

Beyond Panic Buying: Household Economic Resilience through *Maslahah* during Fuel Shortages

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Abstract

Fuel shortages do not always originate from declining supply but are often produced through consumers' own purchasing behaviour. Although the literature on panic buying has extensively examined the factors underlying this behaviour, its implications for household economic resilience and its normative evaluation from the perspective of *maṣlahah* remain underexplored. This study aims to analyse how panic buying and rational buying shape household economic resilience and to evaluate these behaviours through the lens of *maṣlahah*. The study employs a qualitative exploratory design based on library research, using thematic analysis of relevant scholarly literature. The findings reveal that panic buying is a multidimensional phenomenon that exacerbates household economic vulnerability, whereas rational buying functions as an adaptive strategy that strengthens expenditure stability, adaptive capacity, and livelihood sustainability. Furthermore, household economic resilience emerges through the interaction of economic pressure, livelihood disruption, and households' adaptive capacity. From the perspective of *maṣlahah*, consumption behaviour should be assessed not only in terms of economic rationality but also by its capacity to protect wealth (*hifz al-māl*), promote the public good (*maṣlahah 'āmmah*), and prevent harm (*mafsadah*). This study contributes to the literature on household economic resilience by repositioning *maṣlahah* as an analytical framework for evaluating consumption behaviour in times of economic crisis.

Keywords: fuel scarcity; panic buying; household economic resilience; *maṣlahah*; consumption behaviour

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Introduction

Fuel oil (BBM) is a strategic necessity that supports economic and social activities, ranging from transportation to the distribution of goods and services. In many countries, the high dependence on fuel makes it highly sensitive to government policies.¹ In Indonesia, increases in fuel prices and disruptions in fuel distribution in recent years

¹ Michael B. Charles et al., "Public Policy and Biofuels: The Way Forward?," *Energy Policy* 35, no. 11 (2007): 5737–46.

have been shown to trigger inflation and reduce household purchasing power.² Data from Indonesia's Central Bureau of Statistics (BPS) indicate that fuel price adjustments caused transportation sector inflation to surge to 15.26% in 2022.³ This trend continued through the end of 2025, with year-on-year inflation reaching 2.92%.⁴ Entering March 2026, monthly inflation increased again by 0.41%, primarily driven by seasonal factors during Ramadan and Eid al-Fitr, which raised the prices of several food commodities, accompanied by increases in intercity transportation fares and gasoline prices, thereby increasing mobility costs.⁵ These conditions have had a direct impact on household economies, particularly among low-income groups. Accordingly, previous studies have suggested that family resilience is critically important, referring to the capacity of households to manage income, expenditures, and adapt to economic pressures.⁶ Against this backdrop, the present study examines how families maintain their economic resilience amid fluctuations in fuel prices.

Despite the importance of examining household strategies for coping with economic pressures resulting from fluctuations in fuel prices, these conditions are often exacerbated by shortages triggered by public panic. This situation encourages some consumers to engage in panic buying, namely purchasing fuel in excessive quantities in anticipation of potential supply shortages.⁷ As a result, long queues form at fuel stations, distribution becomes uneven, and access to fuel for those who need it for their daily activities becomes increasingly difficult. However, not all consumers respond in this manner. Some instead practice rational buying, purchasing fuel according to their actual needs and household financial capacity without being influenced by collective panic.⁸ The contrast between these two consumption patterns indicates that public responses to fuel shortages are not homogeneous. While some individuals are driven to engage in panic buying, others continue to maintain rational consumption behavior. This variation in responses raises important questions regarding the factors that shape consumer behavior and their implications for household economic resilience.

² Benedict Clements, Hong-Sang Jung, and Sanjeev Gupta, "Real and Distributive Effects of Petroleum Price Liberalization: The Case of Indonesia," *The Developing Economies* 45, no. 2 (2007): 220–37; Maxensius Tri Sambodo and Rio Novandra, "The State of Energy Poverty in Indonesia and Its Impact on Welfare," *Energy Policy* 132 (2019): 113–21.

³ Viva Budy Kusnandar, "Pemerintah Naikkan Harga BBM, Inflasi Transportasi Capai 15,26% Pada 2022," *Ekonomi & Makro*, databoks, 2023, <https://databoks.katadata.co.id/ekonomi-makro/statistik/6d52206d01c783b/pemerintah-naikkan-harga-bbm-inflasi-transportasi-capai-1526-pada-2022>.

⁴ Bank Indonesia, "Data Inflasi Pada Desember 2025," Statistik, Bank Indonesia, 2026, <https://www.bi.go.id/id/statistik/indikator/data-inflasi.aspx/>.

⁵ See: Badan Pusat Statistik, "Inflasi Year-on-Year (y-on-y) Pada Maret 2026 Sebesar 3,48 Persen," Statistik, Badan Pusat Statistik, 2026, <https://www.bps.go.id/id/pressrelease/2026/04/01/2564/inflasi-year-on-year--y-on-y--pada-maret-2026-sebesar-3-48-persen-.html>; Ria Fortuna Wijaya, "Indonesia's March Inflation Reaches 3.48% Despite Transport Discounts, BPS Reports," *Business*, JakartaGlobe.id, 2026, <https://jakartaglobe.id/bu/sinews/indonesias-march-inflation-reaches-348-despite-transport-discounts-bps-reports/>; Chaikal Nuryakin et al., *Inflasi Bulanan 2026*, Seri Analisis Makroekonomi (LPEM FEB Universitas Indonesia, 2026), <https://lpem.org/wp-content/uploads/2026/04/Inflation-Brief-April-2026-1.pdf>.

⁶ See: Keri Black and Marie Lobo, "A Conceptual Review of Family Resilience Factors," *Journal of Family Nursing* 14, no. 1 (2008): 33–55; Tauchid Komara Yuda and Misbahul Munir, "Social Insecurity and Varieties of Family Resilience Strategies during the COVID-19 Pandemic," *International Journal of Sociology and Social Policy* 43, no. 7/8 (2023): 756–76.

⁷ Soniya Billore and Tatiana Anisimova, "Panic Buying Research: A Systematic Literature Review and Future Research Agenda," *International Journal of Consumer Studies* 45, no. 4 (2021): 777–804.

⁸ K. Rebecca Scott, "Rational Habits in Gasoline Demand," *Energy Economics* 34, no. 5 (2012): 1713–23.

