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Department of Islamic Economics
Faculty of Islamic Economics and Business
Universitas Islam Negeri Sultan Maulana Hasanuddin Banten
Jalan Jenderal Sudirman No. 30 Serang 42118
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Phone: +62254 200323 || Fax: +62254 200022 || Website: www.journal.islamiconomic.or.id

PANIC BUYING IN THE ERA OF COVID-19 PANDEMIC: CONSUMER BEHAVIOR PERSPECTIVE OF MONZER KHAF

Fita Nurotul Faizah,^{1*} Ani Nur Khabibah,² Siti Afidah,³

^{1 2 3} UIN Walisongo, Semarang, Indonesia

* Corresponding author: fitanurotul.faizah@walisongo.ac.id

Information	Abstract:
Article History: Received : 27.01.2022 Revised : 28.05.2022 Accepted : 13.06.2022 Keywords: Covid-19; Panic Buying; Consumption; Monzer Khaf	<i>Covid-19 has a diverse impact on various sectors of human life and causes several phenomena, one of which is the phenomenon of panic buying. Concern over the closure of a number of public facilities resulted in the price of masks, hand sanitizers, tissues, soap and other basic necessities, experiencing scarcity due to excessive demand. That resulted in an increase in prices on several items on the market. Of course, consumer behavior is very contrary to Islam, because it can damage the economic order in society. The purpose of this study is to review panic buying in the pandemic era 19th in the perspective of consumer behavior according to Monzer Khaf. The analytical method used in this research is the study of literature. The data used in the study are secondary data that are reviewed from existing studies and some other literature. In the first part of this study reviewing panic buying, the second part will review the impact of panic buying, the third research will review the consumption theory of Monzer Khaf and the last analysis of the relationship of the phenomenon of panic buying with the consumption theory of Monzer Khaf.</i>

A. INTRODUCTION

Corona Virus Disease 2019 or more often referred to as Covid-19 has spread almost all over the world. And Indonesia is one of the countries exposed to Covid-19. Since it was first announced by the government on March 2, 2020 to July 29, 2020, Indonesia has recorded 102,051 confirmed cases of Covid-19, 36,611 cases or 35% of confirmed cases in the treatment process, 4,901 cases or 4.8% of confirmed Covid-19 data died and 60,539 cases or 59.3% of confirmed data who recovered (Gugus Tugas Percepatan Penanganan Covid-19 2020).

Covid-19 spreads in an era where information is very easy to reach by anyone. This makes it easier to spread information about Covid-19. One of them is the information submitted by the government on March 2, 2020, which stated that there were 2 positive people infected with COVID-19 in Indonesia. However, the spread of this information actually caused a lot of people to panic, because there was no vaccine for this virus. Maintaining personal and environmental hygiene and avoiding direct contact with people infected with Covid-19 are the only ways recommended by the government and health practitioners to prevent the virus (Isbanlah 2020).

The public responded to the government's recommendation and health practitioners by panic buying at a number of shopping centers. For example, at the Grand Lucky shopping center in the SCBD area, which is located in South Jakarta, people are willing to queue long to buy basic necessities, such as instant noodles, rice and oil (Izzaty 2020). Not only for basic needs, panic buying carried out by the community is also focused on masks and hand sanitizers. According to Bacon and Corr 2020, panic buying behavior is a behavior that is caused by a person experiencing a psychological conflict between their desire to stay safe and live a normal and pleasant life. As one of the efforts to save themselves and stay safe from bad things that will happen, some people respond by doing massive shopping. The occurrence of panic buying led to *ikhtikar* or hoarding which resulted in a shortage of goods in the market. According to the law of supply and demand in the economy, if demand is high and there are few goods circulating in the market, the price of goods will be more expensive.

Seeing the situation and conditions in which a number of basic foodstuffs, medicines and medical devices are highly sought after by many people, some irresponsible persons take advantage of the situation by hoarding masks and hand sanitizers to be used as acts of fraud or to resell them at unreasonable prices. reasonable. Until April 1, 2020, the police claimed to have handled 18 cases of accumulation of masks and hand sanitizers (Halim 2020).

Quoted from (CNN Indonesia 2020), almost most shopping centers (supermarkets) and pharmacies in Indonesia limit the number of purchases of masks and hand sanitizers per person. On average, each person is only allowed to buy two masks and one bottle of hand sanitizer. The restrictions imposed by a number of pharmacies and supermarkets are on the grounds that there will be no more hoarding (ihtikar) of masks and hand sanitizers.

