

**PANIC BUYING IN THE QUR'ĀN  
(THEMATIC STUDY IN THE PERSPECTIVE HAMKA)**



**THESIS**

Submitted to Faculty of Ushuluddin and Humanities in  
Partial Fulfillment of the requirement for the Degree  
of S-I of Islamic Theology  
On Al-Qur'ān Science and Interpretation Departement

Submitted:

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**THE FACULTY OF ISLAMIC THEOLOGY AND HUMANITIES  
WALISONGO STATE ISLAMIC UNIVERSITY  
SEMARANG  
2022**

## DECLARATION

*Bismillāhirra hmānirrahīm*

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With full honesty and responsibility, the author declares that this thesis does not contain material written by other people or published. Likewise, this thesis does not contain other people's thoughts, except for the information contained in the reference which is used as a reference.

Semarang, July 2, 2022

Declarator



**Lutfiah Urbaningrum**  
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**(THEMATIC STUDY IN THE PERSPECTIVE HAMKA)**



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Dear,

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*Assalāmu'alāikum Wr. Wb.*

After reading, making corrections as appropriate, then I declare that your thesis:

Name : Lutfiah Urbaningrum  
Student ID Number : 1804026039  
Major : Al-Qur'ān Science and Interpretation  
Thesis Title : **Panic Buying in the Qur'ān (Thematic Study In The Perspective Hamka )**

We hereby agree and request that it be tested immediately. Thus, thank you for your attention.

*Wassālamu'alāikum Wr. Wb.*

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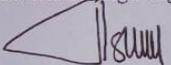
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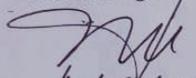
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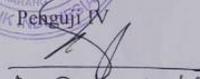
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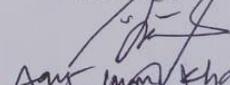
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## MOTTO

حَدَّثَنَا عَبْدُ اللَّهِ بْنُ مَسْلَمَةَ بْنِ قَعْنَبٍ حَدَّثَنَا سُلَيْمَانُ يَعْنِي ابْنَ بِلَالٍ عَنْ يَحْيَى وَهُوَ ابْنُ سَعِيدٍ قَالَ  
كَانَ سَعِيدُ بْنُ الْمُسَيَّبِ يُحَدِّثُ أَنَّ مَعْمَرًا قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَنْ احْتَكَرَ فَهُوَ  
خَاطِئٌ فَقِيلَ لِسَعِيدٍ فَإِنَّكَ تَحْتَكِرُ قَالَ سَعِيدٌ إِنَّ مَعْمَرًا الَّذِي كَانَ يُحَدِّثُ هَذَا الْحَدِيثَ كَانَ  
يَحْتَكِرُ

“Meaning: Has told us Abdullah bin Maslamah bin Qa'nab has told us Sulaiman - namely Ibn Bilal - from Yahya - namely Ibn Sa'id - he said, " Sa'id bin Musayyab narrated that Ma'mar said, " Messenger of Allah said, "Whoever hoards things, he is a sinner.”<sup>1</sup>

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<sup>1</sup> Abul Muslim bin al-Hajjaj al-Naisaburi. *Shahih Muslim*. Ensiklopedi Hadis 9 Imam (app from Lidwa)

## TRANSLITERATION

The transliteration of Arabic words used in writing this thesis is guided by the "Arab-Latin Transliteration Guidelines" based on the Joint Decree of the Minister of Religion and the Minister of Education and Culture of the Republic of Indonesia number: 158/1987 and number 0543b/U/1987. dated January 22, 1988, as follows:

### 1. Consonant Words

Arabic consonant phonemes which in the Arabic writing system are denoted by letters, in this transliteration some are represented by letters and some are represented by signs and some by letters and signs at the same time.

Huruf Arab	Name	Latin word	Information
ا	Alif	Not symbolized	Not symbolized
ب	Bā'	B	Be
ت	Tā'	T	Te
ث	Śā'	Ś	es (with dot above)
ج	Jīm	J	Je
ح	Hā'	Ḥ	ha (with dot below)
خ	Khā'	Kh	ka dan ha
د	Dāl	D	De
ذ	Žāl	Ž	zet (with dot above)
ر	Rā	R	Er
ز	Zai	Z	Zet
س	Sīn	S	Es

ش	Syīn	Sy	es dan ye
ص	Śād	ṣ	es (with dot below)
ض	Dād	ḍ	de (with dot below)
ط	Ṭā	ṭ	te (with dot below)
ظ	Zā'	ẓ	zet (dengan titik di bawah)
ع	'Ain	'	Inverted comma on top
غ	Gain	G	Ge
ف	Fā'	F	Ef
ق	Qāf	Q	Qi
ك	Kāf	K	Ka
ل	Lām	L	El
م	Mīm	M	Em
ن	Nūn	N	En
و	Wāw	W	W
هـ	Hā'	H	Ha
ء	Hamzah	'	Apostrof
ي	Yā'	Y	Ye

## 2. Vowel

Arabic vowels like Indonesian vowels, consist of a single vowel or monphthong and multiple vowels or diphthongs.

a. single vowel

The Arabic single vowel whose symbol is in the form of a sign or vowel, the transliteration is as follows:

Huruf Arab	Name	Latin word	Information
--◌ْ--	Fathah	A	A
--◌ِ--	Kasrah	I	I
--◌ُ--	Dhammah	U	U

b. Double Vowel

Arabic double vowels whose symbols are a combination of vowels and letters, transliteration in the form of a combination of letters, namely:

Huruf Arab	Name	Latin word	Information
--◌ْـي	Fathah and ya'	Ai	a-i
--◌ْـو	Fathah and wau	Au	a-u

كَتَبَ kataba

بَيْنَكُمْ bainakum

فَعَلَ fa'ala

قَوْلَ qaul

كَيْفَ kaifa

### 3. Maddah

Maddah or long vowels whose symbols are vowels and letters, transliteration in the form of letters and signs, namely:

Huruf Arab	Name	Latin word	Information
ا	Fathah and alif	Ā	A and garis diatas
ي	Fathah and ya	Ī	A and garis diatas

ي	Kasrah and ya	Ī	I and garis diatas
و	Dhammah and wau	Ū	U and garis diatas

جَاهِلِيَّة                      Jāhiliyyah

تَنْسَى                              tansā

كَرِيم                                karīm

فُرُود                                furūd

#### 4. Ta'marbutah

There are two transliterations for ta marbutah:

- a. Ta marbutah live  
Ta marbutah who live or get harakat fathah, kasrah and dhammah, the transliteration is /t/
- b. Ta marbutah dies:  
Ta marbutah who dies or gets sukun, the transliteration is /h/
- c. If the last word with ta marbutah is followed by a word that uses the article al and the reading of the two words is separate, then ta marbutah is transliterated with ha (h)

Example :

رَوْضَةُ الْأَطْفَالِ              - raudah al- aṭfāl

رَوْضَةُ الْأَطْفَالِ              - raudatul aṭfāl

#### 5. Syaddah

Syaddah or tasydid which in the Arabic writing system is symbolized by a sign, shaddah sign or tasudid sign, in this transliteration the shaddah sign is denoted by a letter, which is the same letter as the letter marked with the shaddah.

Example :

رَبَّانَ rabbanā

نَزَلَ nazzala

الْبِرِّ al-birru

## 6. Article

Articles in the Arabic writing system are denoted by letters, but in this transliteration, articles are distinguished by articles followed by the letter syamsiyah and the word sandnag followed by the letter qamariah.

- a. The article is followed by the letter syamsiyah

The article followed by the letter syamsiyah is transliterated according to its sound, namely the letter /i/ is replaced with the same letter as the letter that immediately follows the article

السَّمَاءُ As-Sama'

الشَّمْسُ Asy-Syamsu

- b. Articles followed by the letter qamariah

Articles followed by the letter qamariah are transliterated according to the rules outlined in front and according to their sound. Whether followed by the letter syamsiyah or the letter qomariah, the article is written separately from the word that follows and is connected to the article.

الْقُرْآنُ al-Qur'ān

الْقِيَاسُ al-Qiyas

## 7. Hamzah

It is stated in advance that hamzah is transliterated with an apostrophe, but that only applies to hamzah which is located in the middle and at the end of the word. If the hamzah is located at the beginning of the word, it is not symbolized, because in Arabic it is an alif.

Example:

تَأْخُذُونَ                      ta' khuḏūna

أَكَلَ                              akala

النَّوْءُ                            an-nau'

## 8. Word writing

Basically every word, whether fi'il, isim, maupyn harf, is written separately, only certain words written in Arabic letters are usually combined with other words because there are letters or vowels that are omitted, so in this transliteration the writing of these words is also arranged in other words following it.

وَإِنَّ لِلَّهِ لَهٗوَ خَيْرَ الرَّازِقِينَ                      wa innallāha lahuwa khai arrāziqīn

وَاللَّهُ عَلَى النَّاسِ حَجُّ الْبَيْتِ                      walillāhi nāsi 'alan nāsi hjju al-baiti

## 9. Capital letters

Although in the Arabic writing system capital letters are not recognized, in this transliteration they are used as well. The use of capital letters is like what is done in EYD, including: capital letters are used to write the first letters of self-names and the beginning of sentences. If the personal name is preceded by an article, then what is written in capital letters remains the initial letter of the personal name, not the initial letter of the article.

Example:

وما محمد الا رسول

wa mā Muhammadun illā rasul

الحمد لله رب العالمين

alhamdu lillāhi rabbi al-ālamīn

Alhamdulillāhi rabbil ālamīn

The use of capital letters for Allah only applies if the Arabic script is complete and if the writing is combined with other words, so that letters or vowels are omitted, capital letters are not used.

Example:

الله الامر جميعا

lillahi al-amru jami'an

Lillahi amru jami'an

والله بكل شيء عليم

wallahu bikulli syai'in alim

## 10. Tajweed

For those who want fluency in reading, this transliteration guide is an integral part of the Science of Tajweed. Therefore, the inauguration of the Latin Arabic transliteration guidelines (international version) needs to be accompanied by recitation guidelines.

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Thesis with the title Panic Buying in the Qur'ān (Thematic study in the Perspektif Hamka), was prepared to fulfill one of the requirements to obtain a bachelor's degree (S.1) from the Faculty of Ushuluddin and Humanities, Walisongo State Islamic University, Semarang.

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Semarang, July 2, 2022

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## ABSTRACT

This research is motivated by the frequent occurrence of panic buying events and research has never been done from Hamka's perspective. So that the formulation of the problem in this study are: 1) What is the concept of panic buying in Hamka's perspective? 2) What is Hamka's view in responding to panic buying behavior today?

This research is classified as library research that uses sources in the form of books, journals, literatures and primary sources, namely the works of Buya Hamka, namely *Tafsir al-Azhar*, *Tasawuf Modern and Falsafah Hidup*. This study uses a thematic/maudū'i approach, then in data collection using documentation techniques. Meanwhile, in analyzing using descriptive-analytical analysis method.

The form of panic buying in the form of hoarding is prohibited if it brings harm to others and is allowed if the hoarding of assets does not have a negative impact and still spends the wealth from the hoarded. Indicators of panic buying in the form of anxiety, excessive fear to bring up extravagant and excessive attitudes are not allowed

Then, according to Hamka's view, in responding to panic buying, we must not have the spirit of imperialism and capitalism in hoarding and also must not feel excessive fear and anxiety as life will end so we must be patient with all trials including this panic buying. Then we fellow human beings must help each other, must not be selfish, do not behave extravagantly and rashly in acting. So that panic buying which has a negative impact will not occur.

***Keywords: Panic buying, Hamka, Attitude.***

## CHAPTER I

### PRELIMINARY

#### A. Background

Very high fear accompanied by the act of buying goods is often known as panic buying. Panic buying is a buying behavior made by consumers in large quantities so that later there will be no shortage.<sup>2</sup>

The rise of panic buying in the community is a response due to a situation that is considered urgent or emergency. This action appears suddenly, spontaneously and out of the ordinary. Panic buying is triggered by a disaster, both natural and non-natural disasters. Several circumstances often lead to panic buying behavior such as human conflict, the occurrence of a pandemic or epidemic, stress, to the necessities of life.

Then people assume that if they don't buy a lot, the stock of goods will run out and the price of goods will be expensive.<sup>3</sup> It is undeniable that they often make panic purchases on a large scale without paying attention to the price of the product. They focus on the availability of goods because they are worried that the goods will become scarce. This activity was triggered by the circulation of hoax news about a situation or about the benefits of certain goods. So that consumers tend to imitate other people to do panic buying.<sup>4</sup>

Panic buying behavior first occurred during the Spanish flu in 1918. Not only that during World War II, the Iranian Revolution, the 2003 SARS pandemic and

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<sup>2</sup> Sukma Irdiana, Kusnanto Darmawan, Kurniawan Yunus Ariyono, "Impulse Buying di Masa Pandemi Covid 19", *Jurnal Universitas widyagama Malang*, p.4.