Several studies have sought to explain the factors driving the emergence of such behavior. Meuthia and colleagues found that when people perceive commodity shortages, perceptions of limited supply and rising prices become the primary factors triggering panic buying, further reinforced by psychological conditions such as emotional responses and low levels of consumer self-control.⁹ Meanwhile, Awaya and Krishna demonstrated that rumors of fuel shortages can generate public panic and encourage excessive purchasing, even when actual fuel supplies remain stable.¹⁰ These findings suggest that imperfect information can significantly influence consumer purchasing decisions. Similarly, Jazemi and colleagues identified fear, uncertainty, and perceived scarcity as the principal determinants of panic-buying behavior.¹¹ On the other hand, according to Duncan et al., rational buying can be understood as a purchasing decision based on long-term economic benefits through a cost–benefit calculation.¹² Nevertheless, these studies primarily focus on the factors contributing to panic buying and the strategies for mitigating it, followed by rational buying as an alternative to panic buying. By contrast, their implications for household economic resilience, particularly when examined through the perspective of *maṣlahah*, remain relatively underexplored. This gap is important to address in order to further explore the role of Islamic social welfare within the framework of Islamic moral economics.¹³ Therefore, fuel shortages should be understood not merely as a macroeconomic issue but also as one that is closely associated with households' capacity to maintain economic stability and ensure the sustainability of meeting their essential needs.

Based on the foregoing discussion, this study is grounded in the argument that the distinction between panic buying and rational buying not only reflects variations in consumer behavior but also influences the level of household economic resilience in responding to pressures arising from fuel shortage concerns. Panic buying has the potential to increase household expenditures abruptly through unplanned purchases, thereby disrupting budget allocation and the fulfillment of priority needs. In contrast, rational buying enables households to maintain financial stability because consumption decisions are based on actual needs, financial capacity, and more rational planning. However, this distinction cannot be adequately explained solely through the lens of behavioral economics. A normative perspective is also required to assess whether a particular pattern of consumption genuinely promotes *maṣlahah* for both individuals and society. Therefore, this study adopts the perspective of *maṣlahah* as its analytical framework to evaluate how these two consumption patterns contribute to household economic resilience. From this perspective, consumption behavior is assessed not only in terms of economic efficiency but also in terms of its capacity to maintain balance,

⁹ Meuthia, Ratni Prima Lita, and Rini Rahmahdian, “An Explanatory Framework of Palm Oil Panic Buying Behavior in Indonesia: Do Perceived Scarcity and Perceived Price Being Enablers?,” *Cogent Business & Management* 10, no. 3 (2023): 1–32.

¹⁰ Yu Awaya and Vijay Krishna, “Panics and Prices,” *Journal of Economic Theory* 217 (2024): 1–39.

¹¹ Reza Jazemi et al., “Review on Panic Buying Behavior during Pandemics: Influencing Factors, Stockpiling, and Intervention Strategies,” *Behavioral Sciences* 14, no. 3 (2024): 1–17.

¹² Denvil Duncan et al., “Most Consumers Don’t Buy Hybrids: Is Rational Choice a Sufficient Explanation?,” *Journal of Benefit-Cost Analysis* 10, no. 1 (2019): 1–38.

¹³ Mehmet Asutay and Isa Yilmaz, “Constituting an Islamic Social Welfare Function: An Exploration through Islamic Moral Economy,” *International Journal of Islamic and Middle Eastern Finance and Management* 14, no. 3 (2021): 524–40.

prevent harm, and promote collective welfare in accordance with the Islamic principles prohibiting *isrāf* (excessive consumption) and *tabd hīr* (wasteful spending).¹⁴

In response to the issues outlined above, this article positions household economic resilience as a consequence of consumption behavior choices under conditions of fuel shortages. By integrating panic buying, rational buying, and the perspective of *maṣlaḥah* within a single analytical framework, this study extends the existing discourse, which has largely focused on the determinants of consumer behavior, toward an evaluation of its economic and normative consequences. Through this approach, the article offers an interpretation that positions *maṣ laḥah* as the normative foundation for assessing household economic resilience during times of crisis.

Research Method

This study employs a qualitative approach with an exploratory study design to analyze the phenomena of panic buying and rational buying in the context of fuel shortages and their implications for household economic resilience.¹⁵ It is a library research study that integrates perspectives from behavioral economics, household economic resilience, and *maqāṣid al-sharī'ah* to develop a comprehensive understanding of consumer behavior in response to fuel shortage issues. The study relies on secondary data obtained from scholarly journal articles, books, official government reports, publications issued by Indonesia's Central Bureau of Statistics (BPS), policy documents, and other relevant literature concerning consumer behavior, fuel shortages, household economic resilience, and the concept of *maṣlaḥah*. These sources were selected purposively based on their substantive relevance, academic credibility, and alignment with the objectives of the study.

Data were analyzed using the interactive model developed by Matthew B. Miles, A. Michael Huberman, and Johnny Saldaña, which consists of three stages: data condensation, data display, and conclusion drawing and verification.¹⁶ During the data condensation stage, findings from the literature were selected, refined, and classified into themes related to the characteristics of panic buying and rational buying, the factors influencing these behaviors, and their implications for household economic resilience. In the data display stage, the classified findings were systematically organized into analytical narratives and thematic tables to facilitate a comprehensive understanding of the relationships among the identified concepts. The final stage, conclusion drawing and verification, involved interpreting the emerging patterns through the perspective of *maṣlaḥah*, particularly the dimensions of *ḥifẓ al-māl* (protection of wealth), *maṣlaḥah 'ām mah* (public welfare), and the principle of *dar' al-mafāsīd* (prevention of harm), in order to draw conclusions regarding the relevance of consumer behavior to household economic resilience from the perspective of Islamic economics. The trustworthiness of the findings was ensured through source triangulation by comparing empirical and

¹⁴ Hafas Furqani, "Consumption and Morality: Principles and Behavioral Framework in Islamic Economics," *Journal of King Abdulaziz University-Islamic Economics* 30, no. 4 (2017): 89–102.

¹⁵ See: John W. Creswell, *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, 4. ed (Los Angeles, Calif.: SAGE Publications, Ltd, 2014).

¹⁶ Matthew B. Miles, A. Michael Huberman, and Johnny Saldaña, *Qualitative Data Analysis: A Methods Sourcebook*, Edition 3 (Los Angeles London New Delhi Singapore Washington DC: Sage, 2014), 14–15.

conceptual evidence from multiple sources, thereby enhancing the consistency, credibility, and academic rigor of the interpretations.