According to (Mutmainah 2019) ihtikar is the act of storing assets, interests or services, not wanting to sell or selling them to others, due to the limited supply of goods and insufficient supply of goods in the market, causing a sharp increase in market prices. Benefits or services. The ihtikar (hoarding of goods) for masks and hand sanitizers carried out by irresponsible individuals and the panic buying actions carried out by the community resulted in the scarcity of basic foodstuffs, masks, hand sanitizers and other items that the community wanted such as tissue, soap, fast food and others to become scarce. or out of stock on the market, thereby causing an unreasonable spike in the prices of these goods.

Lambung Mangkurat University (ULM) Management and Branding Expert Arif Budiman in the online seminar "How's Our Life Facing New Normal from Multi Perspectives?" which was uploaded on a news portal Jatim Time (Izzah 2020), said that people also buy goods that are not needed by them. The behavior of these people also triggers a shortage of goods in the market which will result in an increase in the price of some goods on the market.

These symptoms or conditions are very contrary to Islam, where Islam teaches its people that consumption behavior must reflect their relationship with Allah SWT, and control themselves from activities that trigger economic and social chaos in society. Monzer Khaf, one of the experts in modern Islamic economics, who introduced the concept of consumption in Islam must be in line with the goals rather

than the presence of Islam itself. Quoted by (Judge 2015) in his research entitled "Comparative Analysis of Fahim Khan and Monzer Kahf's Thoughts on Consumer Behavior" Hakim wrote that in describing consumption behavior, Monzer Khaf connected Islamic consumption to four main elements, namely: rationalism of consumer behavior, consumption balance, concept of goods and ethical norms towards Muslim consumers.

The purpose of writing this research is to analyze the phenomenon of panic buying by the public that occurred during the covid-19 pandemic with the theories put forward by a modern Islamic economist, Monzer Khaf.

B. LITERATUR REVIEW

Panic buying in a psychological study written by Muhammad Abdan Shadiqi, et al in their journal entitled "Panic buying in the COVID-19 pandemic: Reviewing the literature from a psychological point of view, explains that panic shopping or panic buying is a consumer shopping behavior, which is driven by concerns about product availability in the future, while still seeking functional benefits from the shopping process but in excessive quantities or beyond the needs of the consumer. Shadiqi also explained about the characteristics of panic buying behavior including, sudden, uncontrolled, excessive behavior, and the behavior was based on concerns that many people did (Shadiqi et al. 2020).

Not much different from Shadiqi, et al. In interpreting panic buying, Ndirangu Ngunjiri revealed that panic buying is driven by anxiety, and a strong desire to quell fear: the act of queuing for several hours or buying goods far more than what is necessary makes people anxious and afraid to regret if they do not buy goods. Panic is a subjective emotional state, the most of which we observe is behavior (Ngunjiri 2020). (Shou and Shen, 2011) explain panic buying as consumer behavior, namely buying products in large quantities to avoid shortages in the future. (Harahap 2020) defines panic buying as a behavior characterized by a rapid increase in the volume of purchases, which usually leads to an increase in the price of an item or the safety of the item. Strahle and Bonfield in (Shadiqi et al. 2020) are more likely to link consumer panic with collective behavior through sociological research. However, from the perspective of psychology and sociology, there is not much difference between

panicking and being characterized by sudden movements. If it is related to the problem of COVID-19, it can be emphasized that the buying phenomenon occurs suddenly and cannot be controlled.

Based on research conducted by Tony Wijaya (Wijaya 2020) there are four factors that influence the occurrence of panic buying, namely, information and knowledge factors, family considerations factors, conditional effect factors or influences from other people, and risk avoidance factors. Reasons such as unclear information about scarcity of goods or lack of stock in the market, lack of clear information about food safety, lack of trust in government information and responsiveness to information that is developing on social media makes consumers not get complete information. Referrals are external parties in the form of subjective norms. (Idris & Kusuma 2018) revealing that subjective norms are a person's view or perception of the beliefs of others that affect the intention to perform or not perform the behavior under consideration. The existence of protection and care for the family becomes part of consumer considerations related to panic buying behavior. (Towoliu and Tumbuan 2017) explains that family is a social factor that influences consumer decisions.

