelor's Degree	65	69,1
Postgraduate Degree	17	18,1
Occupation		
Civil Servant	24	25,5
Educator	10	10,6
Professional	2	2,1
Private Sector Employee	33	35,1
Contract Worker	3	3,2
Homemaker	12	12,8
Self-Employed/Entrepreneur	10	10,6

Source: Processed Primary Data

Based on table 2, respondents are predominantly educated at the bachelor's degree level (69,1%), followed by postgraduate education (18,1%), senior high school (10,6%), and junior high school (2,1%). In terms of occupation, the majority of respondents are private sector employees (35,1%), followed by civil servants (25,5%), homemakers (12,8%), educators (10,6%), and self-employed/entrepreneurs (10,6%). This occupational distribution is consistent with the demographic profile of the city of Depok, where the five largest employment

groups include students, homemakers, private sector employees, self-employed/entrepreneurs, and civil servants (Pemerintah Kota Depok, n.d.).

**Table 3 Respondent Profile Based on Marital Status, Number of Dependents, and Housing Ownership Status**

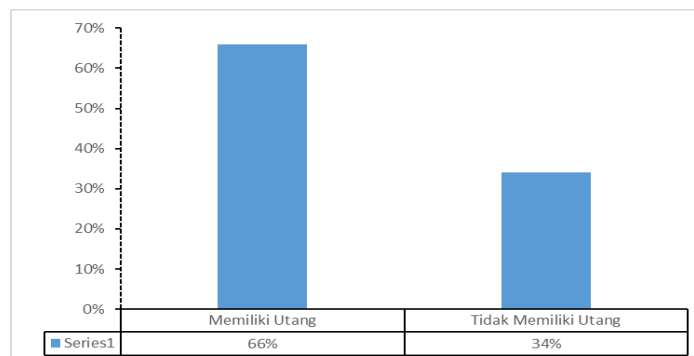
Respondent Profile	N	%
Marital Status		
Married (without dependents)	21	22,3
Married (with dependents/children)	71	75,5
Single Parent	2	2,1
Number of Dependents		
1-3 dependents	52	55,3
4-6 dependents	42	44,7
Housing Ownership Status		
Owner-occupied	70	74,5
Rented/other	24	25,5

Source: Processed Primary Data

Based on table 3, most respondents are married with dependents (75.5%), followed by married without dependents (22.3%) and single parents (2.1%). This pattern is consistent with the demographic profile of the City of Depok, where married individuals constitute a large proportion of the population, although official statistics do not distinguish between married households with or without dependents (Pemerintah Kota Depok, n.d.). Regarding the number of dependents, household with 1-3 dependents account for 55.3% of the sample, while those with 4-6 dependents represent 44.7%.

### Debt Patterns Among Muslim Households

Of the total respondent, 62 households reported having outstanding debt at the time of the survey. Accordingly, the analysis of borrowing patterns in this section is limited to these indebted households. This approach allows for a more accurate description of debt related behavior.



**Figure 1 Distribution of Respondents by Debt Status**

Source: Processed Primary Data

## Reasons for Borrowing

In this study, reasons for borrowing are used to capture the underlying factors that motivate households to incur debt. This concept refers to the economic, financial, and situational conditions that encourage households to choose borrowing.

**Table 4 Percentage Distribution of Reasons for Borrowing among Muslim Households in the City of Depok**

Reasons for Borrowing	%
Borrowing Opportunity (Offer from Others)	18,6
Emergency Needs	44,3
Housing Needs	8,6
Income Insufficiency	20,0
Investment Purposes	4,3
Financial Instability	1,4
<b>Total</b>	<b>100</b>

