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Consumer Behavior and Resilience During the COVID-19 Pandemic in Indonesia: An Islamic Ethical Perspective

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Abstract. This study aims to analyze the consumption behavior of Indonesian society during the COVID-19 pandemic through the lens of Islamic consumption principles. The research employed a quantitative descriptive method, designed to present systematic and factual patterns through numerical data. Respondents were surveyed online over the course of a week, using a combination of convenience, voluntary, and snowball sampling techniques. The findings reveal that many households managed to continue working and saving, with income and savings serving as important pillars of financial resilience during the crisis. Significant behavioral shifts were observed, including the stockpiling of essential goods and the transition to online shopping as a practical adaptation to mobility restrictions and health concerns. Importantly, Muslim respondents consistently fulfilled religious obligations such as *zakat*, *infaq*, and *sadaqah* (ZIS), reflecting the enduring role of religiosity as a moral anchor in times of uncertainty. This highlights that Islamic ethical values—emphasizing moderation and the avoidance of *israf* (excessiveness) and *tabdhr* (wastefulness)—make a distinctive contribution to understanding consumer resilience. The study acknowledges its limitations, as reliance on an online survey with non-probability sampling means the findings should be viewed as illustrative of the surveyed group rather than generalized to the wider population. Even so, the results offer meaningful insights for policymakers, Islamic financial institutions, and households navigating decision-making in periods of disruption.

Keywords: *Consumer behavior, COVID-19, Islamic ethics, Financial resilience*.

I. Introduction

The coronavirus (COVID-19), which was first discovered in the city of Wuhan, China, has spread to various parts of the world, including Indonesia. This pandemic has not only affected human health but also various sectors. Government policies to restrict people's movements and recommendations to stay at home have had an impact on economic activity in society. Many economic activities cannot be carried out as freely as before. The International Monetary Fund (IMF) has even predicted negative global economic growth of 3%. This situation will certainly have an impact on changes in consumption behavior in society. In general, during a crisis, most consumers will enter alert mode, where they will rearrange their priorities based on the most important survival needs. On the other hand, they will also postpone and reduce various purchases, with the aim of saving their money in order to face uncertain situations such as the current one.

Due to social restrictions, consumers tend to switch to transactions that involve minimal physical contact. They purchase various items such as health equipment, health supplements, clothing, kitchen utensils, and even food online, via takeaway, or home delivery. In addition, health concerns have increased. At the individual level, consumers are learning to eat healthy foods, take supplements and multivitamins, exercise, and meditate.

For Indonesians, who are predominantly Muslim, consumer decisions are shaped by values and beliefs. Religiosity plays an important role in consumption ethics. Previous studies show that Islamic teachings encourage moderation, adherence to *halal-haram* restrictions, social responsibility, and alignment with *maqasid al-shari'ah* (Alsaad et al., 2022; Bakar et al., 2013; Kathpal et al., 2020; Schneider et al., 2011). Religiosity is also associated with concern for the environment and fair trade practices, although affluent Muslim consumers sometimes balance these ideals with materialistic tendencies (Adil, 2022; Alsaad et al., 2022; Gutsche, 2019; Islam & Chandrasekaran, 2016). Supporting this, Billah et al. (2020) emphasize that knowledge of halal standards influences purchasing decisions, while neuroscience evidence confirms that religious beliefs are neurologically embedded in decision-making (Al-Kwifi et al., 2022).

Outside of an Islamic perspective, research on times of crisis shows that ethical questions often arise during periods of resource scarcity. Consumers often shift from individualistic preferences to a communal paradigm centered on equality and accountability (Castiglioni et al., 2023; Liang et al., 2025). This perspective is valuable for understanding consumer behavior during COVID-19, a time that forced consumers to rethink their purchasing patterns and underlying ethical motivations (Jankovska & Gaile-Sarkane, 2023; Shin et al., 2024; Woo et al., 2024).

Although previous research has investigated consumer adaptability during crises, studies have been limited to the influence of Islamic ethical beliefs on household resilience. This indicates a significant gap, especially in countries with a Muslim majority such as Indonesia, where religion is closely linked to everyday economic choices. This study analyzes changes in Indonesian household consumption during the pandemic from an Islamic economic and ethical perspective. It examines activities such as emergency savings, the use of online payment systems, continued dedication to *zakat*, *infaq*, and *sadaqah* (ZIS), and compliance with halal standards. The study aims to show how Islamic ethical norms serve as a moral compass and practical foundation for resilience during crises.