Based on the article presented by (Shadiqi et al. 2020) it is explained that the factors that cause panic buying include the following factors: consumer behavior (the emergence of awareness of the scarcity of goods), fear, anxiety, insecurity, psychological conflict, pressure, and the concept of uncertainty, and media exposure. (Arafat, Kar, and Kabir 2020) argue that the panic buying factor is consumer behavior, namely the perception of scarcity of goods, which means that panic buying can occur, because many people believe that certain items will be scarce during an outbreak. Fear and anxiety in panic buying, Cheng (Shadiqi et al., 2020) He explained, panic buying is a manifestation of personal anxiety and fear caused by threats.

Ikhtikar

Ikhtikar or what is known in Indonesian as hoarding is one of the serious economic problems, not only Islam itself which has normatively predicted it, but also non-Muslims. Muhammad bin Ali Syaukani (in Ayunirraga & Fauzi, 2016), defines *ihhtikar* as an activity to hold goods from circulation. (Zaini 2018) Explains *ihhtikar* by

storing many items needed by one person or group of people, with the aim of selling them above the normal price and being able to control prices to get big profits. A not much different understanding is explained by Pasaribu and Sahrawardi (in Mutmainah, 2019) who define *ihthikar* as the activity of buying goods in large quantities, so that the goods are reduced in the market, so the price (product) increases, and when the price rises, the goods will be released. (sold) to the market, so hoarders will get double profits. Rozalinda in her book (Rozalinda 2016) explains *ihthikar* is the collection or storage of property or goods on a large scale, because it is feared that the goods will no longer be available in the future, if there is a scarcity or price increase, while hoarding is an act of collecting goods, so that the goods become scarce in the community. market and then sold at a very high price, making it difficult for local residents to reach it. From these definitions, it can be concluded that *ihthikar* or hoarding is an attempt by traders to stockpile goods on a large scale so that they are scarce in the market, then sell them when the price of the goods soars.

The fiqh scholars who do not allow *ihthikar* to use the legal basis resulting from the induction of the universal values of the Qur'an show that all persecution, including *ihthikar*, is prohibited by Islam. The legal basis used is as the Word of Allah SWT which means (Hatta 2009),

"...and help you in (doing) goodness and piety, and do not help in committing sins and transgressions. and fear Allah, verily Allah is very severe in punishment." (Q.S. Al-Mai'dah, 5:2)

The words of the Prophet sallallaahu 'alaihi wa sallam narrated by Ibn Majah from Abi Hurairah which means (Nuraini 2019):

"Whoever hoards goods with the aim of destroying market prices, so that prices rise sharply, then he has made a mistake"

Based on the verses of the Qur'an and the Sunnah of the Prophet sallallaahu 'Alaihi wa Sallam, the scholars of fiqh agree that *ihthikar* is a prohibited act (haram). The act of hoarding is prohibited or prohibited because it is very detrimental to many people. The government (President) also prohibits hoarding, such as the "Emergency Law on Storage of Important Goods", Number 17 of 1951 (Sholihin 2019). According

to Yusuf al-Qardawi's opinion (in Mutmainah, 2019) that hoarding of goods is prohibited if the following conditions are met:

- a. Done in a place where people will suffer if there is hoarding
- b. The purpose of accumulating is to increase the price and make people feel difficult, so that various benefits can be obtained.

There are three criteria agreed upon by scholars regarding the prohibition of *ihthikar* (Mutmainah 2019):

- a. The hoarded goods exceed the needs of the hoarder and the needs of the whole family. As did the Prophet Muhammad, that we are only allowed to store goods for less than a year.
- b. Selling hoarded products when prices are high and people's needs are near, so people are forced to buy at high prices.
- c. Hoarded goods are the people's basic needs such as food, clothing, etc.

Hoarding behavior aims to get a large profit from selling goods that have been stockpiled for a long time at high prices, when demand from consumers is high. The hoarding of goods is an illegal act that is quite detrimental to the community as consumers.

C. METHODOLOGY

The type of research used in this article is library research, namely a series of research related to library data collection methods, or it can be through various library information (books, encyclopedias, scientific journals, newspapers, journals and literature) to explore the results of research on the object of research.) (Syaodih 2009). The data collection method used in this research is the document method. This method is used to view documents related to the panic buying phenomenon and consumption theory from the perspective of Monzer Khaf. Then use the phenomenological method to perform descriptive and qualitative analysis of the data collected and processed. This descriptive analysis is a research analysis that describes many variables related to the object of research, then analyzes them using phenomenological data methods (Arikunto 2007). Operationally, at the data analysis

stage, the author describes the existing problems regarding the panic phenomenon that occurs in society, then describes consumption theory from the perspective of Monzer Khaf, and analyzes it from the perspective of Monzer Khaf.