<sup>3</sup> Siti Khayisatuzahro Nur, "Panic Buying Di Masa Pandemi Dan Relevansinya Dengan Ikhtikar Dalhham Padangan Islam", . . . Oktober 1 (2019): p. 9.

<sup>4</sup> Khusnul, "Penurunan Daya Beli Vs Panic buying Di Tengah Pandemi Covid-19 Bagaimana Tinjauan Syariahnya?" *Jurnal Syarikah P.ISSN Volume 7 No 1 January 2021*, p. 9.

the 2013 Venezuelan economic crisis that brought back the panic buying phenomenon.<sup>5</sup>

Indicators of panic buying behavior consist of 3 things, namely fear, anxiety and feelings of insecurity.<sup>6</sup> Not only due to natural disasters or epidemics, but the phenomenon of panic buying without us realizing it has recently been happening in Indonesia and even in the world.

Like the outbreak of the Coronavirus Disease or what is often called Covid-19. Panic buying behavior has disrupted all countries affected by Corona. Not limited to developing countries, but this behavior attacks even developed countries. In the sense that developed countries are more aware of all the consequences of panic buying actions cannot be separated from this phenomenon. Uniquely, each country has its own criteria. Especially in the Nusantara region, panic buying behavior during the Covid-19 period was marked by the purchase of masks, hand sanitizers and vitamins.<sup>7</sup>

In Indonesia, apart from the outbreak of the coronavirus, the phenomenon of panic buying has occurred again. Precisely on June 9, 2021, there will be the launch of the BTS Meal. BTS Meal is a collaboration between McD and BTS (Korean Boy Band) which serves a meal consisting of nine nuggets, medium drink, French fries and two sauces (sweet chili sauce and cajun sauce) with the boy band as Brand Ambassadors.

The BTS Meal phenomenon created a scene in various parts of Indonesia, especially Jakarta. This resulted in excessive purchases, which were made by the Army (as Boyband BTS fans) because of the fear of not getting this special menu.

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<sup>5</sup> Arina Nihayati. 2021. *5 Panic buying Ironis Sejak Perang Dunia, Covid-19 Bukan Perdana*. Retrieved from <https://sragenupdate.pikiran-rakyat.com/gaya-hidup/pr-1842166519/5-panic-buying-ironis-sejak-perang-dunia-covid-19-bukan-perdana?> (accessed October 30, 2021)

<sup>6</sup> Sukma Irdiana et.al, "Impulse Buying di Masa Pandemi", *Jurnal Universitas widyagama Malang*, p.4.

<sup>7</sup> Agung Minto Wahyu, Afifah Chusna Az Zahra, dkk, Perilaku Panic Buying Mengiringi Kemunculan COVID-19? Sebuah Studi pada Awal Pandemi di Indonesia, *Humanitas* Vol. 5 No. 1, April 2021, p. 78.

The causes of panic buying for BTS Meal are caused by several things, such as the time limit for the product to be released, limited stock, the presence of certain individuals who buy the BTS Meal menu in large quantities, and the high enthusiasm of the public to make purchases. Because not only the Army is competing to get it, but the people (other than the army) are also curious about the menu.<sup>8</sup>

Then in England, on October 1, 2021, this phenomenon reappeared. The United Kingdom, hit by an energy crisis, has wreaked havoc with gas stations not operating. This causes anxiety for vehicle owners, resulting in hoarding and crime. Some residents did panic buying by buying fuel and then filling it in used drink bottles as supplies.<sup>9</sup>

Hoarding behavior which is a sign of panic buying behavior has been mentioned in the Qur'an. The term hoarding in the Qur'an is called the word namely *zūn* which comes from the word *kanaza*. In the Qur'an it is mentioned in various forms 8 times, namely in the form of *kanaztum* and *kanizūn* which means treasure that you keep, while *zūn* means hoarding treasure. The hoarding behavior is strongly condemned in the form of a painful punishment. It is explained in the Qur'an letter at-Taubah [10]: 34.

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّ كَثِيرًا مِّنَ الْأَحْبَارِ وَالرُّهْبَانِ لَيَأْكُلُونَ أَمْوَالَ النَّاسِ بِالْبَاطِلِ وَيَصُدُّونَ عَن  
سَبِيلِ اللَّهِ وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يُنْفِقُوهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ (٣٤)

“Meaning : Believes, many are the rabbis and the monks who defraud men of their possessions and debar people to them from the part of Allah. Those that hoard up

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<sup>8</sup> Pebrianti. 2021. *.Panic buying BTS Meal di Indonesia*, Retrieved from <https://www.kompasiana.com/pebrianti1787/617b7e8279b2397979771442/panic-buying-bts-meal-di-indonesia> ( accessed on 31 oktober 2021)

<sup>9</sup> Dinar Fitra Maghiszha. *Inggris Alami Krisis Bahan Bakar, Panic buying hingga Penimbunan Merajalela*, Retrieved from <https://www.idxchannel.com/economics/inggris-alami-krisis-bahan-bakar-panic-buying-hingga-penimbunan-merajalela>. (accessed on 31 Oktober 2021)

gold and silver and do not spend it in Allah's cause-proclaim to them a woeful punishment.”<sup>10</sup>

In interpreting this verse, Hamka presents 2 opinions, namely from bin Umar and Abu Zar. First, he explained the opinion of Umar and his son Abdullah bin Umar, which was followed by many friends, namely that it is permissible to accumulate wealth from lawful sources, even though as much as possible as long as zakat is issued.

Then in the next explanation Hamka explained the story of Abu Zar. Where Abu zar stated that accumulating wealth, gold, silver, dinars and dirhams and not spending in the way of Allah is a big sin. According to Abu Zar, all needs that exceed what is used and eaten, such as a house as a place to live and servants are all obligatory to be issued. Wealth that is saved beyond what we need is no longer our property, because it is the right of the poor. Hamka said that Abu Zar sparked an ideal that is now called socialism or social justice. Which of the two does not intersect. And the result of this hoarding will be a painful torment.

In interpreting Hamka, he has contextualized it with modern problems. It is different from other commentators who are only limited to explaining the law, such as the commentator Bisri Mustofa in his interpretation of al-Ibriz. Then he also connects with various general approaches, such as language, history, socio-cultural interaction in society, even Hamka also includes elements of the geographical situation of a region, and includes elements of certain community stories to support the intent of his interpretation study so that it is relevant to the current context is panic buying.

Unfortunately, there has never been a discussion about panic buying from the perspective of an interpreter, especially Hamka. Therefore, the author wants to try to reveal Hamka's perspective in a discussion about panic buying.

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<sup>10</sup> Al-Qur'an Karim, Checked and Revised by Mahmud Y. Zayid, *The Qur'an. An English Translation of the Meaning of the Qur'an*, Beirut, Lebanon, Dar Al-Choura, 1980. p.46.

Based on these data, it is necessary to reveal the concept of panic buying from Buya Hamka's perspective. In this case the author tries to do it with a study entitled "**Panic Buying in the Qur'ān (Thematic Study in the Prespective Hamka)**" in order to find out Hamka's thoughts in interpreting verses about the panic buying phenomenon.

### **B. Problem Formulation**

In this research discussion, it is focused on two problem formulations as follows:

1. What is the concept of panic buying in Buya Hamka's perspective?
2. What is Hamka's view in responding to panic buying behavior today?

### **C. Research Objectives and Benefits**

This research aims to:

#### 1. Research Objectives

As a form of scientific work, this research aims to:

- a) Knowing panic buying in Buya Hamka's perspective
- b) Knowing Hamka's view in responding to panic buying behavior today.

#### 2. Research Benefits

Here the author hopes that this research can provide benefits, including the following :

##### a. Theoretically

This research is expected to provide information for further research in the field of the Qur'ān. As well as being able to add insight, knowledge and library treasures from the Faculty of Ushuludin and Humanities UIN Walisongo Semarang.

##### b. Practically

The writing of this scientific paper is expected to provide more in-depth information. As a science, knowledge and insight into the

interpretation of the Qur'ān that can be relevant to the surrounding phenomena. So that it becomes a shortcut for understanding the Qur'ān and can be used as a solution to existing problems.

#### **D. Literature Review**

A literature review is an explanation of the contents of books, works, thoughts from previous authors related to the discussion of the thesis so that the continuity between previous research and the research to be studied will be seen and to ensure that there is no duplication of existing research.<sup>11</sup> Some previous research on the theme of panic buying is as follows:

First, Thesis by Anggy Lia Indriani from UIN Antasari Banjarmasin with the title *Dampak Covid-19 Terhadap Penimbunan Barang (Panic buying)*. In this study, we discuss the impact of Covid-19 on the community, one of which causes hoarding behavior or panic buying. WHO says that hoarding behavior has a significant impact on medical personnel and patients due to a lack of personal protective equipment so as not to infect others. Hoarding triggers fraud and unreasonable price increases.<sup>12</sup> The difference with this study is that in this thesis it explains the impact of covid-19 which causes panic buying, but the research that will be conducted discusses panic buying in Buya Hamka's perspective.

Second, research by Wardatul Jannah from UIN Alaudin Makassar, namely a thesis with the title *Penimbunan Dalam Islam (Studi Kritis Penimbunan Barang Darurat Covid-19 Dan Relevansinya Dengan Pemikiran Yusuf Qardhawi)*. This study discusses the law from the perspective of hoarding fiqh scholars, namely Yusuf Qardhawi. It is explained here that the hoarding of covid-19 emergency goods and their relevance to Yusuf Qardhawi's thoughts is unlawful. He forbade the hoarding of all kinds of goods because human needs are not only for basic foodstuffs but also for various kinds such as clothing, medicine, transportation

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<sup>11</sup> Sulaiman (ed), *Pedoman Penulisan Skripsi*, Cet. III, (Semarang:2020) p.36.

<sup>12</sup> Anggy Lia Indriani, *Dampak Covid-19 Terhadap Penimbunan Barang (Panic buying)*, skripsi UIN Antasari Banjarmasin, 2020, p.13.

and so on. Like during this pandemic, medical masks and hand sanitizers were not really needed by the public, but now when the covid-19 virus arrives, these items can be said to be basic necessities. The most important thing is that all forms of hoarding that bring harm to others are prohibited or forbidden.<sup>13</sup> In this thesis discusses the law of hoarding according to fiqh scholars while in the research that will be carried out it will discuss panic buying in the perspective of the scholars of interpretation, namely Buya Hamka

Third, by Afidah Wahyuni from the Jakarta Institute of Al-Qur'ān Science with the title *Penimbunan Barang Dalam Perspektif Hukum Islam*. In this study, we discuss about ikhtikar in the perspective of Islam, which is immoral and inhuman because it gives a lot of harm. Like trouble and not giving benefit to everyone. The law of this action is *haram*. *Ikhtikar* is related to monopoly which is also *haram* because it causes harm. To prevent this practice requires the role of the government and even the government has the right to punish such actions.<sup>14</sup> In contrast to the research that will be studied in this study, hoarding is discussed using a legal perspective, while the research that will be studied discusses panic buying in the Hamka's prespective.

Fourth, Agus Joharudin, Muhammad Andi Septiadi, Shepia Maharani, Tarisma Dtya Aisi and Nurwahyuningsih, from UIN Sunan Gunung Djati Bandung with a journal entitled *Panic Syndrom Covid-19 : Penekanan Terhadap Kebijakann Yang Diberikan Pemerintah*. It describes the applicable government policies aimed at the wider community. Then the government's policy is to support a better business. For this reason, there is a need for cooperation and mutual understanding of the policies that have been set by the government. Because this pandemic does not only attack humans but attacks all systems in

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<sup>13</sup> Wardatul Jannah, *Penimbunan Dalam Islam (Studi Kritis Penimbunan Barang Darurat Covid-19 Dan Relevansinya Dengan Pemikiran Yusuf Qardhawi)*. Fakultas Ekonomi Dan Bisnis Islam Uin Alauddin Makassar 2020, p.78.

<sup>14</sup> Afidah Wahyuni, "Penimbunan Barang Dalam Perspektif Hukum Islam", *Al-Iqtishad: Journal Of Islamic Economics* 2, No. 2 (8 Februari 2016), [tps://Doi.Org/10.15408/Aiq.V2i2.2490](https://doi.org/10.15408/Aiq.V2i2.2490).

every country.<sup>15</sup> In this study, it tends to be about the impact of government policies that result in panic syndrome, while the research that will be studied discusses panic buying in the hamka's prespective.