II. Literature Review

Consumption Theory

Economics defines consumption as the use of goods and services to satisfy human needs, constrained by limited resources (Rosyidi, 2006). The conventional theory of utility assumes that individuals seek to maximize satisfaction, regardless of the intrinsic value of the goods consumed. Over time, this perspective developed into the theory of optimal choice, where consumption is shaped by budget constraints and the marginal propensity to consume (Huda, 2008). The basic consumption function illustrates the relationship between income and expenditure:

$$C = a + b\,Y$$

where C represents household consumption, a autonomous consumption, b the marginal propensity to consume, and Y disposable income. This conventional framework emphasizes that consumer choices are driven by material utility and financial capacity.

Consumer Behavior in Modern Economics

Consumer behavior denotes the mechanisms by which individuals determine the allocation of resources, including time, money, and effort (Schiffman & Kanuk, 2008). These decisions are influenced by cultural, social, psychological, and personal aspects (Kotler, 2008) and are often delineated into five stages: problem detection, information search, appraisal of alternatives, purchase decision, and post-purchase behavior. Motivation originates from unfulfilled wants, prompting customers to engage in regular buying, seek diversity, or undertake intricate decision-making processes. Research demonstrates that customers allocate funds for certain reasons, which affect their purchasing habits. This earmarking can be classified into protective behaviors (managing daily tasks) and future behaviors (forming identity) (Bradford, 2013).

In the contemporary economy, consumer behavior is more intricate, shaped by rational decision-making as well as emotional, psychological, and socio-cultural factors (Nanitashvili, 2013; Vohra, 2016; Włodarczyk, 2021). Emotional signals and societal conventions frequently surpass analytical factors, especially in hedonic or high-involvement product categories (Joshi & Rahman, 2019; Leonov et al., 2023; Pavithra & Velmurugan, 2023; Zhao et al., 2024). Brand loyalty is often influenced by emotional attachment and trust, which can surpass reasonable assessments of price or value (Kim, 2013; Reimann et al., 2012; Rodrigues et al., 2023).

The digital transformation has significantly altered consumer behavior, as AI, AR/VR, and omnichannel tactics facilitate enhanced personalization and interaction, while also provoking privacy and ethical dilemmas (Altarifi et al., 2025; Barbu et al., 2025; Gurtner et al., 2025; Sharma et al., 2023). Socio-economic and cultural aspects are essential, since income, education, and cultural identity influence choices and sustainable behaviors, especially in indigenous and ethnocentric groups (Bartsch et al., 2016; Sadiku et al., 2023; Yeboah-Banin & Quaye, 2021).

Significantly, consumer adaptation is dynamic and changes in reaction to uncertainties and external disruptions. In emergencies like the COVID-19 pandemic, customers re-evaluate vital commodities, implement preventive measures such as stockpiling, and expedite the utilization of digital platforms for buying and payments (Pantano et al., 2020; Sheth, 2020). These developments corroborate the conclusion that contemporary consumers are "adaptive decision-makers," responding flexibly to variations in their internal motives and external circumstances.

Islamic Views on Consumption

Islamic economics considers consumption not just as a way of fulfilling cravings, but as a moral and spiritual act geared toward promoting human happiness (*maslahah*) and gaining the pleasure of

Allah. Needs are grouped into *daruriyyat* (essentials), *hajiyyat* (complements), and *tahsiniyyat* (embellishments), creating a systematic framework that balances material necessities with spiritual and ethical commitments. Unlike traditional economics, which promotes utility maximization, Islamic teachings give ethical and legal standards that control consumption in keeping with moral ideals and social fairness (Hanapi et al., 2019; Helmy et al., 2021).