Results

The Multidimensional Dynamics of Panic Buying During Fuel Shortages

According to the study conducted by Michael Klare, fuel shortages do not always begin with an actual decline in supply but are often preceded by the growing perception that supplies will soon be exhausted.¹⁷ Once this perception dominates consumer decision-making, the crisis is no longer driven solely by resource scarcity but also by consumer behavior itself. The findings of this study indicate that panic buying in the context of fuel shortages is a multidimensional phenomenon shaped by the interaction of psychological, social, and economic dimensions. These three dimensions do not operate independently; rather, they reinforce one another, resulting in changes in consumer behavior that ultimately affect household economic resilience. As presented in Table 1, panic buying begins with the formation of perceived scarcity, develops into collective purchasing behavior, and ultimately generates economic consequences for households.

Table 1. Dimensions of Panic Buying and Their Implications for Household Economic Resilience

Dimension	Analytical Findings	Implications for Household Economic Resilience
<i>Psychological Dimension</i>	Fuel shortage issues, perceived price increases, uncertainty regarding fuel availability, and unverified information generate perceptions of scarcity and fear of losing access to fuel. Consumers consequently purchase fuel beyond their actual needs as a precautionary response.	Household expenditure increases unexpectedly, reducing financial flexibility and disrupting planned budget allocation.
<i>Social Dimension</i>	Individual perceptions develop into collective behavior through <i>herd behavior</i> . Excessive purchasing, long queues at fuel stations, and stockpiling reinforce public perceptions of scarcity, regardless of actual fuel availability.	Fuel distribution becomes increasingly unequal, social tension rises, and access to fuel becomes more difficult for households with limited purchasing power.
<i>Economic Dimension</i>	Panic buying alters household consumption priorities, increases fuel-related expenditure, and reduces the ability of vulnerable households to meet other essential needs. Households with limited financial reserves experience greater economic pressure.	Household economic resilience declines as financial resources are diverted from essential expenditures, increasing vulnerability to subsequent economic shocks.

Source: author's analysis (2026).

As shown in Table 1, the psychological dimension constitutes the initial stage in the emergence of panic buying. The analysis indicates that concerns regarding fuel

¹⁷ Michael Klare, "From Scarcity to Abundance: The New Geopolitics of Energy," *Revista de Estudos e Pesquisas Avançadas Do Terceiro Setor* 1, no. 1 (2018): 181–90.

shortages, the possibility of price increases, uncertainty in distribution, and the circulation of unverified information create the perception that access to fuel will soon be disrupted. Under such circumstances, purchasing decisions are no longer based on actual needs but rather on expectations of a potential future crisis. Consequently, panic buying is driven more by the perception of threat than by actual supply conditions. These findings suggest that shortages do not always originate from limited stock but may instead be socially produced through collective expectations of impending scarcity. From the perspective of behavioral economics, and as supported by studies examining this phenomenon, this condition is consistent with the concept of *perceived scarcity*, whereby perceptions of limited resources can alter consumer decision-making even when objective conditions do not indicate an actual supply shortage.¹⁸ Anuj K. Shah and colleagues explain that perceived scarcity tends to narrow individuals' decision-making focus, making them more inclined to secure resources they perceive to be under threat rather than rationally evaluating their actual needs.¹⁹

This perception subsequently evolves into a social dimension as individual decisions transform into collective behavior. The analysis shows that consumers tend to follow the actions of others who purchase fuel in large quantities, perceiving such behavior as the most appropriate response to the prevailing situation. As a result, *herd behavior* emerges,²⁰ characterized by long queues at fuel stations, repeated purchases, and increased fuel stockpiling. In this context, the perception of scarcity no longer remains an individual belief but is reproduced through social interactions, thereby reinforcing public panic. These findings demonstrate that panic buying is a self-reinforcing social process: the more people engage in excessive purchasing, the stronger the perception that fuel supplies will soon be depleted, which in turn encourages even more consumers to behave in the same way.²¹ This interpretation is consistent with Cass Sunstein's discussion of *informational cascades*, which explains that individuals often make decisions by following the behavior of others when the available information is perceived as uncertain.²² Accordingly, collective behavior is not merely a consequence of a crisis but also a mechanism that accelerates the emergence of the distribution crisis itself.

The interaction between the psychological and social dimensions subsequently generates economic consequences that directly affect household economic resilience. The analysis indicates that purchasing fuel beyond actual needs leads to unplanned increases in household expenditures, thereby altering the priorities of household budget

¹⁸ See: Daniel Kahneman, "A Psychological Perspective on Economics," *American Economic Review* 93, no. 2 (2003): 162–68; Shipra Gupta and James W. Gentry, "Should I Buy, Hoard, or Hide? - Consumers' Responses to Perceived Scarcity," *The International Review of Retail, Distribution and Consumer Research* 29, no. 2 (2019): 178–97; Shipra Gupta and James W. Gentry, "The Behavioral Responses to Perceived Scarcity – the Case of Fast Fashion," *The International Review of Retail, Distribution and Consumer Research* 26, no. 3 (2016): 260–71.

¹⁹ Anuj K. Shah, Eldar Shafir, and Sendhil Mullainathan, "Scarcity Frames Value," *Psychological Science* 26, no. 4 (2015): 402–12.

²⁰ Herd behavior or herding behavior is a psychological phenomenon in which a person imitates the actions or decisions of the majority group instead of using independent analysis and thinking.

²¹ See: Pawan Sharma and Manjila Pokharel, "Social Perspectives of Panic Buying," in *Panic Buying*, ed. S. M. Yasir Arafat, Sujita Kumar Kar, and Russell Kabir, SpringerBriefs in Psychology (Cham: Springer International Publishing, 2021), 81–92.

²² Cass R. Sunstein, "Group Judgments: Statistical Means, Deliberation, and Information Markets," *New York University Law Review* 80, no. 1 (2005): 962–1049.

allocation. Under such circumstances, economic resources that were originally allocated to essential needs, such as food, education, healthcare, and savings, must instead be redirected to secure the availability of fuel. This shift in resource allocation demonstrates that the primary consequence of panic buying is not merely an increase in energy consumption but also a reduction in households' capacity to maintain balanced expenditures under uncertain conditions. These findings are consistent with the view of Angus Deaton, who argues that household consumption decisions always reflect the allocation of resources under various constraints.²³ When consumption is driven by fears of scarcity, households are more likely to lose their ability to engage in *consumption smoothing*, allowing short-term shocks to evolve into broader and more persistent economic pressures.

