

MALAYSIAN CONSUMER INCOME AND SPENDING BEHAVIOUR DURING THE COVID-19 PANDEMIC: AN INSIGHT FROM *MAQĀṢID AL-SHARĪ'AH*

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ABSTRACT

Purpose — Spending patterns changed during the COVID-19 pandemic due to the health crisis turning into an economic challenge. This study examines the Malaysian public's awareness level and changes in their spending behaviour during COVID-19. It also aims to identify the spending patterns on different items based on the consumers' income and establish whether the awareness level of *maqāṣid al-Sharī'ah* (objectives of Islamic law) on spending affects the public's perception of future spending behaviour.

Design/Methodology/Approach — Quantitative approaches were implemented through questionnaire outcomes, and further analysis was carried out through the SPSS software. The survey included 420 participants, and the results were analysed using inferential and descriptive statistics such as the Chi-Square test and regression.

Findings — Important findings of this paper show that the situation following the COVID-19 pandemic led to behavioural changes in many aspects, especially in Malaysians' spending patterns. The findings show that most items related to awareness of *maqāṣid al-Sharī'ah* and spending are less than 3, which means that respondents are not aware or slightly aware of the concept. Only one item related to spending more on necessities during the pandemic achieves an average of more than 3. Secondly, changes in spending behaviour are seen on all items included in the study, which means the pandemic caused various changes in the spending patterns of Malaysians. Furthermore, certain categories of items (e.g., food and groceries, meal delivery services, entertainment items, face masks/hand sanitisers/disinfectants, and internet services) have shown significant differences among income groups in this study. Finally, from the regression results, it is found that the awareness level of *maqāṣid al-Sharī'ah* and its impact on spending is significant for the future perception of spending.


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Originality/Value — The novelty of this study comes from the concept of relating spending behaviour to *maqāṣid al-Sharī'ah*, especially during challenging moments such as the COVID-19 pandemic.

Practical Implications — This paper reflects the importance of enhancing the *maqāṣid al-Sharī'ah* concept in spending patterns, especially in Muslim-majority countries. The current research added to knowledge in regard to how consumer behaviour changed during the COVID-19 pandemic. The findings may be useful in developing marketing strategies, considering psychological elements to suit the feelings and demands of genuine customers.

Keywords — Consumer income, COVID-19, *Maqāṣid al-Sharī'ah*, Spending behaviour

Article Classification — Research paper

INTRODUCTION

Islam requires that individuals be 'balanced' in their consumption and spending behaviour to avoid exaggeration or waste, in line with the objectives of Islamic law (*maqāṣid al-Sharī'ah*). Consumer behaviour may also change over time, especially in times of crisis and unexpected events. With the sudden exposure to emergencies, such as during the COVID-19 period, consumers tend to become more rational in their purchases, as they will be careful when spending money and will avoid buying items that do not constitute real needs. This behavioural trend would apply to any country, not excluding Malaysia as the focus of this study.

A few surveys have been carried out on purchasing behaviour amidst COVID-19. McKinsey's (2020) survey looks at the impact of COVID-19 on economic patterns relating to spending behaviour in 38 countries; Malaysia has not been included as part of the study (Fabius *et al.*, 2020). Loh (2020) and Nielsen (2020) also conducted a survey related to the Malaysian public's purchasing behaviour during the COVID-19 pandemic, considering the earlier Movement Control Order (MCO) phase. However, these three surveys only focused on the spending patterns of consumers during the pandemic situation and have not touched on aspects related to *maqāṣid al-Sharī'ah*. On the other hand, Muhammad and Hanapi (2019) highlighted that consumer satisfaction should be consistent with spiritual satisfaction, focusing on this concept through content analysis and literature review. Muhammad and Hanapi (2019) also identified the issue of consumerism to be solved in line with the concept of *maqāṣid al-Sharī'ah*—an area of research to be explored.

In view of the above, this paper intends to fill in the gap by focusing on the changes in spending patterns of the Malaysian public that occurred due to the COVID-19 outbreak and how they responded to the pandemic through their spending patterns while taking the concept of *maqāṣid al-Sharī'ah* into account. The current research assesses income and spending within the COVID-19 time frame, which became a major economic concern. Recognising how the phenomenon impacted Malaysians' income and expenditure might help predict COVID-19's effects on consumer income and future spending behaviour. This paper specifically aims to achieve the following objectives:

1. To identify the awareness level of *maqāṣid al-Sharī'ah* on the spending behaviour of Malaysians.
2. To analyse the change in spending behaviour on different items among Malaysians as a result of the COVID-19 outbreak.
3. To determine whether the awareness level of *maqāṣid al-Sharī'ah* affects the perception of the Malaysian public's future spending behaviour.