Muslim consumer ethics are based on several key principles: (a) consuming only *halal* and *thayyib* goods (Ahmad et al., 2025); (b) prioritizing fairness and simplicity (*wasatiyyah*) in shopping (Hanapi et al., 2019; Helmy et al., 2021); (c) avoiding *israf* (excessiveness), *tabdhir* (wastefulness), and *bukhl* (miserliness) (Widiawati et al., 2023; Zuraini & Hassan, 2019); (d) prioritizing essential needs over secondary or luxury items (Allayarova et al., 2024; Saadeldin, 2024; Shaikh et al., 2017); and (e) upholding generosity and social responsibility through *zakat*, *infaq*, and *sadaqah*, which serve as redistribution mechanisms to strengthen community welfare (Khan & Haneef, 2022; Nashirudin et al., 2025). These ideas are strongly anchored in the Qur'an, as demonstrated in QS. Al-A'raf: 31: "Eat and drink, but do not be excessive. Indeed, Allah does not appreciate people who commit excess."

The concept of Islamic ethics emphasizes that consumption cannot be separated from the spiritual dimension. Every economic choice can be considered an act of worship and a social obligation (Allayarova et al., 2024; Furqani, 2017; Ruimy, 2018). Social financial instruments such as *zakat* and *waqf* play an important role in reducing inequality, promoting justice, and ensuring that consumption contributes to collective welfare (Furqani, 2017; Khan & Haneef, 2022; Nashirudin et al., 2025; Razak et al., 2023). This makes Islamic consumption unique from current purchasing habits, which often lean toward materialism and individuality (Furqani, 2017; Pusparini et al., 2024; Shaikh et al., 2017).

Previous empirical research further underscores that beliefs significantly influence Muslim consumer behavior, impacting shopping decisions, lifestyle preferences, and even resilience during times of crisis (Mustafar & Borhan, 2013; Sandikci, 2020). For example, during the COVID-19 pandemic, Indonesian Muslim families managed their consumption by combining faith with economic practices, prioritizing essential and halal commodities, reducing waste, and strengthening generosity through zakat and other charitable donations. In this case, Islamic ethics not only prohibit wastefulness and extravagance but also build social solidarity and sustainability amid uncertainty (Allayarova et al., 2024; Saadeldin, 2024; Shaikh et al., 2017).

III. Research Method

This study uses a Non-Probability Sampling design, which is a combination of Convenience, Voluntary, and Snowball Sampling to obtain as many responses as possible. Descriptive quantitative research is used to describe phenomena as they are, depending on numerical data obtained using standardized instruments such as surveys or questionnaires (Sugiyono, 2017). Descriptive research also focuses on measuring and reporting trends, frequencies, and distributions to capture overall patterns within a community (Creswell, 2014).

This survey provides the latest data and statistics, enabling a rapid response to data needs and serving as a tool to provide an overview of current conditions related to socio-economic conditions according to the demographic characteristics of the community. The information generated from this survey can be considered for use in data-driven decision-making.

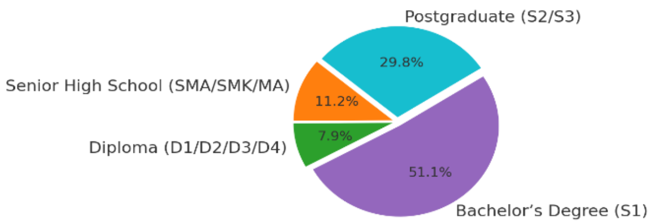
Online surveys with voluntary participation are widely adopted in social science research due to their efficiency and adaptability in crisis conditions (Seale, 2012). The use of online survey methods has limitations because it can result in bias when compared to face-to-face interviews. The analysis produced is a representation of individuals who voluntarily participated in the survey and does not represent the conditions of the entire Indonesian population. Therefore, the author included other data published by official government entities linked to this study. The combination of survey data and secondary sources coincides with the notion of data triangulation (Creswell, 2014), enhancing the robustness of findings for both academic analysis and policy recommendations.

IV. Results and Discussion

The questionnaire, which was distributed online, was completed by 178 respondents aged 18-65 years with diverse occupational backgrounds. Many of the respondents lived in areas affected by Covid-19 and subject to Large-Scale Social Restrictions (PSBB), namely 34 respondents (19.1%) in Surabaya, 20 respondents (11.23%) in Greater Jakarta, 12 respondents (6.74%) in Sidoarjo, 12 respondents (6.74%)

in Gresik, and the rest spread across several cities in East Java, Central Java, West Java, Aceh, Kalimantan, Nusa Tenggara, and Sulawesi.