These consequences become even more pronounced among households with limited economic resources. Unlike households with sufficient financial reserves, low-income households have much narrower fiscal capacity, meaning that any unplanned increase in expenditure directly affects their ability to meet basic needs.²⁴ From the perspective of livelihood resilience, this condition indicates that economic vulnerability is determined not only by the level of household income but, more importantly, by the household's capacity to absorb and adapt to external shocks (*absorptive* and *adaptive capacity*).²⁵ As argued by Béné and subsequently by Carl Folke, economic resilience depends on a household's ability to maintain its core functions when confronted with external pressures.²⁶ Accordingly, panic buying not only disrupts fuel distribution but also weakens households' adaptive capacity by reducing their flexibility in managing economic resources. Taken together, the findings indicate that panic buying unfolds as a sequential process. Perceived scarcity gives rise to a psychological response, which develops into collective social behavior and ultimately generates economic pressures that undermine household livelihood resilience. Therefore, panic buying should not be understood merely as an individual consumption behavior but rather as a mechanism linking perceptions, social dynamics, and household economic vulnerability. These findings further demonstrate that fuel distribution crises are not solely the consequence of limited supply but are also the product of changes in consumer behavior that collectively intensify pressure on both the distribution system and households' economic capacity. Against this backdrop, it becomes pertinent to compare panic buying with rational buying as an alternative consumption strategy that helps maintain household expenditure stability while strengthening households' ability to preserve economic resilience in the face of fuel shortage concerns.

Rational Buying as a Household Adaptation Strategy

In contrast to panic buying, which arises from perceived threats to fuel availability, the findings indicate that rational buying represents a form of household adaptation to

²³ Angus Deaton, *Understanding Consumption*, 1st ed. (Oxford University Press, 1992), 2-4.

²⁴ Annamaria Lusardi, Daniel Schneider, and Peter Tufano, "Financially Fragile Households: Evidence and Implications," *Brookings Papers on Economic Activity* Spring 2011, no. 1 (2011): 83-134.

²⁵ Andreas Waaben Thulstrup, "Livelihood Resilience and Adaptive Capacity: Tracing Changes in Household Access to Capital in Central Vietnam," *World Development* 74, no. 10 (2015): 352-62.

²⁶ See: Carl Folke, "Resilience: The Emergence of a Perspective for Social-Ecological Systems Analyses," *Global Environmental Change* 16, no. 3 (2006): 253-67; Christophe Béné et al., "Is Resilience a Useful Concept in the Context of Food Security and Nutrition Programmes? Some Conceptual and Practical Considerations," *Food Security* 8, no. 1 (2016): 123-38.

economic uncertainty. This behavior is not oriented toward securing as much fuel as possible but rather toward maintaining a balance between current consumption needs and the long-term economic sustainability of the household. Accordingly, rational buying is more appropriately understood as a household livelihood management strategy than merely as a rational purchasing decision. As presented in Table 2, rational buying is characterized by four principal dimensions: household expenditure management, the capacity to adapt to uncertainty, social responsibility in consumption, and the strengthening of household economic resilience. These four characteristics complement one another, forming a pattern of consumption that is more stable than that associated with panic buying.

Table 2. Characteristics of Rational Buying and their Contributions to Household Economic Resilience

Strategy	Analytical Findings	Contribution to Household Economic Resilience
<i>Expenditure Management</i>	Purchasing according to actual needs and household priorities	Maintains budget stability and prevents unnecessary expenditure
<i>Adaptive Consumption</i>	Adjusting consumption and mobility in response to fuel uncertainty	Enhances the household's capacity to cope with economic shocks
<i>Social Responsibility</i>	Avoiding hoarding and excessive purchasing	Supports equitable fuel distribution and reduces collective panic
<i>Long-Term Resilience</i>	Maintaining financial flexibility and safeguarding essential expenditures	Strengthens sustainable household economic resilience

Source: author's analysis (2026).

As shown in Table 2, the first characteristic relates to household expenditure management. The analysis indicates that consumers who practice rational buying tend to purchase fuel according to their actual needs without engaging in excessive purchasing. Their consumption decisions are based on the prioritization of essential needs and the household's financial capacity, allowing expenditures to remain within planned limits. Under conditions of fuel shortages, such a consumption pattern enables households to maintain budgetary balance without sacrificing other essential needs, such as food, education, and healthcare. These findings suggest that rational buying not only reflects consumption efficiency but also serves as a mechanism of risk management that enables households to maintain financial stability in the face of uncertainty.²⁷ From the perspective of household economics, this behavior is consistent with the view of Gary S. Becker, who argues that consumption decisions constitute part of a resource allocation strategy aimed at maximizing household welfare under various constraints through the framework of household production theory.²⁸ Likewise, Angus Deaton emphasizes that rational consumption decisions fundamentally represent households' efforts to maintain their level of well-being through consistent expenditure management across the

²⁷ Sumit Agarwal and Nithin Mannil, "Household Financial Decision Making," in *Handbook of Financial Decision Making*, ed. Gilles Hilary and David McLean (Edward Elgar Publishing, 2023), 375–410.

²⁸ Gary Stanley Becker, *The Economic Approach to Human Behavior* (Chicago: University of Chicago press, 1976), 7–8.

economic cycle, a process commonly referred to as consumption smoothing.²⁹ Accordingly, rational buying not only reduces the risk of waste arising from speculative purchases but also strengthens households' capacity to sustain their livelihoods when confronted with economic pressures.

The second characteristic demonstrates that rational buying represents a form of adaptation to economic uncertainty. Rather than increasing consumption in response to concerns about fuel shortages, households make various adjustments to mitigate economic pressures, such as optimizing fuel use, reducing non-essential travel, choosing more fuel-efficient modes of transportation, or modifying their daily routines. These findings indicate that adaptive capacity plays a crucial role in sustaining household livelihoods amid fluctuations in fuel prices and energy distribution. From the perspective of livelihood resilience, this behavior suggests that household economic resilience is determined not only by the amount of assets a household possesses but also by its ability to respond flexibly to changes in the economic environment. This interpretation is consistent with the resilience framework developed by Carl Folke as well as Brian Walker and David Salt, which identifies *adaptive capacity* as a fundamental component of maintaining the continuity of a system in the face of external shocks.³⁰ Accordingly, rational buying can be understood as an adaptive strategy that enables households to preserve economic stability without intensifying pressure on the fuel distribution system or generating collective panic. In other words, unlike panic buying, which accelerates the emergence of distribution crises, rational buying functions as a stabilizing mechanism that strengthens household economic resilience while simultaneously supporting broader social stability.