The remaining parts of this paper are organised as follows. The next section provides the study's background, followed by the literature review covering topics on pandemics and *maqāṣid al-Sharī'ah* and their relation to spending behaviour. Then, the methodology section describes the methods used to achieve the objectives of the study. The results and discussion section follows. The paper ends with the conclusion section.

LITERATURE REVIEW

The Context of COVID-19

The Malaysian Prime Minister's announcement of the MCO, which took force on 18 March 2020, created worry and anxiety among the public. This resulted from the COVID-19 health crisis that ultimately turned into an economic crunch as a result of many businesses ceasing operations, which in turn caused other businesses to close as well (Neilson & Woodward, 2020). Companies had to stop running as a result of not being part of the essential services or customers not showing up. This was a challenging situation, especially for the lower-income groups (the B40 and M40 categories) and for small businesses that had to reduce operations and the number of their workers. On the other hand, some big companies decided not to lay off their employees and instead gave them the option to choose temporary salary cuts or take unpaid leave throughout the MCO implementation. This was one way of reducing costs due to businesses not performing well during the testing times. Additionally, the suspension of business operations due to the government closure orders greatly affected people's incomes, leading to more stress in families, especially those with lower incomes (Yatim & Kim, 2020).

Malaysians survived the various MCO phases, but many people still struggle to make money for daily living. Numerous types of financial aid were provided to all layers of society by the Malaysian authorities to soften the impact of COVID-19. The news portrayed that COVID-19 had a much greater impact on the B40 and M40 categories than on the T20 group. They had a higher risk of facing immediate cash flow restraints as their income ceased due to the crisis. Additionally, it was also reported that certain outliers did not seem to fall in the B40 group but lived on daily pay to survive on a daily basis. The income classification by household is provided in **Table 1**.

Table 1: Income Classification by Household

Household Group		Median Income (MYR)	Income Range (MYR)
B40	B1	1,929	Less than 2,500
	B2	2,786	2,500–3,169
	B3	3,556	3,170–3,969
	B4	4,387	3,970–4,849
M40	M1	5,336	4,850–5,879
	M2	6,471	5,880–7,099
	M3	7,828	7,100–8,609
	M4	9,605	8,610–10,959
T20	T1	12,556	10,960–15,039
	T2	19,781	15,040 and above

Source: Department of Statistics Malaysia (2021)

As most business activities were discontinued during the MCO implementation, Malaysia's economy suffered a significant blow. Prime Minister Tan Sri Muhyiddin Yassin, in a local press conference on 1st May 2020—only six weeks after the MCO announcement—stated that the country had already lost at least MYR63 billion. If this figure represented the actual loss at that time, it underscores the immediate impact of the MCO. Furthermore, the subsequent multiple

extensions of the MCO significantly impacted Malaysia's economic performance. The tourism sector was deeply affected, the supply chain was disrupted, consumption and investment activity declined, the financial market became more volatile due to continued uncertainties, many companies reported no sales or revenues during the MCO, and unemployment rates increased, causing consumer spending to fall, which further affected business sentiments (Che Omar *et al.*, 2020). Malaysian consumer behaviour and decision-making were anticipated to change in parallel with these economic downturns, prolonging the new normal habits beyond this crisis.

A few measures were taken for Malaysia's economic relaunch. The government injected a total of MYR250 billion via the Prihatin Rakyat Economic Stimulus Package to facilitate small business entrepreneurs during this pandemic (Shah *et al.*, 2020). Furthermore, the government launched and implemented the National Economic Recovery Plan, PENJANA, which has 40 initiatives worth MYR35 billion to facilitate Malaysia's economy, saving more than 2.4 million jobs and helping almost one-third of the businesses in operations. And the government took a few additional measures to help the economy (Povera *et al.*, 2020). However, during the COVID-19 period, the future remained unpredictable; no one knew how spending behaviour would further affect the economy; people were still reluctant to go out to restaurants and malls even after the MCO was lifted.