Based on the data above, it is known that there have been many studies regarding panic buying, not only in terms of economics, but also in terms of psychology and communication.<sup>16</sup> However, research on panic buying in the perspective of Buya Hamka's has never been done. Therefore, this research is intended to complement the previous studies. In this study, the author wants to provide something new related to the theme so that it can provide information related to the concept of panic buying from Buya Hamka's perspective.

#### **E. Research Method**

The research method comes from the word *methodos* which means the way or path taken, and research comes from the word *research* "re" which means to return, search to find. Research method means searching back or continuously conducting a research with the process of gathering information to improve, modify or develop an investigation.

According to Sugiyono (2007) the research method is a scientific way to obtain valid data, which can be developed and proven with a definite purpose so that knowledge can be used to understand, solve and anticipate a problem.<sup>17</sup>

As for this research, the method used is a qualitative method. This study uses a type of library research, namely data collection through analysis of books, literature and others related to the theme of the discussion.

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<sup>15</sup> Agus Joharudin and Muhammad Andi Septiadi, *Panic Syndrom Covid-19: Penekanan Terhadap Kebijakan Yang Diberikan Pemerintah*, 2020, p.51.

<sup>16</sup> In the field of communication, such as a journal by Cindy Sovhie Aprilia from ARS University Bandung with the title "Perilaku dan Berita Hoaks Covid-19 Di Kota Bandung". In the field of psychology, such as Amanda Khoirunnisa's thesis with the title "Hubungan Antara Konformitas dengan Implusive buying Pada Remaja Penggemar Di Kota Palembang" , and journals by Agung Minto Wahyu, Afifah Chusna Az Zahra, Muhammad Iqbal Fakhrol Firdaus, and Aryudho Widyatno, "Perilaku Panic Buying Mengiringi Kemunculan COVID-19? Sebuah Studi pada Awal Pandemi di Indonesia".

<sup>17</sup> Nana Darna and Elin Herlina, *Bagi Penelitian Bidang Ilmu Manajemen 5* (2018): p.6.

While the approach used in this study is the *mauḍu'i* (thematic) approach. Thematic interpretation is a method of interpreting the Qur'ān by collecting verses of the Qur'ān which have the same purpose with the meaning of talking about a certain theme.<sup>18</sup>

Then the data sources in this study can be grouped into 2 types, namely primary data and secondary data. Primary data is data obtained by researchers directly from the data source. Primary data sources are original data sources or new data that are up to date. The primary data source in this research is a book by Buya Hamka, namely : *Tafsir al-Azhar, Tasawuf Modern* and *Falsafah Hidup*.

While secondary data is a source of data obtained by reading, studying, and understanding through literature, books or other documents that are in accordance with the theme of the discussion. In this study, secondary data were obtained from all books other besides primary data.

Furthermore, data collection techniques are the most important step in conducting research. Considering that this research is literature, the data collection technique used is documentation, namely by browsing the literature, archives and including books on opinions, theories, arguments and others related to research. In this study, data collection was carried out by searching for books, literature, related to panic buying in the Qur'ān so that data were obtained according to the concept of discussion.

Then the last is data analysis, which is an effort to systematically find and organize notes from observations, interviews or others. To increase understanding, researchers must present the case under study as findings for others and in order to

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<sup>18</sup> Sja'roni, "Studi Tafsir Tematik", *Jurnal Studi Islam Panca Wahana I Edisi 12*, Tahun 10, 2014. p. 32.

increase understanding of the findings, the analysis needs to be continued with efforts to find meaning.<sup>19</sup>

In this research, the data processing and analysis method used is descriptive-analytical method. According to Sugiyono (2008) descriptive analysis method is a method used to obtain in-depth data, namely data that contains significant meaning that can affect the content of a study.

In this thematic research, the data were obtained from a literature study. This research describes an event to the phenomena that occur. Then in this study, several interpretations of verses related to panic buying are presented and then analyzed.

#### **F. Theoretical Framework**

In this framework, the author tries to describe the flow in the writing of this scientific paper so that in its manufacture it can be understood and understood clearly. In this study, the method used is the method of thematic interpretation (maudhu'i) from the perspective of al-Farmawi.

What is meant by the maudhu'i method is to collect verses from the Qur'an that have the same purpose in the sense that they both discuss a topic and arrange them according to chronology and the reason for the revelation of these verses, then the interpreter begins to provide information and explanations and draw specific conclusions. The interpreter conducts this study of his interpretation with the maudhu'i method where he examines the verses from all aspects and carries out activities based on the correct knowledge used by the discussant to explain the subject matter so that he can understand the problem easily and really master it so that allows him to understand his deepest meaning and can resist any criticism.<sup>20</sup>

The steps or the workings of Maudhu'i's Tafsir are:

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<sup>19</sup> Ahmad Rijali, "Analisis Data Kualitatif", *Alhadharah: Jurnal Ilmu Dakwah* 17, no. 33 (2 January 2019), p.81.

<sup>20</sup> Suryan A. Jamrah, *Metode Tafsir Mawdu'iy: Sebuah Pengantar Dr. Abd. Al-Hayy Al-Farmawi*, Jakarta, Cet II, PT Raja Grafindo Persada, 1996, p.36.

1. Define the problem to be discussed (topic)
2. Trace and collect verses of the Qur'an related to the issues discussed.
3. Compile a sequence of verses according to the period of their revelation, accompanied by knowledge of the background of the unanimous verses or asbab al-Nuzul (if any).
4. Understand the correlation of the munasabah of these verses in their respective letters.
5. Arrange the discussion in a perfect, systematic and complete framework (outline)
6. Complete the explanation of the verse with hadiths, narrations of friends and others that are relevant if deemed necessary so that the discussion becomes more perfect and clearer.
7. Studying the verses as a whole by collecting verses that have the same meaning, or compromising between the 'am (general) and the specific (special), mutlaq and muqayyad (restricted), or which are born contradictory so that all meet in one estuary without coercion.<sup>21</sup>

Then the advantages of this thematic method are answering the challenges of the times, being practical and systematic, making understanding intact and making interpretations dynamic.<sup>22</sup> While the shortcomings in this method are chopping off the verses of the Qur'an and limiting the understanding of the verses. In this study the author will discuss verses related to panic buying as the basis for the author to analyze Hamka's books, namely *Tafsir al-Azhar*, *Tasawuf Modern and Falsafah Hidup*.

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<sup>21</sup> Ibid, p.45-46

<sup>22</sup> Sja'roni, "Studi Tafsir Tematik", *Jurnal Study Islam Panca Wahana*, Edisi 12, 2014, p.12.

Al-Qur'an which is a source of guidance for the people, guidance for those who believe explains all things about human life, so that it will make life easier for them. Recently, panic buying has become a popular event. The rise of evil elements who took advantage of this event made the situation unstable.

In this study there are 6 verses that were taken specifically for analysis. One of the verses regarding hoarding assets which is a form of panic buying is contained in the letter at-Taubah verse 34:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّ كَثِيرًا مِّنَ الْأَخْبَارِ وَالرُّهْبَانِ لَيَأْكُلُونَ أَمْوَالَ النَّاسِ بِالْبَاطِلِ وَيَصُدُّونَ عَن  
سَبِيلِ اللَّهِ وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يُنْفِقُوهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ (٣٤)

“Meaning: Believes, many are the rabbis and the monks who defraud men of their possessions and debar people to them from the part of Allah. Those that hoard up gold and silver and do not spend it in Allah’s cause-proclaim to them a woeful punishment.”<sup>23</sup>

Because the revelation of verse 34 above is, al-Wahidi said that, this verse was revealed about the scholars, Qurra 'the people of the book. They take bribes from the common people, namely the food they get from their lay people. Imam Bukhari narrated from Zaid bin Wahab, he related when he met Abu Dharr where between Abu Dazr and Muawiyyah there was a difference of opinion on this verse. Muawiyyah said that this verse was revealed about the people of the book and Abu Dharr said that this verse was revealed about us and them. Then the Mufasirs also differed according to some of them, this verse came down specifically regarding the People of the Book. As-Suddi said this verse was revealed about the Qibla expert. Adh-dahhak said that, this verse is general about the people of the book and Muslims and it is the most correct.<sup>24</sup>

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<sup>23</sup> Al-Qur'an Karim, Checked and Revised by Mahmud Y. Zayid, *The Qur'an. An English Translation of the Meaning of the Qur'an*, Beirut, Lebanon, Dar Al-Choura, 1980. p.46.

<sup>24</sup> Wahbah Zuhaili, *Tafsir Munir*. p.444-450.

Then the munasabah of this verse, Hamka explains that, at the beginning of the verse, he explains that most of them are very wary. So not everything. There must be honest among them, and there are those who truly hold on to their religion and are obedient. Here Hamka explains as contained in the letter al-Maidah 82-85 and also hinted in the letter al-Hadid verse 27 that the teaching of Prophet Isa, namely the gospel has caused in the hearts of those who become his followers feelings of tenderness and compassion. deep. But in the verse it is also explained that there are also those who deviate from the teachings of Prophet Isa, "So most of them became wicked".<sup>25</sup>

Then Abu Ja'far said that this verse is specific and general. That is specifically for Muslims who do not pay zakat on their wealth and is general for the people of the book because they are disbelievers, and what they spend will not be accepted even if they do it. Then he also argues that the meaning of the word *وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ* because in Arabic what is meant by kanz is anything that is gathered together with something else, both in the bowels of the earth and on its surface. If it is understood like that, then the meaning of the word of Allah *وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ* "and those who store gold and silver are those who collect gold and silver.

Then the verse which means "and not to spend in the way of Allah" is general in terms of reading, and the verse does not contain an explanation about the size of the amount of gold and silver which if one or another is collected then makes the owner entitled to a threat. So it can be understood that the specificity means assets that have not been fulfilled, in the form of zakat, not anything else.<sup>26</sup> From this it can be understood that in a panic buying event, someone who hoards will get a threat when the perpetrator does not fulfill his rights in the form of zakat. That is one example of an analysis of the form of panic buying in the form of

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<sup>25</sup> Hamka, *Tafsir al-Azhar*. Volume 4, P. 2946-2950.

<sup>26</sup> Ath-Thabari, *Jami' al-Bayan fi Ta'wil al-Qur'an*, volume 12, p.737.

hoarding. Therefore, the research that will be studied is through the verses that talk about it.

### **G. Writing Systematics**

The systematics of writing in this scientific work consists of three main points, namely introduction, discussion and closing. To facilitate the discussion, the writing system is organized into five chapters as follows:

The first chapter is an introduction which is composed of the background that contains the reasons for writing the title of this thesis. Then the formulation of the problem is the subject of the problem to be studied. Furthermore, the benefits, research objectives, literature review, methods and systematics of writing.

The second chapter discusses the description of panic buying in general and in this chapter is used as the theoretical basis for research.

The third chapter discusses about Buya Hamka. Like Hamka's personal biography, intellectual journey, and Hamka's works

The fourth chapter explains and presents the results of the analysis related to Buya Hamka's perspective and Hamka's view in responding to this panic buying phenomenon.

The fifth chapter is closing, namely the conclusion of the entire series that has been described in previous chapters and is the answer to the main problem. In this chapter, there are suggestions from the author that are constructive for future improvements.

## CHAPTER II

### ABOUT PANIC BUYING

#### A. Definition of panic buying

The word panic in sociological studies is a collective behavior. The term collective behavior refers to actions that are sudden, spontaneous, not routine and not in accordance with the norm. In behavioral science, especially psychiatry, panic is closely described as panic disorder or panic attacks. Characteristics of panic behavior in psychiatric disorders is characterized by panic attacks repeatedly, suddenly and unexpectedly.<sup>27</sup>

Panic when making a purchase is often called panic buying. Panic buying is the behavior of buying products in large quantities by consumers so as not to experience shortages in the future.<sup>28</sup> Implicitly panic buying is caused because the number of requests is greater in line with price changes. Consumers buy goods in large quantities not to look for price differences but they aim to avoid supply shortages that may occur in the future.<sup>29</sup>

We already know that the panic buying phenomenon that has occurred recently was triggered by the stress of the emergence of the COVID-19 virus outbreak. Naturally, humans will experience stress when they are afraid, so that at the beginning of a pandemic, panic buying behavior appears.

Panic buying behavior was analyzed based on the following assessments:

#### a. Primary Assessment

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<sup>27</sup> Muhammad Abdan Shadiqi, Rima Hariati, Khaerullah Fadhli Arasy Hasan, Noor I' anah, & Wita Al Istiqomah, "Panic Buying Pada Pandemi Covid-19: Telaah Literatur Dari Perspektif Psikologi", *Jurnal Psikologi Sosial*, 2021, Vol. 19, No. 02: Special Issue COVID-19, 2021, p. 133.