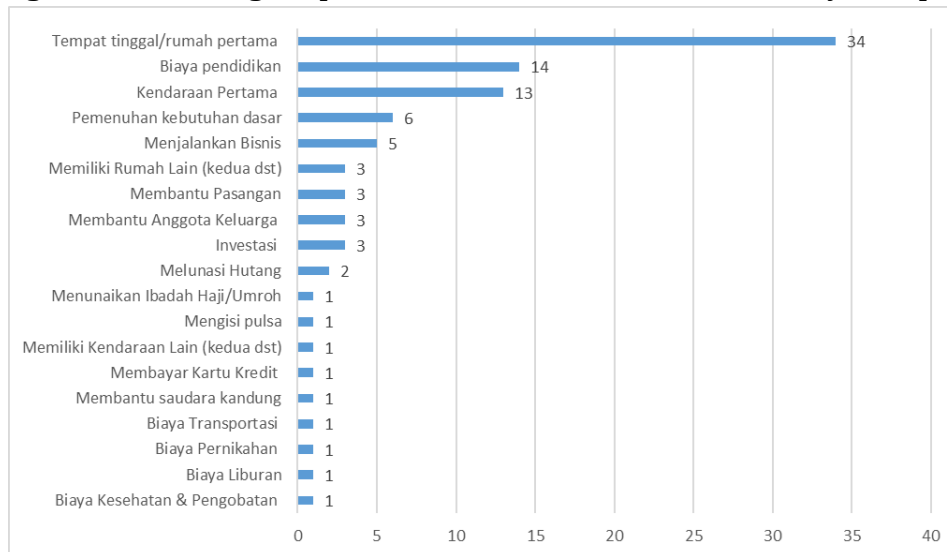
Source: Processed Primary Data

Based on table 4, the results show that urgent needs constitute the most prominent reason for borrowing (44.3%), followed by the perception that household income is insufficient to meet daily needs (20.0%). Another major reason is the availability of borrowing opportunities, such as offers from external parties (18.6%). These findings are consistent with the study by Kumar et al., as cited in (Herispon, 2019) that individuals are more likely to incur debt under emergency conditions. In addition, households tend to rely on borrowing to finance consumption when their income levels are relatively low. Other contributing factors include exposure to visual and online media, advertising, and internet-based platforms that promote the convenience and accessibility of borrowing facilities.

## Borrowing Purposes

Borrowing purposes focus on how households allocate borrowed funds. This approach helps to understand whether borrowing supports productive and welfare enhancing activities or consumption-driven expenditures with different economic and ethical implications. Within an Islamic framework, it also allows an assessment of whether borrowing primarily fulfills essential needs (*dharuriyyat*) or is directed toward complementary (*hajiyat*) or luxury (*tahsiniyat*) consumption.

**Figure 2 Borrowing Purposes of Muslim Households in the City of Depok**



Source: Processed Primary Data

Based on Figure 2, the primary purpose of borrowing among Muslim Households in the City of Depok is to acquire residence or first home, followed by education expenses, first vehicle purchase, basic needs fulfillment, business-related purposes, and others. This pattern is similar to the findings of Ali et al (2018), who reported that Muslim workers in Malaysia borrowed for four main purpose: purchasing a first car or vehicle, buying a first home, supporting family members, and financing education. According to Al-Ghazali, as cited in Ali et al (2018), housing and transportation are essential needs, and the inability to secure them can disrupt an individual’s livelihood. Similarly, Sahroni (2019) notes that essential needs include health, education, religious obligations, and family-related necessities.

Therefore, it can be concluded that the borrowing purposes of Muslim households in the City of Depok are primarily aimed at fulfilling *dharuriyyat* and *hajiyyat*, and in some cases *tahsiniyyat*, such as loans taken for leisure or vacation.

### Types of Creditors

This approach aims to identify the primary types of creditors that households turn to when borrowing. By examining the sources of debt, the analysis provides insight into the financial institution or individual that serve as the main borrowing destinations for Muslim households.

**Table 5 Types of Creditors for Muslim Households in the City of Depok**

Types of Creditors	%
Islamic Rural Bank/Islamic Bank	31,8
Personal (Family/Relatives/Friends)	22,7
Rural Bank/Conventional Bank	19,7
Pawnshop/Leasing/Islamic Cooperative	10,6
Buy Now - Paylater (Gopay/OVO/Shopee/Lazada/Traveloka, etc)	7,6

Pawnshop/Leasing/Conventional Cooperative	4,5
Housing Developer	1,5
Online Loan Applications	1,5
<b>Total</b>	<b>100</b>

Source: Processed Primary Data

Based on table 5, Muslim households in the City of Depok primarily borrow from Islamic banks (31.8%), as noted by Head of the Islamic Banking Department, Financial Services Authority (OJK) cited in (Cicilia, 2017) while the national market share of Islamic banking in 2017 was only five percent, it reached 17 percent in Depok, with growth rate of seven percent. In addition to Islamic banks, 22.7 percent of households borrow from personal sources, such as family, relatives, or friend, usually chosen for convenience and comfort. The next common creditors are conventional financial institutions, reflecting the general tendency of Indonesian banking consumers to belong a floating segment, who are less concerned with the system or regulations and more focused on the services and benefits provided according to their expectations (Karim & Affif, 2010).