The third characteristic relates to social responsibility in consumption. The analysis indicates that rational buying not only generates benefits at the household level but also contributes to a more equitable mechanism of resource distribution. When consumers purchase fuel according to their actual needs and refrain from stockpiling, other members of society continue to have fair access to fuel supplies. These findings suggest that consumption decisions are never entirely private but invariably produce broader social consequences. From the perspective of institutional economics, such consumption behavior reflects the importance of norms, trust, and collective action in maintaining market stability. As explained by Elinor Ostrom, the sustainability of a shared resource depends not only on the availability of the resource itself but also on the ability of its users to cultivate cooperative behavior and exercise self-restraint through *self-governance*.³¹ In the context of fuel shortages, rational buying functions as a mechanism of social coordination that alleviates pressure on the distribution system, thereby preventing supply shortages from escalating into broader crises of access for other members of society.

The final characteristic demonstrates that rational buying ultimately strengthens household economic resilience. Stable expenditure patterns, the capacity to adapt to changing economic conditions, and more deliberate consumption management provide

²⁹ Deaton, *Understanding Consumption*.

³⁰ Folke, "Resilience"; Brian Walker and David Salt, *Resilience Practice: Building Capacity to Absorb Disturbance and Maintain Function* (Washington, DC: Island Press/Center for Resource Economics, 2012).

³¹ Elinor Ostrom, "Collective Action and the Evolution of Social Norms," *Journal of Economic Perspectives* 14, no. 3 (2000): 137–58.

households with greater opportunities to sustain their livelihoods. These findings indicate that household economic resilience is determined not solely by the level of income but also by the household's capacity to allocate resources adaptively amid conditions of uncertainty. This perspective is consistent with the livelihood resilience framework developed by Béné,³² Terry Cannon,³³ and Carl Folke,³⁴ which identifies adaptive capacity as the principal foundation for sustaining livelihoods in the face of economic shocks. Accordingly, the ability to regulate consumption should be understood as an integral component of resilience-building rather than merely as an effort to reduce expenditures. Taken together, the findings demonstrate that rational buying constitutes an adaptive household economic strategy operating through three principal mechanisms: maintaining expenditure stability, strengthening adaptive capacity, and fostering social responsibility in the use of resources. Unlike panic buying, which accelerates demand, disrupts fuel distribution, and exacerbates household economic vulnerability, rational buying produces a stabilizing effect at both the household and societal levels. In this context, rational buying should no longer be viewed merely as an efficient pattern of consumption but rather as a mechanism that links individual economic rationality with collective resilience. These findings further suggest that the sustainability of household economic well-being depends not only on the ability to generate income but also on the capacity to manage consumption proportionately, thereby preserving the balance between individual interests and the broader public good.

The Impact of Fuel Scarcity on Household Economic Resilience

Not all households experience economic hardship during periods of fuel shortages. What distinguishes them is not merely their level of income but how they respond to the uncertainty. In other words, fuel shortages do not simply test households' purchasing power; they also test their adaptive capacity to manage limited economic resources. The findings indicate that the effects of fuel shortage concerns on household economic resilience operate through four interrelated mechanisms: economic pressure, livelihood disruption, household adaptation, and household economic resilience. Together, these mechanisms form a sequential process that explains how shocks in the energy sector can evolve either into economic vulnerability or, conversely, into an opportunity to strengthen households' adaptive capacity. These findings are presented in Table 3.

Table 3. Mechanisms Linking Fuel Scarcity to Household Economic Resilience

Mechanism	Analytical Findings	Implications for Household Economic Resilience
<i>Economic Pressure</i>	Fuel scarcity increases transportation costs, raises the prices of basic commodities, and reduces households' real purchasing power.	Household expenditure rises unexpectedly, reducing financial flexibility and increasing vulnerability to economic shocks.

³² Béné et al., "Is Resilience a Useful Concept in the Context of Food Security and Nutrition Programmes?"

³³ Terry Cannon, "What Must Be Done to Rescue the Concept of Vulnerability?," in *Why Vulnerability Still Matters: The Politics of Disaster Risk Creation*, 1st ed., ed. Greg Bankoff and Dorothea Hilhorst (London: Routledge, 2022), 1–20.

³⁴ Folke, "Resilience."

<i>Livelihood Disruption</i>	Rising energy costs disrupt small businesses, informal economic activities, and household income stability, forcing families to adjust their livelihood strategies.	Household income becomes less stable, weakening the capacity to sustain essential needs over time.
<i>Household Adaptation</i>	Families respond by reprioritizing expenditure, reducing non-essential consumption, seeking additional income sources, and improving energy efficiency.	Adaptive consumption strategies help households absorb short-term shocks and preserve economic stability.
<i>Household Economic Resilience</i>	The degree of resilience depends on households' ability to manage expenditure, maintain adaptive capacity, and allocate resources efficiently under conditions of uncertainty.	Families with stronger adaptive capacity are better able to sustain livelihood security despite fluctuations in fuel prices and availability.

Source: author's analysis (2026).

As shown in Table 3, the first mechanism begins with the emergence of economic pressure as a direct consequence of fuel shortage concerns. The analysis indicates that rising energy costs not only increase transportation expenditures but also drive up the prices of various essential goods through higher distribution costs for goods and services. As a result, households experience a decline in real purchasing power, leaving increasingly limited fiscal space to meet other essential needs. From the perspective of household economics, this condition demonstrates that energy price shocks have a multiplier effect on household expenditure structures.³⁵ As explained by Angus Deaton, changes in the prices of strategic commodities influence household consumption allocation decisions because households must adjust their expenditures under resource constraints.³⁶ Accordingly, the economic pressure arising from fuel shortages not only raises the cost of living but also diminishes households' ability to maintain stable consumption over the long term. This economic pressure subsequently develops into disruptions to household livelihoods. The analysis shows that rising energy costs affect not only household consumption but also reduce the productivity of economic activities that serve as sources of household income, particularly in the informal sector, microenterprises, trade, and other economic activities that depend heavily on mobility. In this context, households face not only higher expenditures but also increasing uncertainty regarding the sustainability of their livelihoods. These findings reinforce the argument advanced by Frank Ellis that livelihood vulnerability is determined not merely by low income but also by disruptions in households' access to the assets and economic activities that sustain their livelihoods.³⁷ Thus, fuel shortage concerns impose a dual burden on households by simultaneously increasing expenditure needs and weakening their capacity to generate income.