Pandemics and Spending Behaviour

The recent COVID-19 pandemic changed how people work, communicate and shop. Most people spent time at home due to concerns about being infected in congested places such as shopping malls. These behavioural changes presented a major challenge to different players in the economy, mainly business entrepreneurs and policymakers (Chauhan & Shah, 2020). Analysing customers' spending patterns can help firms identify their limitations and create opportunities during this critical period.

A study conducted by Accenture (2020) highlighted that the change in consumer behaviour, attitudes and spending habits would persist after the pandemic is over. The study's findings also stated that people are shifting to digital commerce and are focusing more on purchasing basic needs, including safety and hygiene goods, and supporting local products (Accenture, 2020). Jahangir (2020) investigated online purchasing behaviour during COVID-19 among Bangladeshi shoppers. The study revealed four aspects that influenced the online buying behaviour among the Bangladeshi participants, notably price, health, product and place. Prices for online orders were cheaper than in the store and had low delivery charges; the health aspect included preventive measures through stay-at-home orders; the product aspect included product quality and a secure website; and the place aspect meant on-time delivery.

The effect of the COVID-19 pandemic varied across countries worldwide. However, the McKinsey (2020) survey stated that all consumers across the globe made a few behavioural changes. First, consumers became aware of their spending behaviour and shifted towards buying essentials and much cheaper products. Next, consumers shifted to the e-commerce platform, and contactless services grew in consumer preference throughout the crisis. Furthermore, consumers bought unusual brands or shopped at different places, and value, quality and availability became the influencing factors for buying preferences. Additionally, shoppers had the tendency to purchase more from companies that practised safety measures such as hygienic packaging.

Lastly, most respondents stated that they were not ready to do out-of-home activities until preventive or safety measures were taken.

Another study by Vijai and Nivetha (2020) agreed with the previous literature mentioned. The study revealed that the pandemic affected the respondents and started a new buying behaviour, such as purchasing only essential goods and changing to new brands or products based on availability and quality. Most of the respondents also shifted towards the online platform for purchasing and started to save income. Ota *et al.* (2020) found that the buying preferences of consumers changed. Apparel and gadgets were the goods that declined in importance during the crisis as people tended to buy only essential items such as groceries, food and health and safety items.

***Maqāṣid al-Sharī'ah* and Spending Behaviour**

Spending behaviour from the Islamic perspective does not separate religion and economic activities (Muhammad & Hanapi, 2019). Rationality and sound-mindedness are two concepts that play a role in Islamic consumerism. If an individual has both rationality and sound-mindedness, this will set boundaries for avoiding consumption prompted by impulsive behaviour or greed. In essence, sound-mindedness draws the line between wants and desires as opposed to basic needs. These two concepts influence spending behaviour and may curb the outside environmental pressures that may change one's needs (Khan, 2003). For instance, a rational man needs 'bread' for survival. However, external pressures may influence this need to change to 'wants' or 'desires' such that bread is no longer the only choice. This has contributed to impulse buying, especially in the current world, where there is a lack of boundaries and social media platforms are highly influential.

Islamic consumerism considers these wants and desires; however, not every spending choice is rational. Spending would be considered rational as long as it pertains to non-prohibited items and does not involve extravagance. Hence, the decision made should be a combination of economic and spiritual satisfaction. Various scholars have described Islamic consumerism, including Amin *et al.* (2014) and Fadhilah *et al.* (2016). They describe consumerism from the Islamic perspective to entail economic or material utility that satisfies one's needs on earth. In contrast, the spiritual part satisfies one's needs for the afterlife. The development of Islamic consumerism has also shown that income plays a vital role in what people spend. Therefore, spending behaviour should be consistent with one's income. This means that a person must prioritise their needs according to how much income they have, not forgetting that *ṣadaqah* (voluntary charity) is a highly encouraged practice.

In more depth, the consumerism concept following *maqāṣid al-Sharī'ah* is divided into five levels of needs. They are consumption of basic needs (*ḍarūriyyāt*), extra needs (*hājiyyāt*), comfort needs (*taḥsīniyyāt*), luxury goods (*kamāliyyāt*), as well as consumption of dangerous items. Basic needs comprise five essential elements that humankind needs to achieve, notably the preservation of religion, life, lineage, intellect and wealth. All the basic needs should be fulfilled by humankind to avoid poverty and hardships in the world and the afterworld. Extra needs, comfort needs, and luxury items will complement the basic needs to lessen the individual's hardship. Consumption of dangerous goods such as drugs and alcohol are forbidden in Islam as

they will harm and jeopardise Muslims' dignity, as these items may lead to crime and social problems (Muhammad & Hanapi, 2019).