### **Debt to Income Ratio**

This approach aims to examine the proportion of household debt relative to monthly income, providing an indication of whether the current level of borrowing may pose a financial risk.

**Table 6 Distribution of Muslim Households by Debt-to-Income Ratio in Depok**

<b>Debt-to-Income Ratio (%)</b>	<b>n</b>	<b>%</b>
< 20	22	35,5
21 s.d 30	15	24,2
31 s.d 40	10	16,1
41 s.d 50	8	12,9
>50	7	11,3
<b>Total</b>	<b>62</b>	<b>100</b>

Source: Processed Primary Data

Table 6 presents the distribution of debt-to-income ratios among the respondents. The results indicate that the households in this study maintain relatively healthy debt position, with the majority of respondents (35.5%) having a debt-to-income ratio of less than 20%. Only 7 households (11.3%) reported a ratio exceeding 50%. According to (Mukhlisin & Tamanni, 2020) the recommended maximum debt-to-income ratio is 50%, as exceeding this threshold may negatively affect the household's ability to meet debt obligations.

### **Debt Ownership Based on Housing Status, Age, and Number of Dependents**

**Table 7 Debt Ownership Based on Housing Ownership Status**

<b>Housing Ownership Status</b>	<b>n</b>	<b>%</b>
Owner-occupied	48	77.4

Rented/other	14	22.6
<b>Total</b>	<b>62</b>	<b>100</b>

Source: Processed Primary Data

Based on table 7, Muslim households in the City of Depok who own their residence have a higher rate of debt ownership (77.74%). This finding aligns with (Arsyianti & Beik, 2015) who suggested that households living in owned homes tend to have more financial needs, such as maintenance, repairs, or renovations. In contrast, households that rent their residence generally only pay rent, while any damages or maintenance responsibilities typically fall on the property owner.

**Table 8 Debt Ownership Based on Age**

Age Group	n	%
< 45 Years	40	64.5
≥ 45 Years	22	35.5
<b>Total</b>	<b>62</b>	<b>100</b>

Source: Processed Primary Data

Based on table 8, respondents under the age of 45 have a higher debt ownership (64.5%) compared to those aged 45 and above (35.5%). This finding aligns with Manara & Hidayat (2011), which indicated that the tendency to incur debt decrease with age, consistent with life cycle theory. The theory assumes that individuals smooth their consumption by utilizing accumulated wealth throughout their lifetime. In the early stages of life or career, individuals are more likely to borrow to meet living needs, whereas in later stages of their career, they tend to rely more on their savings.

**Table 9 Debt-to Income Ratio Based on Number of Dependents**

Debt-to-Income Ownership Percentage	Number of Dependents	
	1-3	4-6
< 20% of Income	11	11
21-30% of Income	6	9
31-40% of Income	7	3
41-50% of Income	3	5
>50% of Income	2	5
<b>Total</b>	<b>29</b>	<b>33</b>

Source: Processed Primary Data

Table 9 presents the percentage of debt ownership relative to income based on number of dependents. For households with a debt-to-income ratio less than 20%, there is no noticeable difference between households with few or many dependents. However, as the debt-to-income ratio increases, households with 4-6 dependents tend to have a higher proportion of debt relative to income. This indicates that a larger number of dependents leads to higher consumption levels, prompting households with more dependents to seek additional sources of income to meet their needs (Arsyianti & Beik, 2015).

## Perception That Debt Is a Burden

**Table 10 Percentage of Households Perceiving Debt as a Burden**

Perception That Debt Is a Burden	n	%
Yes	43	69.4
No	19	30.6
<b>Total</b>	<b>62</b>	<b>100</b>

Source: Processed Primary Data

Table 10 shows that among the 62 respondents with outstanding debt, 19 do not perceive debt as burden and feel comfortable managing it. In contrast, the majority of respondents (43 households or 69.4%) consider debt to be a burden, which negatively affects their sense of comfort. This finding aligns with a hadith of the prophet Muhammad (SAW), which warns against placing oneself in distress or discomfort when previously in a state of security. Uqbah bin Amir RA reported that the Prophet (SAW) said:

*“Do not terrorize yourselves while you were previously in a state of safety.” The companions asked, “O Messenger of Allah, what is that?” He replied, “That is debt.” (HR. Ahmad [4/146])*