<sup>28</sup> Sukma Irdiana, Kusnanto Darmawan, Kurniawan Yunus Ariyono, "Impulse Buying Di Masa Pandemi Covid 19", *Jurnal Universitas Widyagama*, Malang, p. 4.

<sup>29</sup> Muhammad Abdan Shadiqi et.al, *Panic Buying Pada Pandemi Covid-19: Telaah Literatur Dari Perspektif Psikologi*, 2021, p. 24.

Is an evaluation of the situation, whether in a state that is threatening, dangerous or challenging. At the beginning of the pandemic, everyone in the world went through a "shock" phase which resulted in stress and threats. Because Covid-19, which is invisible to the eye, is deadly to humans. This mutual fear will be contagious and cause ongoing stress.

b. Secondary Assessment

It is an evaluation of the resources owned, both in terms of physical, psychological, social and material.

The primary and secondary assessment process will determine which coping strategies can be classified as direct action (seeking information, withdrawing, or trying to stop the stressor) or palliative, using a psychological approach through meditation, reassessing the situation (Fisher 1984). Because of this, it is important to have education and socialization about the COVID-19 virus and how to prevent it in a realistic and appropriate manner. The occurrence of stress that causes panic buying according to Fisher (1984) is divided into 3 stages of stress, namely:

- a. The reaction stage of the danger sign, resistance, and fatigue stage. This behavior occurs during the early days of the pandemic, something new, a global psychic reaction experienced by humans all over the world.
- b. The danger sign reaction stage is the stage where the body automatically receives the danger signal conveyed by the senses. The body is ready to accept threats or avoid being seen from tense muscles, sweating, increased adrenaline secretion, heart palpitations because blood is pumped more strongly so that blood pressure increases. The manifestation that appears is panic buying which has an impact on scarcity. The implementation of social distancing, physical distancing and self-quarantine can trigger stress, especially for people who are used to doing activities outside the home, which will cause high boredom.

- c. stage of resistance or stress process. The stress process is not only an automatic relationship between stimulus and response, but in the process here have emerged the roles of cognition. So that abnormal panic buying behaviors and the impact that occurs is scarcity at the beginning of the covid 19 pandemic.<sup>30</sup>

## **B. Factors that cause panic buying**

### **1. Fear and anxiety**

Anxiety is a subjective feeling of restless mental tension as a general reaction when unable to deal with a problem or lack of security. This erratic feeling is certainly unpleasant which can cause physiological and psychological changes. The symptoms of anxiety are:

- a. There are things that worry the heart, every incident causes anxiety and fear. The existence of this anxiety is a form of lack of courage towards things that are not clear.
- b. There are strong and unstable emotions. Often excited and angry, and often depressed.
- c. Followed by various fantasies, delusions, illusions, and delusions of persecution.
- d. The body feels tired, feels nauseous and vomits, sweats a lot, trembles, and often has diarrhea.
- e. There is a severe tension and fear that results in very fast heart pressure or high blood pressure.

According to Sigmund Freud (in Feist & Feist, 2012), anxiety is divided into three types, namely :

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<sup>30</sup> Wening Purbatin Palupi Soenjoto, Agus Mujiyono, "Fenomena Panic Buying Dan Scarcity Di Masa Pandemi Covid 19 Tahun 2020 (Kajian Secara Ekonomi Konvensional Dan Syariah)", 2020, p.127-128.

- a. Neurotic anxiety is a feeling of anxiety due to unknown dangers. The feeling itself resides in the ego, but arises from the impulse itself.
- b. Realistic anxiety, this anxiety is defined as an unpleasant and non-specific feeling that includes the possibility of danger itself.
- c. Moral anxiety stems from a conflict between the ego and the superego. When children develop a superego, usually at age five or six, they experience anxiety that grows from the conflict between realistic needs and the superego's commands.

Everyone must experience anxiety to some degree Peplau identifies 4 levels of anxiety, namely:

- a. Mild Anxiety

At this level, anxiety is related to everyday life. Signs and symptoms include: increased perception and attention, alertness, awareness of internal and external stimuli, able to deal with problems effectively and the ability to learn. Physiological changes are characterized by restlessness, difficulty sleeping, hypersensitivity to sound, vital signs and normal pupils.

- b. Moderate Anxiety

Moderate anxiety allows a person to focus on what is important and put aside others, so that individuals experience selective attention, but can do something more focused Physiological responses: frequent shortness of breath, increased pulse and blood pressure, dry mouth, restlessness, constipation. While the cognitive response, namely the perception area is narrowed, external stimuli cannot be accepted, focusing on what is of concern.

- c. Severe Anxiety

At this level, severe anxiety greatly affects individual perceptions, individuals tend to focus on something detailed and specific, and cannot think about other things. All behavior is aimed at reducing tension. Signs and symptoms of severe

anxiety are: very poor perception, focusing on details, very limited attention span, unable to concentrate or solve problems, and cannot learn effectively. At this level the individual experiences headache, dizziness, nausea, shaking, insomnia, palpitations, tachycardia, hyperventilation, frequent urination and defecation, and diarrhea. Emotionally the individual experiences fear and all attention is focused on him.

#### d. Panic

The panic level of anxiety is associated with amazement, fear, and terror. Due to experiencing a loss of control, individuals who experience panic cannot do anything even with direction. Panic causes increased motor activity, decreased ability to relate to others, distorted perception, loss of rational thinking. This anxiety is incompatible with life, and if it persists for long it can lead to extreme exhaustion and even death. Signs and symptoms of panic level are not being able to focus on an event.<sup>31</sup>

Panic buying is a result of individual anxiety and fear because of a threat. Based on the study of Jinqiu (2003) and Wilson V, Polyak, Blake, and Collmann (2008) Explains that panic buying is understood as a form of survival mechanism or life instinct that makes people fear death, which they do as an effort to protect and defend themselves.

According to Jinqiu (2003) Efforts in fulfilling physiological needs often make people think shallow which causes supply shortages and social disruption. Research by Wilson V. et al. (2008) provides an explanation that anxiety behavior that cannot be controlled will give rise to panic. This panic itself will not occur if people are able to prioritize their rational thoughts. So that changes in buying behavior will not occur.

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<sup>31</sup> Irda Sari, "Analisis Dampak Pandemi Covid- 19 Terhadap Kecemasan Masyarakat : Literature Review" *Bina generasi ; jurnal kesehatan*, 2020, p. 73-74.

Then Fast et al compared the SARS case in 2003 with the 2009 swine flu case that occurred in Hong Kong which can clarify panic buying behavior. When the SARS virus in 2003 attacked Hong Kong, a response to panic buying behavior and high anxiety emerged. However, when the swine flu occurred 6 years later, 64% of Hong Kong residents were carrying out their daily activities as usual and their anxiety was relatively low.

According to Fast et al.(2015), this was because Hong Kong residents at that time were not surprised by the emergence of swine flu and the government was quick to respond to the H1N1 virus months in advance. This shows that experience and readiness to deal with outbreaks also affect the panic response of people in an area.

However, when an outbreak is new to an area or is considered a special threat, people will tend to panic more. This anxiety can lead to panic buying during the COVID-19 outbreak (Roy et al., 2020). In the case of COVID-19, panic buying behavior occurs because people experience psychological conflicts, between the desire to stay safe and the desire to live a normal and pleasant life (Bacon & Corr, 2020). This feeling of insecurity becomes seen to be closely related to the fear factor. Thus, it can be understood that several factors that trigger panic buying are conditions of fear, anxiety, and feelings of insecurity<sup>32</sup>

## **2. Changes in public/consumer behavior**

Consumer behavior is a process that a person goes through in buying, searching, using, evaluating and acting after consuming products, services or ideas that are expected to meet their needs. This action is dynamic and adapts to environmental conditions. This consumer behavior is rational and irrational. Where the rational nature prioritizes the thoughts and logic possessed by consumers, then the irrational nature is driven by mere lust as well as seeing

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<sup>32</sup> Muhammad Abdan Shadiqi et.al,"Panic Buying Pada Pandemi Covid-19: Telaah Literatur Dari Perspektif Psikologi", *Jurnal Psikologi Sosial*, 2021, p. 134.

promo or discount items where they will immediately buy without thinking about the future.<sup>33</sup>

In a study conducted by Andras and Tamas (2020) about panic buying behavior in Hungary that occurred due to the coronavirus. They explained that this pandemic caused an intensive panic response that occurred in March 2020. The majority of respondents explained that they experienced an increase in spending in the first week of this crisis. Then, Andras and Tamas stated that the threat of the COVID-19 virus had a major impact on the entire retail sector in Hungary due to changes in consumer behavior. From the results of the study there were major changes in the amount of shopping, store preferences, spending, number of products and rejection of an item.

Then in Singapore Ho, Chee, and Ho (2020) stated that the problem of panic buying occurred due to the increased disaster response status, where people bought goods to maintain food supplies. András and Tamás (2020) research also found that as many as 87% of people involved in the survey reported that they made extra purchases to increase stock at home on certain product groups.

The term proposed by Arafat et al. (2020) to answer the causes of panic buying from consumer behavior factors, namely the perception of scarcity of goods. That is, panic buying can occur because many people think that there are certain items that will be scarce during a disease outbreak. Arafat et al. (2020) assessed that this perception of scarcity is also related to feelings of insecurity and instability in a situation<sup>34</sup>

### **3. Uncertainty**

Due to lack of information, not knowing and lack of effective communication, this leads to ambiguity that can lead to an increased threat

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<sup>33</sup> Ainur Rohmah, "Pandemi Covid-19 Dan Dampaknya Terhadap Perilaku Konsumen Di Indonesia", *Jurnal Inovasi Penelitian*, 2020, p.1374.

<sup>34</sup> Muhammad Abdan Shadiqi et.al, *Panic Buying Pada Pandemi Covid-19: Telaah Literatur Dari Perspektif Psikologi*, 2021, *Jurnal Psikologi Sosial*, p. 134.

assessment and the emergence of panic during a health crisis (Wu, Huang, Zhang, He, & Ming, 2020). This happened during the H1NI or swine flu crisis in the world, when increasing uncertainty was directly proportional to increased anxiety control (Taha, Matheson, & Anisman, 2014).

Then in the case of COVID-19, people can experience psychological conflicts, namely between trying to maintain a routine and facing the uncertainty of the end of this pandemic. Uncertainty is also related to the consumption of goods (Kalina & Tilley, 2020), meaning in the form of uncertainty about the availability of goods.

Currently the ambiguity that occurs is displayed with a threat that is not visible to the five senses such as a virus. Fear and worry further exacerbate the spread of misinformation. This is in accordance with what Cheng (2004) wrote in his article that panic arises when individuals think that information is hidden or only partially disclosed regarding the outbreak, because fear of the unknown often triggers anxiety and panic reactions. This emphasizes the importance of clear and convincing news or information from trusted sources. Later, Lunn et al. (2020) explained that the government often exaggerates the risk of panic, thus triggering panic buying. In this sense, information should be conveyed completely and proportionally to the public.<sup>35</sup>

#### **4. Social Media Exposure**

Social media is an online media that can be used easily to participate, share and create content including blogs, social networks, wikis, forums and virtual worlds. Social media is a supporting medium of social interaction that uses web-based technology that turns communication into interactive dialogue.

Social networking has become a situation where anyone can create a personal web page, which can connect friends to share information with each other. The

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<sup>35</sup> Muhammad Abdan Shadiqi et.al, "Panic Buying Pada Pandemi Covid-19: Telaah Literatur Dari Perspektif Psikologi", *Jurnal Psikologi Sosial*, 2021, p.134.

biggest social networks are Facebook, Myspace and Twitter. Social media invites anyone who is interested to participate by giving an open contribution and feedback, leaving a comment and sharing information quickly and unlimitedly.

The use of social media has advantages and disadvantages. The statement from Bolton (2013) says that the long-term implications of using social media can result in changes in social norms and behavior at the societal level such as civil society, political engagement, privacy, and public safety. Hackworth and Kunz (2011) in the context of physical well-being agree that social media is efficient and effective in conveying health information to the public, especially in developing countries. It is dominated by a younger population and has limited access to health services<sup>36</sup>

Then when the COVID-19 pandemic strikes, social media and television also play an important role in panic buying. Namely as a medium to disseminate information so as not to panic, not only the community but also stakeholders. Transparency of Covid-19 information from the government is expected to be up to date so that there is no spread of hoaxes in the community. Legislative regulations, public policies related to Covid-19, the establishment of service centers, and the establishment of a national task force for handling Covid-19 must be implemented immediately to provide peace to the community.