D. RESULT AND ANALYSIS

Monzer Kahf is one of the leading Muslim economists who was born in Damascus, Syria, in 1940 (Khaf 1999). Apart from being known as a Muslim economist he is also known as a counselor, lecturer and expert on Sharia and Islamic laws. Monzer Kahf uses Al- Qur'an and Hadith as the basis for thinking. Many of his thoughts are used today, one of which, he introduced the concept of consumption in Islam. According to him, consumption must be in line with the goal of Islam, namely the creation of a just benefit.

Consumption in economics is defined as the use of goods and services to satisfy human needs. According to Murni (in Hanum, 2017) consumption is public expenditure to buy goods for consumption purposes. Salvatore (in Ariani, 2014) Consumption is an activity that aims to utilize objects in the form of goods and services to meet demand and direct satisfaction. There are not a few differences between economists in defining consumption, but the majority of the definitions of consumption that they put forward are based on the use of goods/services in order to meet human needs. In Islam itself, consumption is defined as behavior that is carried out on the basis of need (intention) and usefulness (benefit) with the aim of *maslahah*.

Monzer Khaf in giving his opinion on consumption theory, he relates consumption to four main elements, namely consumption rationalism in Islam, consumption balance, Islamic concept of goods and consumption ethics in Islam (Khaf 1984).

Consumption Rationalism in Islam

Rational is a decision and action based on reasoning considerations. Imroh (in Wahyuni, 2018) explains that the concept of rationality has been known since the neo-classical period. . Many economists believe that this idea came from Adam Smith (Adam Smith), but this idea came from Jeremy Bentham. According to Bentham,

human rational action is to gain pleasure and avoid painful self-gratification, not just as a means to realize human economic motives in the market.

Rationalism is the most freely used term in economics, because several relevant axioms are cited, all of which can be rationalized (Khaf 1984). Basically consumption is built on two things, namely needs and usefulness or satisfaction (Rustam and Jenita 2017). When thinking rationally we are expected to be able to distinguish between needs and desires for an item so that we are wiser in consuming.

In Islam, consumption rationalism is a principle that emphasizes consumption consistency based on Islamic morals and using the common sense that Allah has given to each individual. The rationalism includes four elements, namely, the concept of success, egoism and altruism, the time horizon of consumer behavior, and the concept of property (Judge 2015). First, individual success in life that is achieved by economic activities is something that is not forbidden in Islam, but success is not only material, but also success in the hereafter with the pleasure of Allah SWT. In Islam, the success of a Muslim is not how much material an individual gets, but how high the morality is achieved by an individual. The higher the morality or character of a person, the higher the success he will achieve. The key to Islamic morality is goodness, truth and piety to Allah SWT. Good and truth can be achieved by good behavior and beneficial for life and abstaining from evil. Piety to Allah SWT is achieved by surrendering our lives for Allah SWT, and in a way that has been determined by Allah SWT.

Second, egoism and altruism. The amalgamation of the interests of other people, even other creatures and the environment, on the consideration of the ego of each individual, is the basis of the Islamic system that establishes harmony between egoism and altruism. Altruism at its best is demonstrated by Islamic rationalism. The Prophet, peace and blessings be upon him, described all living things as "God's responsibility" and said that those who benefit others the most are those who are most loved by Him. This illustrates that altruism in Islamic rationalism cannot be separated from moral values, and egoism is not needed because a Muslim has fused with altruism as an internal element in himself.

Third, the time horizon of Islamic consumption behavior. Two things related to the time horizon of Islamic consumer behavior are direct and indirect influences. The direct effect can be felt in the present life, while the indirect effect is obtained in the

life to come. Therefore the utility of the choices that have been chosen must also be maximized for the life of the hereafter. According to Islamic teachings, apart from being forced to spend time remembering Allah SWT, every Muslim must also contribute part of his strength to spread truth and good deeds, and must spend time and energy to improve spiritually, morally and morally and economically.

Fourth, the concept of property or wealth. According to Islam, this is a mandate from Allah SWT and a tool for the individual to succeed in the end. According to the convention view, property is an individual's right and is used to measure their level of achievement in the world.