The respondents in this study were predominantly female (61.2%), and based on marital status, married respondents (67.4%) outnumbered unmarried respondents. This will certainly affect the number of family members they support and how they allocate their assets for consumption. This result is consistent with the findings of Severo et al. (2021), who emphasized that demographic factors such as gender and family status influence consumption preferences and household spending decisions during the pandemic, particularly in balancing basic needs with social responsibilities.



Source: Author's Own

Figure 1. Educational Level

Figure 1 shows that most respondents in this study had higher education backgrounds. Over half (51.1%) held a bachelor's degree (Sarjana S1), and nearly a third (29.8%) had completed postgraduate education at the master's or doctoral level. Another 11.2% reported senior high school qualifications (SMA/SMK/MA), while 7.9% held diploma degrees (D1/D2/D3/D4). None of the respondents had only primary (SD/MI) or junior secondary (SMP/MTs) education. This implies that the survey largely collected persons with substantially higher levels of education, which coincides with the characteristics of online data collection that tend to attract participants with superior digital abilities and dependable internet connection (Sheth, 2020). Previous research further imply that consumers with greater educational attainment are often more adaptive in modifying their purchasing patterns, notably through the adoption of digital platforms during moments of crisis (Pantano et al., 2020).

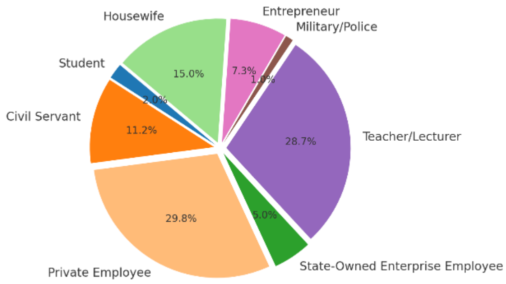


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Figure 2. Occupational distribution of respondents

Figure 2 presents the occupational distribution of respondents, indicating that the largest groups were private-sector employees (29.8%) and teachers/lecturers (28.7%). These were followed by housewives (15.0%) and civil servants (11.2%), while smaller proportions were entrepreneurs (7.3%), employees of state-owned enterprises (5.0%), students (2.0%), and members of the military or police (1.0%). This pattern shows that the survey largely targeted persons from professional and educated backgrounds—a tendency usually found in online-based research, where participants typically have more internet access and higher literacy levels (Sheth, 2020). The prevalence of employed professionals also alludes to a respondent pool with substantially stronger resilience during crises, reflecting recent research which show that those in steady employment are often better positioned to react to economic shocks and fluctuations in consumer behavior (Pantano et al., 2020).

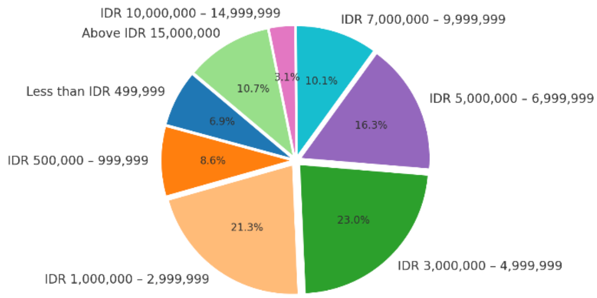

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Figure 3. Monthly Income of Respondents

Figure 3 presents the distribution of respondents' monthly income, indicating a relatively balanced spread across several income brackets. The largest group, 23% of respondents, reported earning between IDR 3,000,000 and IDR 4,999,999, followed by 21.3% earning between IDR 1,000,000 and IDR 2,999,999, and 16.3% earning between IDR 5,000,000 and IDR 6,999,999. Meanwhile, 10.7% reported monthly earnings above IDR 15,000,000, and 10.1% fell within the IDR 7,000,000–9,999,999 range. Smaller proportions of respondents reported incomes of IDR 500,000–999,999 (8.6%) and below IDR 499,999 (6.9%).

This income distribution suggests that the majority of respondents belong to the middle-income group, which reflects a segment of society with moderate financial resilience during economic disruptions. The presence of respondents in higher-income categories also indicates the participation of more affluent households with greater purchasing power, while the inclusion of lower-income groups demonstrates the survey's reach across different socio-economic strata. Such variations in income levels are significant for analyzing consumption behavior, as prior studies have highlighted that household income stability is one of the key determinants of financial resilience and consumption patterns during crises (Verma & Gustafsson, 2020).