Without us realizing it, during the corona virus outbreak, people tend to spend their money on necessities excessively because of the flow of pseudo-narratives that exist on social media. As a result, the community is not only threatened by virus problems but also threatened by information problems that are not in accordance with the truth.

The absence of a critical nature of the social media user community which causes them to be consumed by hoax news, makes them vulnerable to being

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<sup>36</sup> Muhammad Muflihun, "Analisis Faktor Yang Mempengaruhi Panic Buying Civitas Akademika Fakultas Ilmu Agama Islam Universitas Islam Indonesia (Uii) Dalam Menghadapi Wabah Penyakit Di Indonesia", Thesis, Universitas Islam Indonesia Yogyakarta, 2021, p. 14.

triggered by social panic which describes the horror of the social reality that is happening. So that panic buying appears in the background by people's wrong perceptions of the real world. As is the case with the news of COVID-19, which continues and is massive and because of this it can disturb the psychology of the community.<sup>37</sup>

### **C. The impact of panic buying**

#### **1. Waste**

Purchases due to panic buying lead to wasteful behavior. Where usually someone only buys 5 kg of rice in a month when the pandemic arrives, it can be many times over. Money that should be used for other purposes is actually used to be wasted without a definite purpose.

Wasteful behavior in economic activities can be studied using the theory of consumer behavior. "There is no society that has never been a consumer" (Hani Putranto, 2004:105). In behavioral theory, the consumer is a rational person. This means that consumers know in detail about the income and needs that exist in their lives, and have knowledge of the types, characteristics and features of existing products. That way the product that will be and has been consumed by consumers brings satisfying uses (Marthon, 2004: 66-67).

This satisfaction does not mean wanting to get as much as possible in an excessive way, but the satisfaction in question is as a benefit obtained by the consumer. To get these benefits, consumers do not just get it, but must go through a sacrifice, namely an expense. Sacrifice in the form of spending for consumption must be planned and controlled.

The reality is that managing spending for consumption is not easy, but nevertheless it must be done. Everyone needs consumption expenditure, and the problem that we often hear about in society is the difficulty of managing this

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<sup>37</sup> Izzaty, "Kebijakan Pemerintah Dalam Mengatasi Panic Buying Akibat Covid-19", *Info singkat Kajian Singkat Terhadap Isu Aktual Dan Strategis*, Vol. XII, No.5/I, 2020, p.21.

expenditure to meet the various and varied needs of daily life. As a result, a person or family experiences shortages, especially for those who have low income sources. That's why the amount of income or assets owned is not a measure to find out whether someone is able to manage their expenses properly<sup>38</sup>

## 2. Scarcity

The concepts of constrained choice and scarcity are central to the discipline of economics (Karl E. Case, Ray C. Fair, 2001) which states that scarcity is a state of imbalance between the need and availability of the goods needed. The influence of high prices and limited production factors with high demand factors is the trigger for scarcity which always occurs during certain events such as the early period of the COVID-19 pandemic in 2020. Scarcity is influenced by:

- a. Selection problem
- b. Opportunity Cost and Rational Choice
- c. Value and Price<sup>39</sup>

Due to the entry of the corona virus in Indonesia on March 2, 2020 and the spread of news about the absence of this virus drug, people panicked. The community responded to the news by buying a number of necessities such as instant noodles, rice, and oil. Queues of visitors were also seen at various supermarkets, even those who had run out of trolleys and baskets were willing to wait for other visitors to finish shopping. Queues of visitors who will make payments also occur at the cashier ([industri.kontan.co.id](http://industri.kontan.co.id), March 2, 2020). Because of this, prices in the retail market have skyrocketed.

This panic buying behavior has led to an increase in the amount of daily shopping reaching 10% to 15% compared to normal days ([ekbis.sindonews.com](http://ekbis.sindonews.com), March 3, 2020). Then the price of masks and hand sanitizers also soared in the

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<sup>38</sup> Muhardi, "Paradigma Boros dalam Kegiatan Ekonomi", 2005, p.23.

<sup>39</sup> Wening Purbatin Palupi Soenjoto, Agus Mujiyono, "Fenomena Panic Buying Dan Scarcity Di Masa Pandemi Covid 19 Tahun 2020(Kajian Secara Ekonomi Konvensional Dan Syariah)", 2020, p.10.

market. Several convenience stores, pharmacies, and online shops have run out of masks. The Indonesian Medical Device Manufacturers Association said that the demand for masks has tended to increase since the Covid-19 outbreak in China and it is difficult to control its spread to other countries. The price of masks per box which is usually Rp. 20 thousand to Rp. 30 thousand increased to Rp. 300 thousand to Rp. 450 thousand. Likewise, the price of a hand sanitizer, which is usually around Rp. 5 thousand to Rp. 10 thousand increased to Rp. 20 thousand to Rp. 50 thousand (bbc.com, March 5, 2020). Even in online shops, the price of hand sanitizer is sold for up to hundreds of thousands of rupiah.<sup>40</sup>

### 3. Inflation occurs

Excessive buying behavior will affect the economic sector. The emergence of the panic buying phenomenon in the community will trigger product scarcity and have an impact on increasing the price of goods. Of course, this will cause an increase in inflation which will disrupt the stability of the Indonesian economy. Such as the panic buying action that occurred a few months before Eid al-Fitr which led to an earlier and longer increase in inflation<sup>41</sup>

Before the Covid-19 virus came, the inflation rate in Indonesia was at a fairly low level and experienced a downward trend as a reflection of the slowdown in aggregate demand and the sluggish economy. The inflation rate in Indonesia before the pandemic continued to decline from 3.1% in September 2019 to 2.6% in January 2020. Then it rose again to around 3% in February 2020 due to an increase in volatile component inflation.

Then during the COVID-19 pandemic there was an increase in the general price level or inflation. The implementation of government regulations on strict

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<sup>40</sup> Izzaty, "Kebijakan Pemerintah Dalam Mengatasi Panic Buying Akibat Covid-19", *Info singkat Kajian Singkat Terhadap Isu Aktual Dan Strategis*, Vol. XII, No.5/I, 2020, p.21.

<sup>41</sup> Iman Rahman Cahyadi, *Fenomena Panic Buying Karena Corona Timbulkan Kerugian Keuangan*, 2020, Retrieved on 30 December 2021 from <https://www.beritasatu.com/ekonomi/605797/fenomena-panic-buying-karena-corona-timbulkan-kerugian-keuangan>

mobility restrictions hampers the distribution, production and supply of goods/services in the market. Meanwhile, various social assistance programs and economic stimulus provided through large fiscal deficits and relaxation of monetary policy to help reduce liquidity constraints from households and companies, can lead to an increase in aggregate demand that exceeds the availability of the supply of goods and services reduced due to the pandemic.

Since the April 2020 Large-Scale Social Restrictions (PSBB) policy was implemented, the main inflation has continued to decline. The decline in core inflation and volatile food inflation was able to offset the impact of a temporary increase in price component inflation, which was regulated by the government (administered prices), due to the increase in transportation fares during the mobility restriction policy. As a result, the headline inflation rate fell from 2.87% in April 2020 to only 1.32% in August 2020.

Furthermore, the policy of easing restrictions on social activities and the gradual implementation of the “New Normal” policy which began in July 2020 have slowly pushed back aggregate demand, although it has not significantly reduced the economic downturn.

In 2021, the high escalation of the spread of COVID-19 caused by the Delta variant caused the Indonesian government to re-implement the implementation of the Emergency Community Activity Restriction (PPKM) in early July 2021. As a result, inflationary pressures that had increased at the beginning of the year weakened slightly. Volatile food inflation continued to increase from 1.52% in February 2021 to 3.66% in May 2021, before falling again to 1.60% in June 2021, and at the same time the headline inflation rate rose from 1, 38% to 1.68%, before falling back down to 1.33%.

The COVID-19 pandemic has had a different impact on inflation in each sector of the economy. Foodstuffs were the biggest contributor to the price decline during Covid-19. Then sectors that require intensive contact such as restaurants, education and other services experienced a large decline in demand. So that its

contribution to inflation has decreased significantly. On the other hand, sectors related to health and hygiene products such as soap and medicine are experiencing increased demand due to concerns over the COVID-19 virus.

Based on the discussion of inflation dynamics during the COVID-19 pandemic above, the downward pressure on inflation in Indonesia during the COVID-19 period has been caused by the interaction of various complex factors that are not only related to the COVID-19 pandemic. This epidemic has exacerbated and continued the downward pressure on the prices of goods/services that had previously occurred due to weakening aggregate demand and the sluggish Indonesian economy.<sup>42</sup>

#### **D. Panic Buying in Islam**

Panic buying is a behavior that appears suddenly, spontaneously, and out of the ordinary as a quick response to a behavior. One form of panic buying is hoarding. Where consumers will stockpile during an emergency situation as a way to maintain stock of needs.<sup>43</sup>

In Islam the term hoarding is called *Ikhtikhar*. Etymologically *ikhtikar* is an act of hoarding, collecting (goods) or a place to hoard. Also interpreted by hoarding or holding in order to be sold. Then the scholars differed in giving meaning to the word *ikhtikar*, namely:

1. *Ihtikar* is holding back (hoarding) basic human goods in order to gain profit by increasing the price.
2. *Ihtikar* is buying things that if stored will cause a disaster, such as food, oil, linseed, cotton, and so on and then store them.

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<sup>42</sup> Deni Friawan, *Pandemi Covid-19 Dan Ancaman Inflasi Di Indonesia?*, 2021.

<sup>43</sup> Siti Khayisatuzahro Nur, "Panic Buying Di Masa Pandemi Dan Relevansinya Dengan *Ikhtikar* Dalhham Padangan Islam", . . . Oktober 1 (2019): p. 9.

3. Ihtikar is buying an item and deviating from it so that the item is reduced in society so that the price increases so that humans will get into trouble due to the scarcity and high price of the item.

From the above opinion, it can be seen that the notion of ikhtikar is expressed in the glass of Islamic economic theory which has meaning with the hoarding model, meaning buying has the meaning of hoarding. With the intention of buying goods in large quantities and then storing them with the aim of selling them at a high price to the population when prices soar.<sup>44</sup>

Described in HR Muslim:3013.

عَنْ مَعْمَرِ بْنِ عَبْدِ اللَّهِ عَنْ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ لَا يَحْتَكِرُ إِلَّا حَاطِيٌّ

"Meaning: From Ma'mar bin Abdullah from the Messenger of Allah , he said, "It is not a person who hoards goods, but he sins because of it."<sup>45</sup>

Contextually it can be understood that the behavior of ikhtikhar or hoarding of goods is something that is prohibited in Islamic law. Because it has a negative impact on Islamic norms and teachings, the Prophet Muhammad forbade traders from hoarding. So in this case ikhtikar or hoarding is illegal.

However, in the hadith of the Prophet Muhammad SAW mentioned above, it is not explained the types of goods that are prohibited from being stockpiled, so that the scholars have different opinions. Some of them are of the opinion that it is forbidden to hoard anything that will harm others. One of them is Abu Yusuf who stated that it is forbidden to hoard any item if it will cause harm to humans even though the item is gold and silver.

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<sup>44</sup> Junaid bin Junaid, "Perspektif Hadis Tentang Ikhtikar" Al-Iqtishad:Jurnal Ekonomi Vol.1 No. 1, Tahun 2021 Januari-Juni, p. 36-37.

<sup>45</sup> Abul Muslim bin al-Hajjaj al-Naisaburi. *Shahih Muslim*. Ensiklopedi Hadis 9 Imam (app from Lidwa)

This opinion was agreed by some of the last scholars from Hanabilah, Ibn Abidin Syaunkuni, and some Malikiyah scholars. Meanwhile, according to the Syafi'iyah and Hanabilah scholars, goods that are prohibited from being hoarded are primary necessities, while secondary goods are not forbidden. Other scholars argue that the prohibited hoarding is goods that are commonly traded because it will cause price instability.

As for the law of hoarding such goods, there are differences of opinion among scholars. However, in general their opinions can be classified into two groups:

1. According to the Jumhur School of the Syafi'iyah, Malikiyah, Hanabilah, Zahiriyah, Zaidiyah, Ibadiyah, Al-Imamiyah, and Al-Kasani schools of the Hanafiyah group, hoarding of legal goods is unlawful. With the consideration that these actions will cause harm to humans.

2. According to the opinion of the Fuqahah from the Hanafiyah school, that the hoarding of legal merchandise is makruh tahrim. Where the hoarding of goods is allowed if it is for the benefit of humans.