Furthermore, the idea of prioritising spending according to income relates to satisfying basic needs, which would be fulfilling the concept of *maqāṣid al-Sharī'ah*. As mentioned in Muhammad and Hanapi (2019), moving from the *ḍarūriyyāt* to the *kamāliyyāt* categories would still be permissible from the Islamic perspective as long as the preceding categories are fulfilled. Various scholars have put forward various definitions of *maqāṣid al-Sharī'ah*. It can be deduced that *maqāṣid al-Sharī'ah* comprises the wisdom and purpose determined by the Sharī'ah to realise human well-being. Based on the Sharī'ah rules, one must spend money only on what is allowed by Islam because all halal is good and all haram harms human well-being. Muslim acts should adhere to what Allah (SWT) and His Messenger Muhammad (SAW) instruct in the Qur'ān and Sunnah. The Sharī'ah directive to spend on useful things requires justice and self-control to avoid destructive and negative deviations. Destructive deviations include overspending and waste, while negative deviations include underspending and avarice (Ghassan, 2015).

As the MCO greatly impacted consumer behaviour, especially the B40 group, the spending pattern of the various income categories was also greatly impacted (Thinagar *et al.*, 2021). Spending on unnecessary items should be reduced or eliminated in line with *maqāṣid al-Sharī'ah*, especially during challenging times and even after the COVID-19 pandemic, to avoid spending wealth inappropriately (Ahmad Musadik *et al.*, 2020). Studies that examine the aspect of consumer spending during a pandemic while considering the concept of *maqāṣid al-Sharī'ah* are, however, limited; therefore, this paper aims to address this gap.

THEORETICAL FRAMEWORK

The current research includes several items linked to the concept of *maqāṣid al-Sharī'ah* in the questionnaire. The other issue examined pertains to spending behaviour during the COVID-19 MCO period.

From Al-Ghazālī's perspective, the concept of *maqāṣid al-Sharī'ah* is closely related to the three levels of human needs: basic (*ḍarūriyah*), intermediate (*ḥājīyyah*), and advanced (*taḥsīniyyah*). In the theoretical framework of this study, the *maqāṣid al-Sharī'ah* components proposed by Al-Shāṭibī, as utilised by Dayyan and Mohammed (2012) and Muhammad and Hanapi (2019), were adopted. These components are further subdivided into five fundamental objectives: religion (*dīn*), preservation of life (*naḥs*), safeguarding intellect (*ʿaql*), protecting family (*naṣl*), and securing wealth (*māl*). In this classification, the objectives are further categorised into different levels, which align with the classifications in Islamic jurisprudence—*ḍarūriyyāt* (dire necessities), *ḥājīyyāt* (necessities or needs), *taḥsīniyyāt* (complementaries), and *kamāliyyāt* (luxuries). It is worth noting that while *ḥājīyyāt* can be translated as both 'necessities' and 'needs', there is no additional category beyond these in Al-Ghazālī's and Al-Shāṭibī's classification scheme. The theoretical framework based on *maqāṣid al-Sharī'ah* as adopted in this study is shown in **Table 1**.

Table 1: Theoretical Framework based on *Maqāṣid al-Sharī'ah*

Spending Behaviour Before, During and After the COVID-19 Period (Expenditure Categories)	General Description	Description Based on <i>Maqāṣid al-Sharī'ah</i>
• Food and groceries (including snacks) • Entertainment (including in home entertainment, books, kids supplies) • Household supplies • Fitness and wellness • Skincare and make-up • Apparel/Clothing • Consumer electronics • Quick-service restaurant/food service • Hotel/resort stays • Internet services	Dire Necessity Necessity Complement Embellishment Beyond Embellishment Should avoid spending	<i>Darūriyyāt</i> <i>Ḥājīyyāt</i> <i>Tahsīniyyāt</i> <i>Kamālīyyāt</i> Deleterious

Source: Adapted from Muhammad and Hanapi (2019)

METHODOLOGY

Population Sample, Instruments and Data Collection

The population of the study includes Malaysians in general. The study aims to elicit responses from at least 385 respondents to achieve a 95 per cent confidence level and a 5 per cent error margin. According to data extracted from the Department of Statistics Malaysia, the country's population in 2020 was 32.7 million people.