The next mechanism demonstrates that households are not merely passive recipients of the crisis but actively develop various adaptive strategies to sustain their

³⁵ Yuhuan Zhu, Yan Zheng, and Zhiyuan Ren, "Household Welfare Loss from Energy Price Crisis: Evidence from China," *Energy Economics* 138 (2024): 107836; Gert Peersman and Joris Wauters, "Heterogeneous Household Responses to Energy Price Shocks," *Energy Economics* 132 (2024): 1–16.

³⁶ Deaton, *Understanding Consumption*.

³⁷ Frank Ellis, "The Determinants of Rural Livelihood Diversification in Developing Countries," *Journal of Agricultural Economics* 51, no. 2 (2000): 289–302.

economic well-being. The analysis indicates that these adjustments include reprioritizing household expenditures, reducing non-essential consumption, improving fuel-use efficiency, and diversifying sources of income. These findings suggest that adaptive capacity is the key factor distinguishing the level of resilience among households. This perspective is consistent with the work of Carl Folke, who identifies adaptive capacity as a fundamental element in building resilience to social and economic shocks. Accordingly, the ability to adapt should not be viewed merely as a temporary response to a crisis but as a mechanism that determines the long-term sustainability of the household economic system.³⁸ Ultimately, all of these mechanisms converge in household economic resilience. The analysis indicates that households capable of managing expenditures proportionately, maintaining adaptive capacity, and adjusting their livelihood strategies are generally better equipped to withstand the pressures associated with fuel shortages than households lacking such capacities. These findings suggest that household economic resilience is determined not only by the level of household income but also by the capacity to absorb shocks (*absorptive capacity*), adapt to changing circumstances (*adaptive capacity*), and maintain essential economic functions under conditions of uncertainty.³⁹

Overall, the findings demonstrate that the relationship between fuel shortages and household economic resilience is not linear. Although fuel shortages create economic pressures, their ultimate impact is largely determined by households' adaptive capacity to manage consumption, sustain their livelihoods, and adjust their economic strategies. Accordingly, household economic resilience should not be understood merely as a function of income level but rather as the capacity of households to transform economic pressures into adaptive processes that sustain their livelihoods under conditions of uncertainty.

Reassessing Consumption Behaviour through the Lens of Maṣlaḥah

Consumption decisions cannot be evaluated solely on the basis of economic efficiency. More importantly, they should also be assessed according to the extent to which they promote *maṣlaḥah* for both individuals and society.⁴⁰ From this perspective, panic buying and rational buying represent not merely two distinct patterns of consumption but also two different orientations toward sustaining household livelihoods and promoting social welfare. Accordingly, the findings of this study should be reinterpreted through the perspective of *maṣlaḥah* to evaluate whether these two forms of consumption behavior are consistent with the objectives of *maqāṣid al-sharī'ah*. The results of this interpretation are presented in Table 4.

Tabel 4. Normative Assessment of Panic Buying and Rational Buying through the Lens of Maṣlaḥah

Analytical Aspect	Panic Buying	Rational Buying	Normative Assessment (Maṣlaḥah)
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³⁸ Folke, "Resilience."

³⁹ Béné et al., "Is Resilience a Useful Concept in the Context of Food Security and Nutrition Programmes?"; Folke, "Resilience."

⁴⁰ Muhammad Sholihin, Nurur Shalihin, and Addiarrahman, "The Scale of Muslims' Consumption Intelligence: A Maqāṣid Insight," *ISRA International Journal of Islamic Finance* 15, no. 2 (2023): 98–118.

<i>Consumption Orientation</i>	Purchasing beyond actual needs due to fear and uncertainty	Purchasing according to actual needs and financial capacity	Consumption should be based on necessity (<i>ḥājah</i>) and moderation (<i>wasatīyyah</i>), rather than fear-driven accumulation.
<i>Protection of Wealth (Ḥifẓ Al-Māl)</i>	Creates unplanned expenditure and weakens household financial stability	Preserves financial resources through planned and proportional consumption	Wealth is protected through sustainable financial management, not excessive accumulation.
<i>Distributional Justice</i>	Reduces access for other consumers and creates artificial scarcity	Maintains equitable access to fuel and prevents hoarding	Public interest (<i>maṣlaḥah 'āmmah</i>) should prevail over individual advantage.
<i>Social Consequences</i>	Generates social tension, inequality, and potential mafsadah	Strengthens social solidarity and collective welfare	Preventing harm (<i>dar' al-mafāsīd</i>) takes precedence over securing individual benefit.
<i>Household Economic Resilience</i>	Weakens livelihood sustainability through inefficient resource allocation	Strengthens livelihood sustainability through adaptive financial management	Household resilience is achieved when consumption safeguards both family welfare and societal interests.

Source: author's analysis (2026).

As shown in Table 4, the fundamental distinction between panic buying and rational buying lies in their respective consumption orientations and the consequences they produce. Panic buying is driven by fear of scarcity, leading consumers to purchase fuel in quantities that exceed their actual needs.⁴¹ By contrast, rational buying is grounded in actual needs and the household's financial capacity as the primary basis for consumption decisions.⁴² This difference in orientation indicates that consumption is concerned not only with satisfying individual needs but also with the responsible use of limited resources. From the perspective of *maqāṣid al-sharī'ah*, the protection of wealth (*ḥifẓ al-māl*) is understood not as the accumulation of resources but as the preservation of sustainable livelihoods through the prudent and proportionate management of wealth.⁴³ Accordingly, panic buying has the potential to conflict with the principle of *maṣlaḥah* because it creates distributive inequities, increases the risk of *isrāf* (excessive consumption), and generates *mafsadah* (harm) whose consequences extend beyond individual interests. In contrast, rational buying more closely reflects the principle of *wasatīyyah* (moderation) by maintaining a balance between the interests of the household and the rights of others to equitable access to fuel. Based on these findings,

⁴¹ Catherine Prentice, Sara Quach, and Park Thaichon, “Antecedents and Consequences of Panic Buying: The Case of COVID-19,” *International Journal of Consumer Studies* 46, no. 1 (2022): 132–46.

⁴² Poh Hwa Eng et al., “From Impulsive Purchase to Rationality: Protect Our Planet with Every Purchase,” in *The Digital Edge: Transforming Business Systems for Strategic Success*, vol. 584, ed. Bahaaeddin Alareeni, Studies in Systems, Decision and Control (Cham: Springer Nature Switzerland, 2025), 655–65.

⁴³ Misi Anggraini, “Mindful Consumption in Islamic Economics: A Conceptual Analysis within the Framework of Sustainability,” *Journal of Economics and Business Research (JUEBIR)* 4, no. 2 (2025): 200–218.

this study demonstrates that the perspective of *maṣlaḥah* broadens the evaluation of consumption behavior beyond economic rationality to encompass social responsibility. Accordingly, rational buying should be understood not only as a household financial management strategy but also as a mechanism for sustaining household livelihoods, promoting distributive justice, and advancing collective welfare, all of which are central objectives of *maqāṣid al-sharī'ah*.