Ulama Hanafiyah's opinion does not cause legal sanctions. But the act of hoarding goods for personal gain is very reprehensible because he tries to make profit when others are in trouble or dances on the suffering of others. The action is certainly immoral and does not heed the principles of humanity.

Then it was explained that hoarding goods coordinated by the government or individuals in order to prepare for the Muslim famine, and later to be sold at a reasonable price or distributed free of charge is permissible. But these actions rarely occur, there will definitely be an incident in certain things, such as an action that is urgent.

This is as in the history of the Prophet Yusuf who had hoarded goods in very large quantities based on the king's dream which he very much said that the country would experience a very long dry season. When the dream occurred, the

people of the land came to buy goods whose management was entrusted to the Prophet Yusuf.

So it can be concluded that in the context of Islamic economic law it is said that people who hoard goods, especially staple foods to sell at high prices when other people really need them, are sinful. However, hoarding goods for the benefit of the population in order to prepare for the famine season is not a sin, but it is permissible.

As for the very important wisdom behind the prohibition of al-ihktikar or the hoarding of goods, it is not to let the greedy nature of some people in a society cause misery and trouble for many people. This is because Islam is a religion that aims to provide and realize the benefit of many people and prevent harm. So in this case of panic buying, hoarding of goods, if it gives harm and trouble to others, of course, is prohibited from hoarding.<sup>46</sup>

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<sup>46</sup> Junaid bin Junaid, "Perspektif Hadis Tentang Ikhtikar" *Al-Iqtishad: Jurnal Ekonomi* Vol.1 No. 1, Tahun 2021 Januari-Juni, p. 42-42

## CHAPTER III

### OVERVIEW OF BUYA HAMKA

#### A. Hamka's Personal Biography

Hamka whose full name is H. Abdul Malik Karim Amrullah was a great scholar in the 20th century. He was born in Minangkabau, a village called Tanah Sirah on the shores of Lake Batam, Maninjau, West Sumatra, on February 16, 1908/14 Muharram 1326.<sup>47</sup>

Hamka is the first child and has seven siblings.<sup>48</sup> He is the son of Syeikh Prof. Dr. H. Abdul Karim Amrullah, known as Haji Muhammad Rasul, pioneer of the "Youth" movement with his mother Shafiyah binti Bagindo Nan Batuah. He has a wife named Siti Raham binti Endah Sutan, and his son Afif Amrullah. While his grandfather is Syeikh Amrullah who is a *mursyid* of the Naqsabandiyah order. According to the existing story, Syeikh Amrullah (Hamka's grandfather) was married 8 times, and from that marriage he had 46 children.<sup>49</sup>

Hamka was born at a time when there was strong conflict in Minangkabau between the young and the old. Considering his father (Haji Rasul) was a reformer in West Sumatra, it is not surprising that Hamka was born and grew up in an atmosphere of renewal that his father had fought for since 1906 in Minangkabau, namely after his father returned from studying in Mecca with Syeikh Ahmad Khatib as a result, tension and polarization. The social impact caused by 'parents' rejection of the idea of 'young people' reform which was pioneered by his father also helped shape Hamka's identity in the future.<sup>50</sup>

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<sup>47</sup> Avif Alviyah, "Metode Penafsiran Buya Hamka", p.25.

<sup>48</sup> Febian Fadhly Jambak, "Filsafat Sejarah Hamka: Refleksi Islam dalam Perjalanan Sejarah", *Jurnal THEOLOGIA*, Vol 28 No 2 2017.

<sup>49</sup> Kiki Muhammad Hakiki, "Potret Tafsir Al-Qur'ān di Indonesia; Studi Naskah Tafsir Al-Azhar Karya Hamka", *Jurnal al-Dzikra* Vol. 5 No. 9 July-December Year 2011, p. 2.

<sup>50</sup> Husnul Hidayati, "Metodologi Tafsir Kontekstual al-Azhar Karya Buya Hamka" *El-Umdah Jurnal Ilmu al-Quran dan Tafsir* ISSN 2623-2529, Volume 1, Nomor 1 January-June 2018, p. 28.

Not only is he famous in the field of spoken and written, but he is also a sociable person. His pen is as sharp as his sword, but his tongue is even sharper in a positive connotation. He is also often called the "Lion of the Podium". His character can be used to find out the style and character of the interpretation he wrote<sup>51</sup>

The reason for mentioning his name which was originally Abdul Malik Karim Amrullah became Hamka because in 1927 he performed the Hajj to Mecca. After returning from Hajj, his name got an additional "Hajj" so that it became Haji Abdul Malik Karim Amrullah which later to make his call easier, his name was shortened to Hamka.<sup>52</sup>

Then he was given the title Buya which is a nickname for the Minangkabau people which comes from the word abi, abuya in Arabic which means my father, or someone who is respected.<sup>53</sup> Hamka died smiling on Friday, July 24, 1981 in Jakarta. He died at the age of 73 years and 5 months. Hamka died at Pertamina Jakarta Hospital quietly and was witnessed by his children and grandchildren and close friends.<sup>54</sup>

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<sup>51</sup> One of the special characteristics of Hamka, according to Azra, is his strong commitment to holding his position. If there is a religious or state issue that conflicts with his views based on religious norms, he will become the opposition. He made this position a strength to build religion and the state from outside. For example, Hamka resigned because he did not agree with the Suharto government. This attitude was also followed by KH. Ali Yafie, who said that he resigned as chairman of the MUI because he saw Gus Dur's policies which were not acceptable.

However, sometimes Hamka also has an opinion that goes against the flow. This does not mean that his position has a positive connotation. Hamka is mentally ready to accept reproaches, criticism and insults from the majority of Indonesian Muslims. One of them was when the Japanese government required the Indonesian people to submit to Japanese rule in Tokyo. Hamka and his followers were asked to appear before the court on April 29, 1942 by force to submit to Japanese rule. These days are the most difficult times for Indonesian Muslims.

From the story above, it can be concluded that Hamka's undeniable personality is his persistence and tenacity, as Gus Dur said "that basically Buya Hamka is an optimist, and with that capital he is able to continue to sincerely respect others, because he believes that humans are basically good."

<sup>52</sup> Kiki Muhammad Hakiki, "Potret Tafsir Al-Qur'an di Indonesia, p. 3.

<sup>53</sup> Avif Alviyah, "Metode Penafsiran Buya Hamka", p. 25.

<sup>54</sup> Lutfia Dwi Kurniasih, *Kisah Buya Hamka Meninggal dalam Keadaan Tersenyum, Apa Alasannya?*, Retrieved in Okezone, on date 11 Februari 2022,

## B. Hamka's Intellectual Journey

Hamka first studied the Koran with his own parents until he was finished. Like most of the other boys he also lived in the surau and studied religion. He also enjoys following his grandfather to the lake, fishing, swimming, playing and listening to poetry. Little Hamka is described as a naughty little boy. He likes to skip school, play silat, play kites, watch cow fights, football, cinema and even Hamka is said to be a disobedient child. This delinquency is seen from his mother who likes to twist, hit and pinch him. Since childhood, although he was known as a naughty boy, Hamka was intelligent, he was talented in the field of language, no wonder he was able to read various literatures in Arabic, including various translations of Western writings. Hamka got the nickname from his father "Si Bujang Jauh" because of his naughty attitude and made him often wander. Such was Hamka's daily activities as a child.<sup>55</sup>

Then Hamka and his family moved to Padang Panjang in 1914 AD. When he was 7 years old, Hamka was sent to a village school. Then in 1916 when Zainuddin Labai el-Yunusi founded an afternoon school (Diniyah) in the old market of Padang Panjang, Hamka was included in the school. With that Hamka went to study at the village school in the morning, and in the afternoon he studied at the newly established Diniyah school, and recited the Qur'ān at night.

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<https://nasional.okezone.com/read/2021/11/26/337/2507719/kisah-buya-hamka-meninggal-dalam-keadaan-tersenyum-apa-alasannya>.

<sup>55</sup> It was said that Hamka loved his grandparents more than his own parents. The impression of his father is more afraid because he feels his father is stiff and doesn't understand

The soul and habits of children are even diametrically judged to be contrary to the tendency of childhood which tends to want to be "free" to express themselves or "naughty" because children's delinquency, no matter how naughty, as long as it is still within the limits of reasonableness is still commonplace, even people parents actually feel "lucky" to have a naughty child. If the parents are right in guiding the naughty child, then when the child grows up, he will become a man who is brave and does not know despair, this was said by Hamka himself.

However, this does not mean that Hamka hates his parents, he is very devoted to both of them. Even the father will understand that he has also experienced this, namely when there was a conflict of understanding and stance between the father (Syekh Muhammad Amrullah) and Hamka's father in matters of adat and the sect (Naksyabandiah)

Hamka was circumcised when he was 10 years old in his hometown of Maninjau in 1918. At that time his father returned from his first visit to Java. The Surau Jembatan Besi where his father gave lessons with the old system was converted into a madrasa known as the Thawalib School. Hamka quit school in the village and was sent to the Thawalib School in the hope that one day he would become a scholar like his father.

According to Hamka's narrative, the lessons applied at Thawalib School made him bored quickly. This is because the curriculum and learning materials used are still using the old method. Because of Hamka's critical attitude and rebellious spirit, after attending school for 4 years, he did not finish his education at the school founded by his father.<sup>56</sup> However, even though Hamka felt that the lessons were not interesting, there was one lesson that he liked, namely the lessons of 'Aruḍ or the scales of 'Arabic sya'ir. This turned out to be a manifestation of his soul's inclination towards the world of literature and poetry<sup>57</sup>

Then Hamka ran away and drowned himself in a library founded by Zainuddin Labei el-Yunusi and Bagindo Sinaro called the Zainaro library. Hamka's escape actually gave positive things and contributed a lot to the development of his imagination in childhood as well as his ability to tell stories and write.<sup>58</sup>

During his education, Hamka was sent to study at the Syeikh Ibrahim Musa Parabek school, in Parabek Bukit Tinggi. However, this did not last long because Hamka went to Yogyakarta and left the Minang realm at the age of 16 in 1924.<sup>59</sup>

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<sup>56</sup> Alvif alviyah, "Metode Penafsiran Buya Hamka", p. 26.

<sup>57</sup> Husnul Hidayati, "Metodologi Tafsir Kontekstual al-Azhar", p.28.

<sup>58</sup> Alvif alviyah, "Metode Penafsiran Buya Hamka", p. 26.

<sup>59</sup> There are other sources that say that Hamka's trip to Yogyakarta when he was 16 years old in 1924 failed. This was because when he was traveling to Java, Hamka was hit by a smallpox outbreak in the Bengkulu area. As a result of this condition he had to be bedridden for two months, after recovering he did not continue his journey, but with his face full of smallpox scars he returned to Padang Panjang. Then after a year Hamka succeeded in realizing his dream to go to Java. (Kiki Muhammad Hakiki, Portrait of Al-Qur'ān Interpretation in Indonesia; Study of Al-Azhar Tafsir Manuscripts by Hamka, Al-Dzikra Vol. 5 No. 9 July - December 2011 p. 3)

His first trip was to Yogyakarta, the city where the Muhammadiyah organization was born. It was in this city that led him to open up his pattern of thoughts and views about Islam. While Yogya Hamka lived at Marah Intan's house, precisely in Ngampilan village, about one kilometer from Kauman village to the west, in this city he also met his uncle Ja'far Amrullah who also happened to be studying religion.<sup>60</sup> Through Ja'far Amrullah, Hamka began to study organization and attend courses held by Muhammadiyah and Syarikat Islam.

In Yogyakarta he met with Ki Bagus Hadikusumo, HOS Cokroaminoto (Pimpinan Syarikat Islam), RM. Suryopranoto and Haji Fachruddin (Muhammadiyah leaders). From Ki Bagus Hadikusumo, for the first time, he received a new method of studying exegesis, namely to emphasize the intent/content of the verses of the Qur'ān, not reading the interpretations with the correct nahwu as his experience has been long viewed. Then when he met with HOS Cokroaminoto (Pimpinan Syarikat Islam), RM. Suryopronoto and Haji Fachruddin (Muhammadiyah figures) he received the values of life, Islam and socialism, as well as sociology. then received a special study of Islam from Haji Fachruddin.<sup>61</sup>

At that time Hamka also stopped in Pekalongan and met with Ahmad Rasyid Sutan Mansur who was his brother-in-law.<sup>62</sup> Hamka has never forgotten the services of Ahmad Rasyid Sutan Mansur for bringing him together with Islamic youth activists Osman Pujotomo, Muhammad Rum and Iskandar Idris. Hamka said that overall the accumulated influence of the two figures (father and uncle) and other figures helped shape the mission, his life goals, namely "Moving for the revival of Muslims"<sup>63</sup>

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<sup>60</sup> Musyarif, "Buya Hamka: Suatu Analisis Sosial terhadap Kitab Tafsir Al-Azhar", *Al Ma' Arief: Jurnal Pendidikan Sosial Dan Budaya* Vol 1 No 1 2019, p.24.