The questionnaire was distributed from 16 November to 6 December 2020. It consists of five main parts: Section A relates to demographics (age, gender, ethnicity, occupation, income, category, etc.), Section B is about awareness of *maqāṣid al-Sharī'ah* (containing seven items using a five-point Likert scale), Section C is about the changing behaviour due to COVID-19 (containing 10 items using a six-point Likert scale), Section D relates to spending pattern during COVID-19 (containing 11 items using a three-point Likert scale), and Section E is about future spending behaviour after the COVID-19 MCO has been lifted (containing 11 items using a five-point Likert scale). It also includes specific questions on whether the respondents are affected in terms of income and spending.

DATA ANALYSIS

The Statistical Package for the Social Sciences (SPSS) software program for Windows was used to examine the data. In addition, descriptive and inferential analyses were used as part of the study to accomplish the objectives and address the research questions.

Pilot Study and Reliability Test

A pilot study was conducted to ensure the questionnaire's reliability and to make necessary minor changes to the questionnaire's content, as required. It involved 30 respondents. The questionnaire was then redistributed to the targeted sample. Through the pilot test, the likelihood of getting an accurate result is higher. The reliability test utilises the Cronbach Alpha value,

which should attain at least 0.7 for the items to be reliable enough to proceed further (Cronbach, 1951). Some discrepant items that did not reach the score of 0.7 should be removed, and the study will proceed with the remaining items.

Chi-Square Test and Independence

In this study, to achieve the second part of objective 2, the Chi-Square Test of Independence assesses the spending pattern on each category of items, such as groceries, entertainment, household supplies, etc. (i.e., the items mentioned in the questionnaire) across different income categories. The categories of items and categories of income are listed in **Table 2**.

Table 2: Categories of Items across Income Levels for Chi-Square Test of Independence

Categories of Items		Income Categories
Food and groceries	Household supplies	≤ RM3,000
Apparel	Hand sanitisers	RM3,001–RM6,000
Meal delivery services	Consumer electronics	RM6,001–RM9,000
Fitness and wellness	Internet services	RM9,001–RM12,000
Entertainment items	Skincare and make-up	≥ RM12,001
Face masks	Hotel or resort stays	

Source: Authors' own

The Chi-square Test of Independence is a method for determining if categorical variables are related. This test is utilised to evaluate if the variables are independent or correlated in a broader sense. The data will be analysed using a contingency table, which is an arrangement where data is categorised based on two categorical factors. In the rows and columns, the categories for the two variables will be displayed. There must be two or more categories for each variable. The total number of cases for a given pair of categories is represented in each cell. The null hypothesis of this test is that there is no significant association between the two variables (categories of items across income levels), while the alternative hypothesis is that there is a significant association between them.

If the calculated X^2 value is more than the critical X^2 value, the null hypothesis will be rejected. A low chi-square test result indicates that the observed data closely matches the predicted data, implying a relationship. On the other hand, a large chi-square test value indicates that the data is not well-fitting, implying no relationship.

Regression Analysis

Simple linear regression is also called linear regression. It is among the most often used regression analysis approaches. It uses a straight line to illustrate the relationship between two variables. The two types of variables are the dependent and the independent variable.

Using this test, this study aims to examine whether the awareness level of *maqāṣid al-Sharī'ah* (independent variable) affects the perception of the Malaysian public's future spending behaviour after the COVID-19 MCO has been lifted (dependent variable). The awareness level here is looked at through different items in the questionnaire, including the general concept of *maqāṣid al-Sharī'ah*, its five specific levels, and its relation with spending behaviour. The linear regression is given in Equation (1) as follows:

$$y = \beta_0 + \beta_{MS}MS + \mu \quad (1)$$

where y is the perception of future spending behaviour by the Malaysian public after the COVID-19 MCO has been lifted; MS is the awareness level of *maqāṣid al-Sharī'ah* and its application in spending; and μ is the error term.

Hypothesis Testing

In relation to the regression analysis, hypothesis testing will also be employed to identify the significance of the independent variable on the dependent variable, as described in Equation (1) above.

Hypothesis testing is used to test the credibility of a hypothesis statement. Hypothesis statements are broken down into two types, including the null hypothesis H_0 and the alternative hypothesis H_1 . In this analysis, if the dependent and selected independent variables have a significant relationship ($p < 0.05$), H_0 will be rejected and H_1 will be accepted. Thus, the null hypothesis (H_0) and the alternative hypothesis (H_1) of the simple linear regression can be expressed as:

H_0 : There is no significant relationship between the awareness level of *maqāṣid al-Sharī'ah* and perception of future spending behaviour after the COVID-19 MCO has been lifted.