Discussion

From Consumption Behaviour to Household Economic Resilience

The discussion of household economic resilience has evolved across several scholarly traditions, including livelihood studies, resilience studies, and household economics. Within these traditions, resilience is generally understood as the capacity of households to sustain their livelihoods through asset ownership, livelihood diversification, adaptive capacity, and the ability to absorb various forms of economic shocks.⁴⁴ These perspectives have provided a robust explanation of why some households are better able to withstand crises than others. However, as noted by Daud Duli, the role of consumption behavior as a component of the resilience-building process has received relatively limited attention.⁴⁵ Consumption has more often been regarded as a consequence of a household's existing economic capacity rather than as a social practice that actively shapes how household economic resilience is built, maintained, or, conversely, weakened when households confront conditions of uncertainty.⁴⁶

Within this context, the findings of the present study offer a different interpretation. The distinction between panic buying and rational buying extends beyond a simple classification of two forms of consumer behavior, as commonly discussed in the behavioral economics literature. Rather, these two consumption patterns represent distinct adaptive mechanisms that produce different consequences for household economic resilience. Previous studies have generally explained panic buying through concepts such as *perceived scarcity*,⁴⁷ *loss aversion*,⁴⁸ *herd behavior*,⁴⁹ and *informational cascades*,⁵⁰ whereas rational buying has typically been understood as a more efficient form of decision-making. This study broadens that discussion by demonstrating that the primary consequences of these two behaviors lie not merely in the consumption decisions themselves but in their capacity to shape household economic stability. Accordingly, consumption should no longer be viewed solely as a response to market uncertainty but also as a domain in which households' adaptive capacity is

⁴⁴ See: Christophe Béné et al., "Review Article: Resilience, Poverty And Development," *Journal of International Development* 26, no. 5 (2014): 598–623; Isaac Gershon Kodwo Ansah, Cornelis Gardebreek, and Rico Ihle, "Resilience and Household Food Security: A Review of Concepts, Methodological Approaches and Empirical Evidence," *Food Security* 11, no. 6 (2019): 1187–203; Stephane Hallegatte, *Economic Resilience: Definition and Measurement*, Policy Research Working Paper no. 6852 (World Bank, 2014), 1–44.

⁴⁵ Daud Duli, "Analisis Resiliensi Ekonomi Lokal Dalam Menghadapi Perubahan Iklim: Sebuah Tinjauan Literatur," *Jurnal Kebijakan Pembangunan* 20, no. 1 (2025): 1–14.

⁴⁶ Sebastian Koos, Triin Vihalemm, and Margit Keller, "Coping with Crises: Consumption and Social Resilience on Markets," *International Journal of Consumer Studies* 41, no. 4 (2017): 363–70.

⁴⁷ Gupta and Gentry, "Should I Buy, Hoard, or Hide?"

⁴⁸ Lusardi, Schneider, and Tufano, "Financially Fragile Households."

⁴⁹ A. V. Banerjee, "A Simple Model of Herd Behavior," *The Quarterly Journal of Economics* 107, no. 3 (1992): 797–817.

⁵⁰ Sunstein, "Group Judgments: Statistical Means, Deliberation, and Information Markets."

actively produced. This shift in perspective makes it possible to understand the relationship between consumption behavior and household economic resilience in a more integrated manner, moving beyond the conventional association between consumer preferences and market dynamics.

In the Indonesian context, this interpretation carries broader significance, as fuel is not merely an economic commodity but also a strategic commodity with profound social and political dimensions. Previous studies have shown that concerns over fuel price increases or fuel shortages are almost invariably followed by changes in consumer behavior, which subsequently affect distribution stability and household purchasing power.⁵¹ Under such circumstances, household economic resilience is determined not only by energy subsidy policies or the state's ability to maintain adequate fuel supplies but also by how households respond to uncertainty through their everyday consumption practices. This suggests that strengthening household economic resilience cannot rely solely on macroeconomic interventions but also requires enhancing households' capacity to manage consumption in an adaptive manner. Accordingly, consumption behavior should be regarded as an integral component of *economic resilience governance*, involving the coordinated roles of the state, the market, and households.

On this basis, the relationship between consumption behavior and household economic resilience should be understood as constitutive rather than merely causal. Household economic resilience is shaped not only by the amount of economic resources available but also by the consumption practices through which those resources are allocated under conditions of uncertainty. By positioning consumption as an integral component of the resilience-building process, this study extends the discourse on household economic resilience beyond its traditional emphasis on assets and income toward greater consideration of the behavioral dimension. From this perspective, it becomes evident that not all consumption practices carry the same value. Ultimately, the distinction between panic buying and rational buying is not simply a matter of economic efficiency but also concerns the normative orientation of how consumption ought to be directed to sustain household well-being and promote broader social interests. It is precisely this issue that provides the basis for a further interpretation through the perspective of *maṣlahah*.

Reinterpreting Household Consumption through the Maṣlahah Framework

In conventional economic theory, consumption behavior is generally understood as the outcome of a decision-making process aimed at maximizing individual utility under various resource constraints.⁵² Even within the development of behavioral economics, critiques of the assumption of perfect rationality have primarily focused on how cognitive biases, emotions, and risk perceptions influence consumption decisions.⁵³ Although these approaches successfully explain why individuals engage in panic buying or choose more rational patterns of consumption, they nonetheless share the underlying assumption that consumption is fundamentally an activity driven by individual interests.

⁵¹ See: Sambodo and Novandra, "The State of Energy Poverty in Indonesia and Its Impact on Welfare"; Clements, Jung, and Gupta, "Real and Distributive Effects of Petroleum Price Liberalization"; Meuthia, Lita, and Rahmahdian, "An Explanatory Framework of Palm Oil Panic Buying Behavior in Indonesia."

⁵² Becker, *The Economic Approach to Human Behavior*.

⁵³ Deaton, *Understanding Consumption*.

Within this framework, the effectiveness of a consumption decision is typically assessed in terms of the individual's ability to reduce risk or enhance personal well-being. The perspective of *maṣlahah* offers a fundamentally different point of departure. Consumption is no longer understood merely as an individual economic choice but as a social and moral practice that should be evaluated according to its capacity to promote *maṣlahah* (the common good), prevent *mafsadah* (harm), and maintain a balance between individual interests and the interests of society.