<sup>61</sup> Husnul Hidayati, "Metodologi Tafsir Kontekstual Al-Azhar", p. 29.

<sup>62</sup> Musyarif, "Buya Hamka: Suatu Analisis Sosial", p. 25.

<sup>63</sup> Husnul Hidayati, "Metodologi Tafsir Kontekstual Al-Azhar", p. 29.

While in Java, Hamka not only knew the world of movements within the Muhammadiyah and Syarikat Islam, he had time to travel with communist ideology in Java. From this, he concluded that the communist ideology in Java was different from that in Padang Panjang.<sup>64</sup>

Then he returned to Padang after completing his journey in Java in July 1925, when he was 17 years old. In his hometown he implemented the knowledge gained from the land of Java by giving speeches and preaching. He was admired by his peers thanks to his skill in composing words. He also wrote the texts of speeches for his friends and published them in a magazine under his leadership called *Khatibul Ummah*.<sup>65</sup>

### **C. Hamka's career**

Hamka's career journey began when he left for Mecca in February 1927. At that time he performed the pilgrimage and stayed there for 6 months. While in Makkah he worked in a printing press and returned to his homeland in July. Before arriving at his hometown he stopped in Medan and became a religious teacher at a plantation for a few months then he returned to his residence.<sup>66</sup>

In 1928 Hamka served as chairman of the Taman Pustaka section, chairman of Tablighi until he became chairman of the Padangpanjang branch of Muhammadiyah. The position was granted after he attended the Mukhtamar

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<sup>64</sup> The communist ideology in Padang Panjang was developed by H. Datuk Batuah Thawalib, the communist ideology in Padang Panjang was not the real one. He argued, "Apparently the communists he saw in West Sumatra were not communists. Their violent attitude and criticism of the colonial government by always using verses from the Qur'an and Hadith, that's what he always heard, has always been an open stance of the Islamic Shari'ah and became a topic of discussion among Muhammadiyah circles. So the West Sumatran Communists were Muslims who, due to lack of knowledge and investigation, fell into communism, especially since the general view at that time was that communists were anti-Dutch." (Kiki Muhammad Hakiki, *Portrait of Al-Qur'an Interpretation in Indonesia*, p. 5)

<sup>65</sup> Kiki Muhammad Hakiki, "Potret Tafsir Al-Qur'an di Indonesia, p. 5

<sup>66</sup> *Ibid.*, p.6.

Muhammadiyah in Solo. Then he was sent to establish Muhammadiyah in Bengkalis on the initiative of the Padang Panjang Branch Manager.<sup>67</sup>

Hamka was sent to become a Muhammadiyah preacher in order to mobilize the spirit of welcoming the 21st Muhammadiyah Mukhtamar by the Muhammadiyah Central Executive in 1931 in Makassar. After returning from Makassar he was appointed to the Council of Consuls of Muhammadiyah Central Sumatra. Hamka moved to Medan and joined the East Sumatran Muhammadiyah movement and led the Community Guidelines magazine on January 22, 1936. In 1942 he was elected the leader of the East Sumatran Muhammadiyah and the chairman of the West Sumatra Regional Muhammadiyah Leadership Council, from 1946 to 1949. The 32nd Muhammadiyah Congress in 1953 in Purwokerto, he was elected to the leadership of the Muhammadiyah center and since then he has always been elected to the Congress.

Hamka moved to Jakarta in 1949 and worked as a class F civil servant at the Ministry of Religion. In the following year Hamka made visits to various countries in the Middle East. Then in 1952 he received an invitation from the United States Department of State so that he had the opportunity to come to visit America<sup>68</sup>

At the age of 29, Hamka started working as a religion teacher at the Tebing Tinggi university. Then from 1957 to 1958 he continued his career as a teacher at the Islamic University of Jakarta and the University of Muhammadiyah in Padang Panjang. After that, Hamka was appointed as the rector of the Jakarta Islamic College and also served as a professor at Moestopo University, Jakarta.<sup>69</sup>

At that time, Hamka served as a religious official who was appointed by the Minister of Religion of Indonesia from 1951 to 1960, but he resigned after Soekarno gave two options to remain as a state official or continue his political

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<sup>67</sup> Ibid., p.6.

<sup>68</sup> Ibid., p.7.

<sup>69</sup> Alvf alviyah, *Metode Penafsiran Buya Hamka*, p.27.

activities in Masyumi (Majelis Shura Muslim). Indonesia). Hamka is mostly alone and conducts investigations covering various fields of science such as philosophy, literature, history, sociology, and politics both in Islam and the West. With his proficiency in foreign languages (Arabic and English), Hamka examined the works of Islamic scholars from the Middle East such as Zakki Mubarak, Jurji Zaydân, 'Abbas al-Aqqâd, Mushthafâ al-Manfalûtî, and Husain Haykal as well as the works of Western scholars (English, France, and Germany) such as Albert Camus, William James, Sigmund Freud, Arnold Toynbee, Jean Sartre, Karl Marx, and Pierre Loti.

Buya Hamka is an active figure in the field of mass media. He has been a journalist in several media such as Pelita Andalas, Call for Islam, Bintang Islam, and Appeal for Muhammadiyah. Hamka has also been an editor in several media such as the editor of the Community Guidelines magazine, Panji Masyarakat, Gema Islam, the editor of the Community Progress magazine (1928) and also the editor and published the al-Mahdi magazine in Makassar in 1932.

Hamka was sent to attend an Islamic symposium in Lahore in 1958. Then he was awarded the title of Doctor Honoris Causa by *al-Azhar* University, Egypt with a speech inaugurating Muhammad Abduh's influence in Indonesia. In 1974 the title was also awarded to Hamka by the National University of Malaysia, namely in respect for his struggle for the syi'ar of Islam and in the context of his dedication to developing literature. While the domestic awards he received were the titles of Datuk Indono and Prince Wiroguno<sup>70</sup>

#### **D. Hamka's works**

Hamka, as an expert in the fields of history, religion, culture, literature and politics, does not only convey his thoughts through lectures and speeches. But he also devotes a lot of his knowledge to written work. Despite his busy schedule,

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<sup>70</sup> Ibid., p.27

Hamka is able to produce approximately 118 books.<sup>71</sup> in various fields, not including his writings in the mass media, magazines or papers that he conveys in the mass media. Among Hamka's works are as follows:

#### Hamka's Works in the Field of Interpretation

- a) *Tafsir al-Azhar 30 Juz*
- b) *Verses of Mi'raj*<sup>72</sup>

#### Hamka's Works in Literature

- a) *Dijemput Mamaknya (1930)*
- b) *Si Sabariah (1928)*
- c) *Laila Majnun (1932)*
- d) *Di Bawah Lindungan Ka'bah (1938)*
- e) *Tenggelamnya Kapal Van der Wijck (1938)*
- f) *Merantau ke Deli (1938)*
- g) *Karena Fitnah/Terusir (1938)*
- h) *Tuan Direktur (1939)*
- i) *Menunggu Beduk Berbunyi (1950)*
- j) *Keadilan Ilahi (1940)*
- k) *Mandi Cahaya di Tanah Suci (1953)*
- l) *Di Lembah Sungai Nil (1951)*
- m) *Di Tepi Sungai Dajlah (1953)*

Hamka's short story collection is as follows:

- a) *Di Dalam Lembah Kehidupan (1941)*
- b) *Cermin Penghidupan (1962)*

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<sup>71</sup> Other sources say that Hamka's works amounted to 50 works, some mention 76 and some say 79 works.

<sup>72</sup> Kiki Muhammad Hakiki, "Potret Tafsir Al-Qur'an di Indonesia p.7.

Hamka's literary works however changed from other works or made other versions, namely *Cemburu* (1961) and *Lembaga Hikmat* (1966). then a novel by Hamka from translating the work of a foreign writer, namely Margareta by Alexander Dumas.

Works in the fields of religion, science and philosophy as follows:

- a) *Tasawuf Modern* (1939)
- b) *Falsafah Hidup* (1939)
- c) *Lembaga Hidup* (1940)
- d) *Lembaga Budi* (1940)
- e) *Pelajaran Agama Islam*
- f) *Perkembangan Tasawuf dari Abad ke Abad*
- g) *Lembaga Hikmat*
- h) *Pandangan Hidup Muslim*
- i) *Peribadi*<sup>73</sup>

Works in History:

- a) *Sejarah Umat Islam* (1950)
- b) *Sejarah Islam di Sumatera* (1945)
- c) *Dari Pembendaharaan Lama* (1963)
- d) *Pembela Islam: Sejarah Sayyidina Abu Bakar Shiddiq dan Ringkasan Tarikh Umat Islam*
- e) *Sejarah perkembangan Pemurnian Ajaran Islam di Indonesia* (1961)
- f) *Perkembangan kebathinan di Indonesia* (1971)
- g) *Ayahku: Riwayat Hidup DR. Haji Karim Amrullah dan Perjuangan Kaum Agama di Sumatera.* (1982)<sup>74</sup>

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<sup>73</sup> M. Nur Fahrul Lukmanul Khakim, "Nilai Kebangsaan Dalam Karya Sastra Hamka 1930-1962" *SMK An-Nur Bululawang Malang*, p. 157.

- h) *Jamaludin Al-Afghani*
- i) *Antara Fakta dan Khayal Tuanku Rao*
- j) *Perjuangan Kaum Agama di Sumatera*<sup>75</sup>.

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<sup>74</sup> Rahmi Nur Fitri, "Hamka Sebagai Sejarawan: Kajian Metodologi Sejarah Terhadap Karya Hamka", *FUADUNA: Jurnal Keagamaan dan Kemasyarakatan Vol. 04 No. 01*, January-June 2020, p. 47.

<sup>75</sup> M. Nur Fahrul, "Nilai Kebangsaan Dalam Karya Sastra Hamka 1930-1962", *SMK An-Nur Bululawang Malang*, p. 157.

## CHAPTER IV

### PANIC BUYING IN THE HAMKA'S PRESPECTIVE

#### A. The Concept of Panic Buying in the Hamka Prespective

Panic buying is a buying behavior made by consumers in large quantities so that later there will be no shortage.<sup>76</sup> This purchase was made beyond reasonable limits to stockpile goods just in case. In the letter at-Taubah [10]: 34-35, it is explained about hoarding behavior.

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّ كَثِيرًا مِّنَ الْأَحْبَارِ وَالرُّهْبَانِ لَيَأْكُلُونَ أَمْوَالَ النَّاسِ بِالْبَاطِلِ وَيَصُدُّونَ عَن  
سَبِيلِ اللَّهِ وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ (٣٤)

“Meaning: Believes, many are the rabbis and the monks who defraud men of their possessions and debar people to them from the part of Allah. Those that hoard up gold and silver and do not spend it in Allah’s cause-proclaim to them a woeful punishment.”

يَوْمَ يُجْمَىٰ عَلَيْهَا فِي نَارِ جَهَنَّمَ فُتْكُوىٰ بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وظُهُورُهُمْ هَذَا مَا كَنَزْتُمْ لِأَنفُسِكُمْ  
فَذُوقُوا مَا كُنْتُمْ تَكْنِزُونَ (٣٥)

“Meaning: On (that) day their treasures will be heated in the fire of hell, and their foreheads, sides, and backs branded with them. They will be told: “these are the riches which you hoarded. Taste then that which you are hoarding.”<sup>77</sup>

Hoarding gold and silver is like hoarding a treasure. Gold and silver are used as standards for hoarding other treasures, such as daily necessities, health products and others. And also the consequences of hoarding wealth will get a painful torment later in the hereafter.

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<sup>76</sup> Sukma Irdiana, Kusnanto et.al, “Impulse Buying Di Masa Pandemi Covid 19, p.4.

<sup>77</sup> Al-Qur’an Karim, Checked and Revised by Mahmud Y. Zayid, *The Qur’an. An English Translation of the Meaning of the Qur’an*, Beirut, Lebanon, Dar Al-Choura, 1980. p.46.