H_1 : There is a significant relationship between the awareness level of *maqāṣid al-Sharī'ah* and the perception of future spending behaviour after the COVID-19 MCO has been lifted.

The hypothesis was formed based on the literature by combining aspects related to the pandemic, spending behaviour and *maqāṣid al-Sharī'ah*, given the gap mentioned earlier in the literature, as outlined by Muhammad and Hanapi (2019).

FINDINGS AND DISCUSSION

Reliability Test

The reliability analysis reveals that the scores of Cronbach Alpha (α) for all variables have no problem in reliability as their values exceeded 0.7. Consequently, the questionnaire instrument is reliable in measuring all aspects consistently without any random errors. The reliability statistic is demonstrated in **Table 3**.

Table 3: Reliability Statistic for Measurement Model

Code	Aspects	α
MS	Awareness of the <i>maqāṣid al-Sharī'ah</i> concept	0.862
CB	Changing behaviour due to COVID-19	0.875
SP	Spending pattern during COVID-19	0.712
FSB	Future spending behaviour after COVID-19 MCO has been lifted	0.920

Source: Authors' own

Awareness Level of *Maqāṣid al-Sharī'ah* in Spending

Table 4 shows the seven items used to measure the level of awareness on *maqāṣid al-Sharī'ah* regarding spending behaviour.

Table 4: Score of Awareness Level of *Maqāṣid al-Sharī'ah* (N = 420)

Code	Items	Min	Max	Mean	SD
MS1	Are you aware of the concept of <i>maqāṣid al-Sharī'ah</i> ?	1	5	2.40	1.245
MS2	How aware are you of the <i>maqāṣid al-Sharī'ah</i> in the following areas: religion, life, intellect, family and wealth?	1	5	2.41	1.212
MS3	Are you aware of the <i>maqāṣid al-Sharī'ah</i> in relation to daily spending?	1	5	2.29	1.233
MS4	How far do you apply the <i>maqāṣid al-Sharī'ah</i> in terms of spending for daily needs?	1	5	2.40	1.191
MS5	Do you think you have been committed to the <i>maqāṣid al-Sharī'ah</i> in your spending behaviour?	1	5	2.38	1.194
MS6	During the COVID-19 pandemic, I only purchased essential/basic needs items.	1	5	3.13	1.228
MS7	During the COVID-19 pandemic, I still purchased non-essential items.	1	5	2.86	1.251

Note: Min: Minimum; Max: Maximum; SD: Standard Deviation
Source: Authors' own

Table 4 shows that the Likert scale scores range from 1 (not aware) to 5 (highly aware). All items except for MS6 are found to score less than 3 (refer to the mean column), meaning that the 420 respondents were either not aware or slightly aware of the *maqāṣid al-Sharī'ah* concept in daily life. However, item MS6's score is found to be an average (mean = 3.13), implying that Malaysian consumers purchased essential items on a moderate scale during the recent pandemic. Item MS7 scores less than 3 (mean = 2.86), showing that Malaysian consumers spent less on non-essential items during the pandemic.

Based on these results, the respondents most likely applied the concept of *maqāṣid al-Sharī'ah* without knowing the concept itself. Based on **Table 1**, the *maqāṣid al-Sharī'ah* concept was also applied by Malaysians from another perspective—notably, by spreading humanity and kindness throughout this testing period. People donated generously for humankind's benefit, either to the front-liners or those in dire need of survival (Syed Mohamad & Ismail, 2020). Numerous initiatives and charity programmes were launched to help the entire nation donate some of its wealth to relieve the COVID-19 impact (Tan, 2020). Therefore, the findings for objective 1, notably the awareness level of *maqāṣid al-Sharī'ah* regarding spending behaviour, is noted to be relatively low.

Table 5 exhibits the responses in relation to the second objective, which relates to changes in spending behaviour during the pandemic. As exhibited in the table, the Likert scale scores range from 1 (strongly disagree) to 6 (strongly agree). All items from row 1 until row 10 are found to score greater than 3 (refer to the mean column), meaning that the 420 respondents either 'somewhat agreed', 'agreed', or 'strongly agreed' on the questions asked related to behavioural changes due to COVID-19. Overall, respondents agreed that their income was

negatively influenced by the COVID-19 pandemic (mean = 3.60) and that their household spending was reduced since COVID-19 emerged (mean = 3.69).