In addition, the findings of the present study extend the discourse on consumption within Islamic economics. Previous studies have generally situated *maṣlahah* within discussions of *ḥalāl* consumption,⁵⁴ the prohibitions against *isrāf* and *tabdhīr*,⁵⁵ or the ethics of consumption more broadly.⁵⁶ This study demonstrates that the relevance of *maṣlahah* extends beyond the domain of individual morality to encompass the ways in which consumption behavior influences household economic resilience and the distribution of resources during times of crisis. In this context, panic buying does not merely reflect an inefficient consumption decision; rather, it generates *mafsadah* (harm) by intensifying pressure on the distribution system, reducing other people's access to fuel, and undermining the economic stability of households themselves. Conversely, rational buying not only demonstrates efficiency in household expenditure management but also embodies the principle of *ḥifẓ al-māl* through the sustainable management of wealth, promotes *maṣlahah āmmah* (public welfare) through more equitable resource distribution, and protects society from collective harm in accordance with the principle of *dar' al-mafāsīd* (prevention of harm).⁵⁷ Accordingly, the perspective of *maṣlahah* broadens the evaluation of consumption behavior beyond the confines of economic rationality to encompass social responsibility.

This interpretation becomes even more significant in the Indonesian context, where issues surrounding fuel almost invariably evolve into public concerns involving economic, social, and political dimensions simultaneously.⁵⁸ Under such circumstances, patterns of consumption influence not only the welfare of individual households but also the stability of energy distribution and the ability of more vulnerable groups to access fuel. Accordingly, the perspective of *maṣlahah* provides a broader normative foundation for managing consumption during times of crisis. As argued by Jazuli and colleagues, public policies governing fuel distribution should not be limited to ensuring adequate supply or controlling prices but should also promote a culture of consumption that is moderate, proportionate, and socially responsible.⁵⁹ In this sense, *maṣlahah* functions not merely as a principle of individual ethics but also as a normative framework capable of strengthening both consumption governance and collective economic resilience.

Building upon the foregoing discussion, this study proposes that consumption behavior should no longer be evaluated solely in terms of economic efficiency or its capacity to satisfy individual preferences. The perspective of *maṣlahah* suggests that consumption invariably entails consequences that extend beyond personal interests, as

⁵⁴ Iwan Vanany et al., "Determinants of Halal-Food Consumption in Indonesia," *Journal of Islamic Marketing* 11, no. 2 (2020): 507–21.

⁵⁵ Furqani, "Consumption and Morality"; Mochammad Arif Budiman, "Rethinking Muslim Consumption: Israf and Tabdzir as Ethical Boundaries in Everyday Economic Behavior," *Indonesian Journal of Applied Accounting and Finance* 5, no. 2 (2025): 223–33.

⁵⁶ Sholihin, Shalihin, and Addiarrahman, "The Scale of Muslims' Consumption Intelligence."

⁵⁷ Asutay and Yilmaz, "Constituting an Islamic Social Welfare Function."

⁵⁸ Asian Development Bank, *Fossil Fuel Subsidies in Indonesia: Trends, Impacts, and Reforms* (Manila: Asian Development Bank, 2015), 13–15; Muhamad Rosyid Jazuli, Kate Roll, and Yacob Mulugetta, "A Discourse Analysis of Fuel Subsidy Reduction: Revisiting the Political Economy of Indonesia's Experiences 1998–2019," *Humanities and Social Sciences Communications* 13, no. 1 (2025): 1–13.

⁵⁹ Muhamad Rosyid Jazuli, Ine Steenmans, and Yacob Mulugetta, "Navigating Policy Dilemmas in Fuel-Subsidy Reductions: Learning from Indonesia's Experiences," *Sustainability: Science, Practice and Policy* 17, no. 1 (2021): 391–403.

it is closely associated with the protection of wealth, distributive justice, and the sustainability of social welfare. From this perspective, panic buying and rational buying represent not merely two patterns of consumer behavior but two distinct orientations toward understanding the relationship between individual interests and the common good. The principal contribution of this study lies in its effort to reposition *maṣlahah* not merely as an ethical principle of consumption but, more fundamentally, as an analytical framework for understanding how consumption practices contribute to the formation of household economic resilience under conditions of uncertainty. Accordingly, the discourse on consumption within Islamic economics moves beyond the question of what may or may not be consumed toward a more fundamental inquiry: how consumption practices can become an integral part of promoting sustainable well-being for both households and society.

Conclusion

This study demonstrates that panic buying in the context of fuel shortages is a multidimensional phenomenon shaped by the interaction of psychological, social, and economic factors, which weakens household economic resilience by increasing pressure on household expenditures and the distribution of resources. In contrast, rational buying functions as an adaptive strategy that enables households to maintain expenditure stability, strengthen their adaptive capacity, and sustain their livelihoods. The findings further indicate that the relationship between fuel shortages and household economic resilience unfolds through a sequence of interconnected mechanisms, encompassing economic pressure, livelihood disruption, household adaptation strategies, and ultimately the development of household economic resilience. From the perspective of *maṣlahah*, panic buying tends to generate *mafsadah* (harm), whereas rational buying is more consistent with the principles of *ḥifẓ al-māl* (protection of wealth), *maṣlahah ʿammah* (public welfare), and *darʾ al-mafāsīd* (prevention of harm). Theoretically, this study extends the discourse on household economic resilience by positioning consumption behavior as a mechanism through which resilience is formed while simultaneously repositioning *maṣlahah* as an analytical framework for evaluating consumption behavior. Practically, these findings provide a foundation for developing policies and consumer education initiatives that promote adaptive, moderate, and socially responsible consumption practices during times of crisis.

Nevertheless, this study has several limitations. As a library-based study, its arguments are conceptual in nature and have not yet been supported by empirical evidence concerning household consumption behavior during periods of fuel shortages. In addition, the study focuses exclusively on fuel as a strategic commodity and therefore does not capture the dynamics of consumption behavior in other types of crises or variations in household characteristics across regions, income levels, and different socioeconomic conditions. Accordingly, future research may build upon this study by employing empirical approaches, whether quantitative or qualitative, to examine the relationships among panic buying, rational buying, and household economic resilience across diverse population groups. Future studies may also broaden the application of the *maṣlahah* framework to analyze consumption behavior in a wider range of crisis contexts, including food security, natural disasters, supply chain disruptions, and the energy transition. Such efforts would contribute to a more comprehensive and

contextually grounded development of Islamic economics in advancing the theory of household economic resilience.

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