Islam also assumes that wealth is a gift from Allah SWT, arrogance and extravagance in seeking wealth are things that are not recommended in Islam. Believers are described in the Qur'an Surah Al-Furqon verse 67 which means, (Hatta 2009):

"And (Including the servants of God the Most Merciful) those who when they spend (wealth) they are not excessive, and are not (also) stingy, between the two naturally." (Surah Al Furqan: 67)

Based on the verses above it can be concluded that the believers described in the Qur'an are people who do not spend too much money when they spend their money, do not cause bad consequences, and maintain a balanced consumption behavior.

Consumption Balance

A rational Muslim consumer will be at a balance point when he gets the maximum satisfaction from his income and wealth. Rational Muslim consumers who maximize success now and in the hereafter, will adjust the use of their income and wealth to achieve maximum success.

Kahf (in Hakim, 2015) assumes that in a certain phase, for example within a year, a consumer is given the same amount of wealth or assets (W_t) and income (y). The consumer may use his wealth and income for savings (s), and at the end of the year his wealth becomes ($W_t + 1 = s$), and if the expenditure is for good things, for example alms, if the consumer is a Muslim (b), or his spending for the consumption of

goods/services in the market (c). To maximize falah, rational behavior will choose a combination of the three alternatives.

In explaining the consumption satisfaction of a Muslim, Khaf examines the meaning of falah, he reveals that falah is a function of religious, psychological, cultural, legal, political values and other factors that influence consumer choices. Mathematically Kahf's statement is clearly described by (Judge 2015):

$$F = f (M, s, b, Q1, Q2, ..., Qn)$$

The letter F shows the level of consumption of Falah by Muslim consumers caused by the use of assets for savings, spending on virtue and consumption. While the letter M indicates the factors that influence consumer choices, including religion, culture, psychology, legitimacy, and politics. Hakim (in Hakim, 2015) analyzes from this formula, a consumer will try to fulfill his needs by aligning his income with his income. With Islamic rationality, a Muslim consumer will collaborate rationally in his economy with the belief in the hereafter. The purpose of balancing economic rationality and belief in the hereafter is that a Muslim consumer tries to allocate his income for activities, which are related to spiritual activities such as alms. They also use their income to meet their own needs and charitable activities, besides that they are also required to save with the aim of optimizing falah. Khaf identifies the level of falah of a Muslim consumer in utilizing his wealth which is influenced by religious, psychological, cultural, political and other factors. That way, in order for someone to get the level of falah, a Muslim consumer is faced with challenges in the utilization of his property.

Islamic Concept of Goods

The concept of goods in Islam is goods that are useful and good for consumers, whose benefits lead to an increase in the material, moral and spirituality of consumers. (Sriwahyuni 2017). If according to the conventional understanding of goods is something that has a value of economic importance when exchanged in the market, then what is called a commodity or goods in Islam is different from goods that can be exchanged in the market, and the condition of the commodity must be morally beneficial.

In Islam, goods are extraordinary gifts given by Allah SWT to His servants. The study of the Koran shows us the concept of various products and commodities. The Qur'an always refers to goods that can be consumed by using terms that link moral and ideological values with both. These terms are at-tayyibat (good, clean, holy and useful blessing) and ar-rizq (gift from Allah, or gift from heaven). Good things, clean, holy, and beautiful, are the best food. By showing the value of goodness, purity and beauty, consumption is closely related to Islamic values. Bad, najis (najis) and worthless things should not be considered as consumer goods in Islam. In the Qur'an counted 18 times the term At-tayyibat is repeated (Wahyuni 2018). The second term is Ar-rizq and the words derived from it which are repeated in the Qur'an 120 times. Yusuf Ali (in Khaf, 1984) explains that ar-rizq is used to show many meanings, namely food from God, God's gift, and gifts from heaven. This meaning shows that Allah is the giver of grace and the provider of all existing biological needs.

Consumption Ethics in Islam

Islam does not prohibit individuals from using goods for gratification, as long as individuals do not consume prohibited goods (dangerous and harmful or destructive goods). Islam prohibits the consumption of goods for israf (waste) and tabzir (wasting wealth for nothing) such as bribery, gambling and others (Corrina and Cahyono 2020). Extravagant here refers to the excessive use of property in food, clothing, shelter, and even charity. . Islam advocates fair and balanced consumption and use of goods. Excessive consumption is considered israf and is not recommended in Islam. This opinion is also emphasized by Yusuf Qardhawi that wasting wealth is strictly prohibited except for something useful (Qardhawi 1997).