Table 5: Score of Changing Behaviour Due to the COVID-19 Outbreak (N = 420)

Code	Items	Min	Max	Mean	SD	Skew.	Kurt.
CB1	My ability to make financial ends meet has been negatively impacted by COVID-19.	1	6	4.15	1.334	-.422	-.476
CB2	My income has been negatively impacted by COVID-19.	1	6	3.60	1.479	.039	-.973
CB3	Uncertainty about the economy is preventing me from making purchases that I would otherwise make.	1	6	4.04	1.332	-.432	-.479
CB4	I am cutting back on my spending because of the uncertainty associated with COVID-19.	1	6	4.35	1.357	-.638	-.361
CB5	Given the negative impact of COVID-19 on my personal finances, I am very careful about how I spend my money.	1	6	4.60	1.252	-.888	.513
CB6	I have only purchased essential items since COVID-19 emerged.	1	6	4.00	1.380	-.307	-.631
CB7	My household spending has reduced since COVID-19 emerged.	1	6	3.69	1.449	-.120	-.857
CB8	Due to COVID-19, I now prefer to shop online than at physical stores.	1	6	4.62	1.308	-.811	-.027
CB9	Due to COVID-19, I now prefer to order takeaway rather than dine in at restaurants.	1	6	4.55	1.385	-.814	-.075
CB10	I do not mind spending money on disease prevention, pandemic prevention and medicine.	1	6	5.07	1.081	-1.303	1.827

Note: Min: Minimum; Max: Maximum; SD: Standard Deviation; Skew.: Skewness; Kurt.: Kurtosis
Source: Authors' own

Furthermore, the survey reveals that respondents agreed that their financial goal attainment was negatively impacted by COVID-19 (mean = 4.15). They also prevented themselves from making purchases due to the uncertainty about the economy (mean = 4.04), they cut back on spending (mean = 4.35) and were cautious about how they spent their money (mean = 4.60). Other than that, they were only purchasing essential items (mean = 4.00), and most of the purchases were made through online websites (mean = 4.62) as a precaution against being infected by the virus. The respondents also tended to buy takeaway food rather than dine in a restaurant (mean = 4.55), and they did not mind spending money on disease prevention, pandemic prevention, and medicine (mean = 5.07).

Overall, relating to the second objective, this survey shows that the COVID-19 pandemic caused behavioural changes in daily spending, the ability to make financial ends meet, and income levels among the Malaysian public. These results are in line with a few past studies. Among them are Ota *et al.* (2020) and Jahangir (2020). Their studies show that consumers cut down their expenditures as the pandemic affected their income. In addition, people shifted towards e-commerce platforms instead of physical stores to shop for goods. This outcome is also

similar to the McKinsey (2020) survey on Indian consumer behaviour during COVID-19. Consumers in India also adopted new habits in response to their main concerns in terms of family and personal safety, as well as general public health.

In achieving the third objective, Chi-Square tests were utilised to assess the data to see any changes in spending regarding the respondents' income. **Table 6** shows that there are five types of items that are associated with the income level. These components are food and groceries, meal delivery services, entertainment items, face masks/hand sanitisers/disinfectants, and internet services. From **Table 6**, it can be said that there are significant differences in spending (the choices being decreased, stayed the same, or increased) among the income levels of respondents. As for components such as household supplies, consumer electronics, skincare and make-up, apparel and clothing, fitness and wellness, and hotel or resort stays, there were no significant differences in spending among the income levels. In general, this could be due to the lower spending level on these items, which are considered non-essentials during the pandemic. Overall, people spent less on these items regardless of their income levels.

Table 6: Pearson Chi-Square Value for Spending on Each Category of Item across Income Levels

Code	Household Income Level * Categories of Items	Pearson Chi-Square Value	df	Asymptotic Significance (2-sided)
SP1	Food and groceries	35.744 ^a	8	.000*
SP2	Meal delivery services	16.375 ^a	8	.037*
SP3	Entertainment items	29.456 ^a	8	.000*
SP4	Household supplies	13.756 ^a	8	.088
SP5	Consumer electronics	4.704 ^a	8	.789
SP6	Skincare and make-up	12.494 ^a	8	.130
SP7	Apparel and clothing	6.913 ^a	8	.546
SP8	Fitness and wellness	9.411 ^a	8	.309
SP9	Face masks/hand sanitisers/disinfectants	15.817 ^a	8	.045*
SP10	Internet services	17.810 ^a	8	.023*
SP11	Hotel or resort stays	12.944 ^a	8	.114

a. 0 cells (0.0%) have an expected count of less than 5.