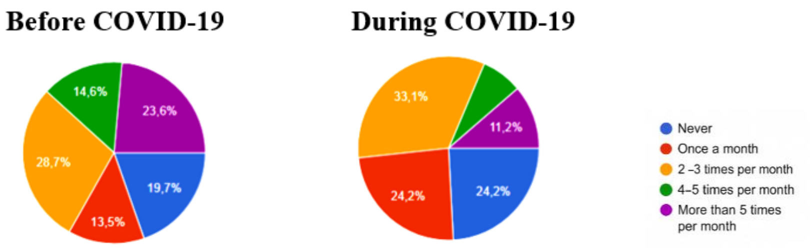

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Figure 4. Comparison of respondents' online shopping activities before and during the COVID-19 pandemic

Figure 4 illustrates the comparison of respondents' online shopping activities before and during the COVID-19 pandemic. Before the pandemic, 19.7% of respondents reported never shopping online, 13.5% shopped once a month, 28.7% shopped two to three times per month, 14.6% shopped four to five times per month, and 23.6% shopped more than five times per month. During the pandemic, there was a notable shift: the percentage of respondents who never shopped online decreased to 24.2%, those who shopped once per month increased to 24.2%, those who shopped two to three times per month rose to 33.1%, while those who shopped more than five times per month stabilized at around 23.1%.

When linked to Figure 3 (Monthly Income of Respondents), these patterns reflect how income stability and savings capacity influenced consumer behavior during the crisis. The majority of respondents (55.6%) did not have additional income sources beyond their main jobs, yet 76.4% had savings, and 84.8% remained employed during the pandemic. This financial stability enabled 56.2% to continue saving, even as 35.4% experienced a decline in income. Consequently, respondents with stable or resilient incomes were more likely to shift their consumption habits to online platforms, as shown by the increase in frequent online shopping (two to three times per month: 28.7% → 33.1%).

This indicates that financial resilience (steady income and savings) played a significant role in supporting the shift to digital consumption. Even with income reductions for some households, the presence of savings and continued employment allowed respondents to adapt their consumption patterns, demonstrating both economic flexibility and resilience in times of crisis.

The majority of respondents were Muslims (94.9%), which means they are religiously obliged to pay zakat and encouraged to give infaq and sadaqah. A total of 70.2% reported that they regularly allocate part of their income for zakat, infaq, and sadaqah (ZIS) monthly, and during the pandemic, this awareness remained high (75.3%). This finding suggests that religious values function as behavioral anchors in household consumption decisions, ensuring that social obligations are maintained despite income disruptions. This is consistent with evidence that demographic and value-based factors significantly influence consumption preferences and spending decisions during crises (Severo et al., 2021).

Moving to consumption behavior more specifically, Figure 6 compares online shopping activities before and during the COVID-19 pandemic. The results clearly show an increase in online shopping frequency, particularly in the categories of "2–3 times per month" and "more than 5 times per month." This indicates an accelerated adoption of digital platforms as an adaptation strategy to cope with mobility restrictions and health risks. This pattern aligns with prior research showing that crises accelerate channel shifts in consumption and drive behavioral transformation toward digital shopping (Pantano et al., 2020; Sheth, 2020).

When linked with the income profile (Figure 3) and financial resilience indicators, the shift becomes clearer. Although 55.6% of respondents did not have additional sources of income beyond their primary job, 84.8% continued working, 76.4% had emergency savings, and 56.2% were still able to save during the pandemic; in fact, 60.1% reported stable income while 35.4% experienced a decline. This combination of relatively stable income and savings provided the buffer of resilience that enabled households to maintain consumption and substitute channels (offline → online) without neglecting their social obligations (Verma & Gustafsson, 2020).

At the same time, nearly half of the respondents (48.3% of those accustomed to stockpiling) reported buying larger quantities of monthly necessities during the pandemic, motivated by social restrictions and concerns over potential shortages. This reflects what Islam et al. (2021) describe as panic buying and stockpiling, a psychological and economic strategy used by consumers to cope with uncertainty and perceived scarcity during crises.