Islam considers that consuming good things is a virtue, because one of the pleasures given by Allah SWT is a form of obedience of a Muslim consumer to Him. Islam does not forbid its followers to carry out consumption activities and fulfill their needs, as long as this does not involve anything destructive. As His words in Qs Al-A'raf verse 32 which means (Hatta 2009):

"Say: "Who has forbidden the adornment of Allah which has been prepared for His servants and (who has forbidden) good sustenance?" Say: "All that (provided) for those who believe in the life of this world, especially (for them only) on the Day of

Resurrection. Thus we explain the verses for those who know "(Surah al-A'raf: 32)

Islam encourages its people to consume halal and good goods in perfecting their daily needs, provided that they do not exceed the specified limits and do not pose a danger to the safety and welfare of others. Islam forbids all human ways of spending material possessions, which cause social moral decay, such as lustful gambling (Yuniarti 2016).

Islamic law basically allows individuals to carry out consumption activities in large quantities on the condition that these activities are useful, clean, holy and free from things that cause badness. Mutmainah, emphasized (in Mutmainah, 2019) that, Most scholars stated that as long as the food is sufficient and wide (sufficient) for many people, anyone can save food for themselves and others. In some cases, large-scale shopping should be avoided, for example when the supply of goods and food in the market is limited.

As with panic buying, the phenomenon of shopping on a large scale driven by excessive worry can actually be detrimental. This is because inventory turnover is unstable and is not evenly distributed. Here, other consumers in need will find it difficult to find the goods they want because some other goods have been purchased on a large scale by other consumers. On the other hand, distributors also need time to restock.

If there is instability in the stock of goods in the market, it is feared that the price of an item will soar high, especially when monopoly prices exacerbate this situation. Not a few times when conditions like what is happening now (covid-19) especially seeing many people flocking to buy an item at the same time, it creates a sense of wanting to get higher profits from irresponsible people. Even though they have to do something that is detrimental to many parties, these elements are not afraid to make this bad plan a success. One of them is by way of ihtikar. Ikhtikar is an activity to buy something on a large scale, this lowers the price of the commodity in the market which causes it to increase its price, when the price rises it is sold to the market so that it gets a double profit.

The panicked consumption behavior that does not prioritize *falah* is in stark contrast to that proposed by one of the contemporary Muslim economists, Monzer Khaf. Monzer Khaf introduces theories about Muslim consumer behavior by determining four main

variables, namely rationalism, Muslim consumer balance, goods and consumption ethics in Islamic concepts. In Islam consumption rationalism is a principle that emphasizes consumption consistency based on Islamic morals and using the common sense that Allah has given to each individual. In this rational variable, Khaf uses several elements including success, egoism and altruism, behavioral scale and the concept of property. The concept of success referred to here regarding individual success is not only successful in this world but must also be successful in the hereafter. Altruism and moral values are two components that cannot be separated in Islamic rationalism, while egoism is an unnecessary component in a Muslim because altruism is fused with himself as an internal element. The time scale of consumption behavior here explains that in consuming individuals, they must consider the life to come. And the last is the concept of property, individuals are expected to maximize their wealth to prepare for the final life.

Efforts to anticipate and be careful in anticipating the life to come are indeed permissible, but it would be better if it was done in moderation, and prioritized *falah*. This is done so that there is harmony in economic activity between supply and demand.

E. CONCLUSION

One of the panics about the massive spread of the COVID-19 virus has resulted in panic buying in the community. Panic buying behavior is triggered by psychological factors caused by imperfect information received by the public. As a result, people's consumption increases in society, which leads to a huge response to spending to save themselves. In some cases, it is considered a serious accumulation of goods by the public or consumers, which is what is known as the panic buying phenomenon. This panic buying condition is also used by irresponsible people to do *ikhtikar* (hoarding). In the economy, the result of panic buying causes market prices to become unbalanced.

The frantic consumption behavior that does not prioritize *falah* is in stark contrast to what was stated by one of the contemporary Muslim economists, Monzer Khaf. Monzer Khaf introduces theories about Muslim consumer behavior by determining four main variables, namely rationalism, Muslim consumer balance, Islamic concepts regarding goods and consumption ethics in Islam. In Islam, consumption rationalism is a principle that emphasizes the consistency of

consumption based on Islamic morals. So that the main purpose of consumption in Islam is to achieve maslahat (falah). As a Muslim consumer, in dealing with the COVID-19 pandemic, we should shop as needed. This is to prevent behavior that harms others. Because the recipient is the one who is not responsible for the emergency purchase, and vice versa, the person who really needs it is at a disadvantage.

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