**Table 11 Comparison Between Personal and Parental Perceptions of Debt**

Personal Perception	Parental Perception	
	Yes	No
Yes	40	3
No	12	7
<b>N</b>	<b>10</b>	<b>52</b>

Source: Processed Primary Data

The questionnaire also included a question on whether the respondent’s parents perceived debt as a burden. This was intended to examine whether respondent’s perceptions of debt are influenced by their immediate social environment, particularly their family. The comparison results are presented in table 11. Among the 43 respondents who indicated that debt is a burden (see table 10), 40 shared the same perception as their parents (93%), while three respondents (7%) held a different view. Conversely, of the 19 respondents who stated that debt is not a burden, 7 share their parent’s perception (36,8%), whereas 12 respondents (63,2%) had differing view.

These findings are consistent with (Almenberg et al., 2020), who noted that the majority of borrowing decisions can be influenced by social norms, including the opinions or perceptions of people around them regarding issues such as debt. Similar influences have been observed in other decisions guided by prevailing norms, such as career choice or consumption preferences.

**Table 12 Perception of Debt as a Burden Based on Debt Proportion**

Debt Proportion (%)	Perception of Debt as a Burden			
	No	%	Yes	%

<20 of Income	4	21,1	18	41,9
21 – 30 of Income	6	31,6	9	20,9
31 - 40 of Income	4	21,1	6	14,0
41 - 50 of Income	1	5,3	7	16,3
>50 of Income	4	21,1	3	7,0
<b>N</b>	<b>19</b>	<b>100</b>	<b>43</b>	<b>100</b>

Source: Processed Primary Data

Table 12 presents data examining respondent's perceptions of debt as a burden in relation to the proportion of debt they hold. It is observed that respondents who perceive debt as a burden tend to have smaller debt proportions, with a generally decreasing trend. 18 respondents have a debt-to-income ratio less than 20%, 9 respondents fall in the 21-30% range, and the number continues to decline, with only 3 respondents in the >50% category, although there is a slight increase for the 41-50% range.

In contrast, respondents who do not perceive debt as a burden exhibit more varied debt proportion. Notably, 4 out of 7 respondents with a debt-to-income ratio exceeding 50% consider debt not to be a burden. This finding aligns with higher debt proportions are less likely to perceive debt as a burden.

## Debt Repayment Timeliness

**Table 13 Timeliness of Debt Repayment Among Households**

<b>Debt Repayment Timeliness</b>	<b>n</b>	<b>%</b>
Overtime	56	90,3
Sometimes late	2	3,2
Not billed yet	1	1,6
Insufficient funds at the time	1	1,6
Funds used for other purposes	2	3,3
<b>Total</b>	<b>62</b>	<b>100</b>

Source: Processed Primary Data

Based on table 13, the majority of respondents (90.3%) repay their debts according to the agreed schedule. Meanwhile, 3.2% of respondents sometimes pay on time and sometimes do not, and 6.5% fail to pay on time for various reasons. Delays due to temporary lack of fund may be understandable, however, if repayment is postponed because the money is used for other purposes or because the creditor has not yet requested payment, this reflects poor debt ethics. As noted by (Sahroni, 2020a), in debt transaction, all right and obligations apply to both the debtor and creditor. Among the debtor's obligations is to repay the debt in full according to the agreed amount and schedule.

## CONCLUSION

This study provides a descriptive overview of debt behavior among Muslim households in the City of Depok. The findings indicate that, overall, household

borrowing pattern remain relatively prudent. Debt is primarily undertaken in response to urgent needs and income insufficiency, the main borrowing purposes include acquiring a residence or first home, financing education, purchasing a first vehicle, and meeting basic living needs. These purposes suggest that household debt is predominantly aligned with *dharuriyyat* and *hajiyat* needs within the Islamic framework. Islamic financial institutions are the primary creditors, followed by personal and conventional sources. Moreover, most households perceive debt as a burden and demonstrate strong repayment discipline by meeting obligation on time, reflecting the internalization of ethical and religious values in financial decision making.

To enhance sustainable household borrowing, policymakers and Islamic financial institutions should further strengthen access to affordable sharia-compliant financing for essential needs, accompanied by improved financial education. Future research is encouraged to expand the scope of analysis by incorporating qualitative validation through interviews, increasing sample size, and covering multiple urban regions in Indonesia. Such approaches would provide a more comprehensive understanding of Muslim household debt behavior and support more robust explanatory and policy-oriented analyses within the Islamic economic framework.

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