* indicate items that have significant Pearson Chi-Square value

Source: Authors' own

For the final objective of the paper, a regression analysis was performed to assess the relationship between the awareness level of *maqāṣid al-Sharī'ah* on spending and the future perception of spending once the MCO is lifted. For the variable relating to future perception of spending, respondents were asked to rate their scores on how likely they were to stock up on certain items, as provided in **Table 7**.

Overall, **Table 7** shows that people planned to stock up on items such as fresh food items, medication, and face masks/hand sanitisers/disinfectants (mean = 4.00 and above). In contrast, for entertainment items, people were less likely to stock up during challenging times, such as COVID-19 (mean = 2.75). A simple linear regression was constructed between the elements of *maqāṣid al-Sharī'ah* as analysed under objective 1 and the elements in **Table 7**. **Table 8** highlights the outcome of the regression analysis, which shows that awareness of *maqāṣid al-*

Sharī'ah in spending has a significant relationship with the future perception of spending. This shows that people generally think about the essential versus non-essential items during uncertain times, which shows how *maqāṣid al-Sharī'ah* play a big role in people's lives.

Table 7: Mean and Standard Deviation Scores of Respondents' Likelihood in Stocking up on Each Category of Items after the COVID-19 MCO Has Been Lifted (N = 420)

Code	Items	Mean	Std. Deviation
FSB1	Dry food items	3.76	1.205
FSB2	Fresh food items	4.02	1.165
FSB3	Frozen food items	3.69	1.196
FSB4	Entertainment items	2.75	1.183
FSB5	Household supplies	3.67	1.170
FSB6	Skincare and make-up	3.00	1.224
FSB7	Apparel and clothing	3.04	1.174
FSB8	Home electronic appliances	3.09	1.152
FSB9	Medication	4.01	1.135
FSB10	Face masks/hand sanitisers/disinfectants	4.19	1.112
FSB11	Internet services	3.77	1.150

Source: Authors' own

Table 8: Coefficient Values for the Simple Linear Regression Equation

		Unstandardised Coefficients		Standardised Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	36.601	1.324		27.644	.000
	MS	.133	.070	.092	1.898	.048

Source: Authors' own

CONCLUSION

This research revealed that the COVID-19 pandemic caused a behavioural change in many aspects, especially in terms of Malaysians' spending patterns. This paper investigated the awareness level regarding *maqāṣid al-Sharī'ah*, focusing on spending behaviour, its effect on behavioural changes due to the pandemic, the spending pattern on each category of item across income levels, and the effect of the awareness of *maqāṣid al-Sharī'ah* on the perception of future spending behaviour after the COVID-19 MCO has been lifted.

As per the survey and analysis results, it is deduced that Malaysians applied the concept of *maqāṣid al-Sharī'ah* without knowing much about its theoretical formulation. The consumers were unaware of the *maqāṣid al-Sharī'ah* concept (based on mean scores lower than 3). They applied the concept by purchasing only essential items that fulfilled their basic needs during the COVID-19 pandemic (based on mean scores higher than 3). Besides, the idea that the respondents prioritised spending according to their income relates to prioritising the satisfaction of basic needs (*ḍarūriyyāt*). They only spent on less essential items (i.e., extra needs (*hājjiyyāt*), comfort needs (*taḥsīniyyāt*) and luxury goods (*kamāliyyāt*)) if extra income was available, thus fulfilling the concept of *maqāṣid al-Sharī'ah* (Ghassan, 2015).

Therefore, it is recommended that awareness of the concept of *maqāṣid al-Sharī'ah* should be spread more so that the public applies it and understands that it should be practised not

only during times of pandemics such as the COVID-19 period but also in one's daily life. Further studies could also be conducted with a larger sample size and include a balance among the sociodemographic factors; for instance, gender could be more proportionate to include more males than females. Other than that, factors such as income, educational level and marital status could also be more balanced among the groups available. Additionally, further studies could look into a more robust method, such as probit regression analysis, to gain a better insight into the variables.

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