The findings demonstrate that demographic characteristics (gender, marital status, education, and occupation) significantly shaped consumption behavior during the pandemic. Female respondents, married households, and educated professionals dominated the sample, highlighting socio-economic groups more likely to engage in digital adaptation. This aligns with Severo et al. (2021), who found that demographic factors directly influence consumption priorities and household spending patterns during crises.

The transition to digital platforms illustrated in Figure 4 implies that Covid-19 boosted the adoption of online consumption, similar with Sheth (2020) and Pantano et al. (2020), who claim that crises typically operate as catalysts for digital change in consumer behavior. The resilience displayed by respondents, supported by steady earnings and savings (Verma & Gustafsson, 2020), underscores the relevance of financial security in enabling households to modify purchasing patterns under uncertainty.

Religiosity had a big effect on conduct throughout the crisis. In spite of 35.4% of respondents reporting a fall in revenues, the payment of zakat, infaq, and sadaqah (ZIS) remained at higher rates. This research underscores the relevance of Islamic beliefs as the main foundations of social responsibility, hence supporting past studies by Mustafar & Borhan (2013) and Billah et al. (2020) investigating the role of religion and faith as determiners of consumption behaviors among Muslims. The continuation of ZIS payment even amidst the pandemic shows resilience not merely at the household level but even at the wider society level, hence supporting social cohesion.

Patterns of stockpiling and precautionary consumption were also observed, reflecting global responses to uncertainty. These actions align with the observations made by Islam et al. (2021) regarding panic buying. Nevertheless, in contrast to the predominantly individualistic responses recorded in Western contexts, the Muslim participants in this study harmonized precautionary measures with their religious obligations, exemplifying moderation while upholding social contributions. This equilibrium underscores the distinctive influence of Islamic ethics on crisis adaptation.

Much of the existing studies on consumption during a time of crisis have largely drawn on a set of secular paradigms based on risk management, precautionary practices, and digital shift. It is expanding the framework, however, by highlighting the blending of Islamic ethical principles—such as moderation, ZIS, and halal consideration—among patterns of consumption shaped by crises. It follows past research (Sandikci, 2020) in showing that religiosity not merely shaped consumer decision-making but positively reinforced social cohesion during economic perturbations.

V. Conclusion

This study examined the spending patterns of Indonesian families during the COVID-19 epidemic from the perspective of Islamic economics and ethics. The results indicate that demographic factors (gender, marital status, education, and employment) and income stability substantially influenced family resilience. Individuals with secure work and funds have shown a superior capacity to sustain consumption, adapt to digital platforms, and execute preventative measures such as hoarding.

Significantly, religion surfaced as a crucial determinant. Notwithstanding income cutbacks, the majority of Muslim respondents continuously met their responsibilities of *zakat*, *infaq*, and *sadaqah* (ZIS). This illustrates that Islamic ethical principles—moderation, avoidance of *israf* (excessiveness) and *tabdhir* (wastefulness), and dedication to social responsibility—served as behavioral anchors during the crisis. In contrast to the mostly individualistic behaviors observed in some circumstances, Indonesian Muslim households integrated precautionary measures with generosity and solidarity, hence enhancing social cohesiveness.

This research is innovative in its incorporation of Islamic consumption ethics into the discourse on consumer resilience. This study emphasizes the significance of faith-based values as moral direction and practical frameworks for family adaptation, contrasting with prior research that often examines crisis behavior via secular paradigms of risk management and technology adoption.

The implications of these discoveries are dual. The findings indicate that governments and Islamic financial institutions should enhance support for digital commerce, precautionary savings, and Islamic social finance as stabilizing mechanisms during periods of disturbance. The ongoing implementation of ZIS by zakat institutions validates its function as a communal safety net. The study highlights the necessity for households to connect adaptive methods, such as internet buying and hoarding, with Islamic norms of moderation and accountability.

The study ultimately recognizes its shortcomings. The poll utilized non-probability online sampling with 178 respondents; hence, the results are not generalizable to the total Indonesian population. Subsequent studies ought to use bigger, more representative samples and longitudinal methodologies to document temporal changes. Nonetheless, the study provides significant insights by illustrating how Islamic ethical principles enhance both financial and social resilience during global crises.

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