In his interpretation, Hamka explains that there are many false ways in consuming wealth. Such as extorting, threatening, deceiving and others. They justify all kinds of ways to get what they want.<sup>78</sup> Often people are deceived by wealth. People think that by accumulating possessions they will get happiness and then they do many ways to get it. Difficulties, both lawful and unlawful, whether honest or lying, are still going through.<sup>79</sup>

When this verse was revealed, the Muslim community of Mecca was surprised, they wondered if it was forbidden to collect wealth to be passed on to posterity? Then the Messenger of Allah replied to the doubts that it was permissible to collect original wealth in a lawful way. With the existence of a zakat, it is no longer the name of the term collection. And if someone dies, there is no longer a term for collection because it has been given to those who are entitled to receive it. Abdullah bin Umar said that no matter how much wealth there is, it is not called wealth that is piled up if the zakat has been issued.<sup>80</sup>

Hamka also said that wealth with a good purpose that is used properly, spent properly is what will be the first ladder to happiness where from wealth itself will get a pleasure. Where from a pleasure he will say thank God I have treasure. That way because of this treasure he will feel this pleasure.<sup>81</sup>

Then the hamka also said that it was necessary to look for a treasure. Because basically the poor cannot pay tithes and cannot go on the pilgrimage. And there are only 3 virtues of being poor, namely having obedience by saying takbir, tahmid and tahlil, or avoiding thorns on the side of the road.<sup>82</sup>

Then in the Tafseer of al-Azhar Hamka also tells the story of Abu Zar. In his opinion, all assets that are accumulated in excess or in excess of something to be

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<sup>78</sup> Hamka, *Tafsir al-Azhar*, Volume 4, Juz 10, p. 2946-2950.

<sup>79</sup> Hamka, *Tasawuf modern*, Jakarta;Republika Penerbit, 2015. p. 240.

<sup>80</sup> Hamka, *Tafsir al-Azhar*, Volume 4, Juz 10, p. 2946-2950.

<sup>81</sup> Hamka, *Tasawuf modern*, Jakarta;Republika Penerbit, 2015. P.195.

<sup>82</sup> Ibid, p.43

eaten or used are prohibited according to this verse. So according to him, property is enough for something that is attached to the body and something that is eaten. He is an as-sabiqu awwalun whose zeal has been known since the time of the Prophet. He is also someone who is very obedient to state power. Abu Zar expressed his opinion that accumulating wealth such as gold, dirhams, silver and others if not paying zakat is a major sin. And for him all extra needs other than what to eat, use and a place to stay are all obligatory to be removed in the sense that they are not allowed to store them. Because excessive needs are not our rights anymore, but the rights of other people or the poor.

In HR. Ibn Majah No. 2146. It is stated that a person who hoards a food will later be given a disease or loss.

حَدَّثَنَا يَحْيَى بْنُ حَكِيمٍ حَدَّثَنَا أَبُو بَكْرِ الْحَنْفِيُّ حَدَّثَنَا أَهَيْتَمُ بْنُ رَافِعٍ حَدَّثَنِي أَبُو يَحْيَى الْمَكِّيُّ عَنْ  
فَرُوحِ مَوْلَى عُثْمَانَ بْنِ عُمَرَ بْنِ الْخَطَّابِ قَالَ سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ  
مَنْ اخْتَكَرَ عَلَى الْمُسْلِمِينَ طَعَامًا ضَرَبَهُ اللَّهُ بِالْجُدَامِ وَالْإِفْلَاسِ

“Meaning: Has told us Yahya bin Hakim said, has told us Abu Bakr Al Hanafi said, has told us Al Haitam bin Rafi ' said, has told me Abu Yahya Al Makki from Farukh - former slave of Uthman bin Affan - from Umar Ibn al-Khattab he said, "I heard the Messenger of Allah say, "Whoever hoards food for the Muslims, Allah will punish him with illness and loss”.<sup>83</sup>

In the hadith it is explained that someone who hoards other people, especially Muslims, will later get a punishment in the form of illness and loss.

Thus, from the opinion of Umar bin Abdullah, it can be understood that the assets that have been paid for zakat, even if the assets are hoarded or not, are not included in the saved assets, but if the assets are not paid zakat, then it is included in the stored assets. In every property we have there are rights from others. So we

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<sup>83</sup> Abdullah Muhammad bin Yazid bin Majah, *Ibnu Majah*, Ensiklopedi Hadis (app form Lidwa)

have an obligation to take it out. Wealth that we hoard for self-interest that robs other people of the rights and no one else enjoys it will make a danger to ourselves.

Then in his explanation Hamka also stated that the two opinions were one unit and did not diverge. Namely, these two opinions lead to jihad against Allah with wealth and soul. Not based on materialism or materialism that leaves the values of belief in Allah SWT.<sup>84</sup>

So that in the case of panic buying, it can be concluded that if the community does hoarding which results in price instability to the deprivation of other people's rights, this hoarding is prohibited. However, if the hoarding in panic buying is still within normal limits, people do hoarding in the sense that it does not cause harm to others, then hoarding like this is still allowed.

Furthermore, the act of hoarding and collecting property is also discussed in Q.S al-Humazah[30]:2.

الَّذِي جَمَعَ مَالًا وَعَدَّدَهُ (٢)

“Meaning: who hath gathered wealth (of this world) and arranged it”<sup>85</sup>

In this verse, Hamka explains that those detractors only insult people, gossip and defame others and are busy accumulating wealth for themselves. These groups feel that a human dignity and self-esteem is meaningless if it does not have property. Instead, they despise good manners and well-behaved people. They also feel that people approach them only to ask for their wealth and also do not like development that contains benefits. There is no thought in them that behaving in disdain and insulting others is a big mistake and will harm them in the future.<sup>86</sup>

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<sup>84</sup> Hamka, *Tafsir al-Azhar*, Jilid 4, Juz 10, p. 2946-2950.

<sup>85</sup> Al-Qur'an Karim, Checked and Revised by Mahmud Y. Zayid, *The Qur'an. An English Translation of the Meaning of the Qur'an*, Beirut, Lebanon, Dar Al-Choura, 1980. p.450.

<sup>86</sup> Hamka, *Tafsir al-Azhar*, Jilid 10, Juz 30, p. 8107-8109.

Hamka said that a treasure is expensive, but sometimes people value wealth more than it is worth. Indeed, with wealth we can get what we want so that we compete in collecting treasure. But if it's too much, it's not just to fulfill our goals or needs, instead we think that keeping treasure is a great honor, incomparable splendor, as an instrument of pride, an instrument of honor and glory. It doesn't feel like we have turned away from achieving true happiness.<sup>87</sup>

In this panic buying behavior, sometimes they are selfish. They are so busy with their own needs that they neglect other people who also need an item. Even though sometimes he is not lacking but they still collect things so that they feel safe.

Furthermore, we can know that the indicators of panic buying behavior consist of 3 things, namely fear, anxiety and feelings of insecurity.<sup>88</sup> As explained in the letter al-Baqarah[2]:155.

وَلَنَبْلُوَنَّكُمْ بِشَيْءٍ مِّنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِّنَ الْأَمْوَالِ وَالْأَنْفُسِ وَالثَّمَرَاتِ وَبَشِّرِ الصَّابِرِينَ

(١٥٥)

“Meaning: We shall test you with some fear and hunger, with loss of life and property and crops. give good news to the patient”<sup>89</sup>

Here Hamka explains that Allah gives a warning to believers in the form of fear from various diseases and enemy threats that cause anxiety that makes them always feel threatened. Like the events that occurred at the time of the prophet, namely the threat of polytheists from the city of Mecca, the threat of Arab tribes from outside the city of Medina who always intended to attack Medina, the threat

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<sup>87</sup> Hamka, *Tasawuf modern*, Jakarta;Republika Penerbit, 2015. p. 236-237.

<sup>88</sup> Sukma Irdiana, et.al,”Impulse Buying di Masa Pandemi”, p.4.

<sup>89</sup> Al-Qur’an Karim, Checked and Revised by Mahmud Y. Zayid, *The Qur’an. An English Translation of the Meaning of the Qur’an*, Beirut, Lebanon, Dar Al-Choura, 1980. p.16.

of slander from the Jews who always lurked the opportunities and threats of the hypocrites, and the threat of the Rum people who ruled in north at that time.

And Allah will give a trial of a famine including poverty which results in a reduction in the supply of food. Then the lack of property because the companions of the Messenger of Allah when they moved to Medina did not bring anything. As well as the threat of life, namely the death of family, children, wife, father, resulting in a life of poverty and loss of a family. And then fruits because they no longer have a large garden, especially dates because dates were the staple food at that time. All that will be suffered by the believers.

But at the end of the verse it is explained that it is all because of upholding an ideal. And then at the end of the verse "And give good news to those who are patient" in verse 153 it is stated that the interests of patience and prayer are then repeated in this verse the dangers, trials and sufferings they will undergo. Here it is explained that from all the suffering experienced, one should be patient.<sup>90</sup>

People who do panic buying do tend to experience a sense of fear and anxiety. They buy all the things just afraid that if they don't have them they can't go on with life. In fact, if you look at the verse above, fear and anxiety are only a test and for those who are patient, one day they will get an unexpected happiness.

Hamka said that fear emerged from Juban. The anger inside is too high and frozen to cause a fear. Fear of happy things or unwanted things, because they feel that something will come that they don't know about big, small, easy or difficult things. So we should not decide or think things that are not certain to happen. Because if we have bad prejudices, bad things will definitely happen.<sup>91</sup>

People who do panic buying do tend to experience a sense of fear and anxiety. They buy all the things just afraid that if they don't have them they can't

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<sup>90</sup> Hamka, *Tafsir al-Azhar*, Volume 10, Juz 30, p. 8107-8109.

<sup>91</sup> Hamka, *Tasawuf modern*, Jakarta;Republika Penerbit, 2015. p. 191

go on with life. Even though if you look at the verse above, fear and anxiety are just a test and for those who are patient, they will get an unexpected happiness.

In addition to anxiety and fear, panic buying behavior will of course be wasteful and excessive in spending something. Islam forbids us to behave excessively both in worship, eating and drinking to buying something. Panic buying behavior shows extravagant and excessive actions so it is not allowed. Because exaggeration is a despicable trait and will only harm. As in Q.S Al-Isrā'[15]:26.

وَأْتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا (٢٦)

“Meaning: “Give kisman his due and the needy and the wayfarers and squanderers not (thy wealth) in wantonness. <sup>92</sup>

The verse above explains that in addition to being filial and giving love to our parents, we must also give rights to our brothers and sisters. Not looking at family near or far. Because each of us does not have the same door of sustenance, then there are those who behave excessively, some are affluent and lacking. So we as fellow human beings should be able to help the weak, the strong, help the weak. This creates a strong brotherly relationship.

Not only that, those who are able should also help each other to those who are poor and those who are on their way. So that there is no gap between the poor and the rich. People on this trip include someone who walks away from his hometown with good intentions such as seeking knowledge or looking for his long-lost family.

Then at the end of the verse it is explained that "and don't be too extravagant" this word wasteful was chosen to be the meaning of the sentence "wasteful" or "tabdzir". Imam Shafi'i said that it was redundant to spend wealth not on his way.

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<sup>92</sup> Al-Qur'an Karim, Checked and Revised by Mahmud Y. Zayid, *The Qur'an. An English Translation of the Meaning of the Qur'an*, Beirut, Lebanon, Dar Al-Choura, 1980. p.206.

Meanwhile, Imam Malik said that it is wasteful to take wealth from a proper way, but spend it in an inappropriate way.

Furthermore, the mujahid said that even if all their wealth was spent on the right path, they did not behave in a wasteful manner. But if it is little and not on the right path then it is said to be redundant. Hamka gave an example of redundant behavior when he was a child. He bought fried peanuts and fell to the ground. And then his father told him to take it back because otherwise it would be redundant.<sup>93</sup>

Looking at the paragraph above, panic buying behavior is prohibited behavior on the grounds that it is wasteful behavior because it is spending money unwisely. They buy things that don't suit their needs.

Another verse that discusses excessive behavior is Surah al-Arāf[8]:31.

يَا بَنِي آدَمَ خُذُوا زِينَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ (٣١)

“Meaning: “Children of Adam! Dress well every time you pray. Eat and drink, but avoid excess. He does not love the intemperate”.<sup>94</sup>

Hamka explained that when entering the mosque, you must wear jewelry, which means wearing good clothes, so that it shows that to face Allah we really decorate ourselves.

In his commentary, Ibn Kaṣīr said: "In this verse and in the meaning contained in it, it is clear that according to them it is sunnah, on the other hand we decorate when we pray, especially on Fridays and holidays. Let it smell good, because smelling good includes jewelry too. You should clean your teeth by brushing your teeth (siwak), because brushing your teeth is the perfection of jewelry, and the most important thing is white clothes. This verse was revealed

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<sup>93</sup> Hamka, Tafsir al-Azhar, Jilid 6, Juz 15, h. 4040.

<sup>94</sup> Al-Qur'an Karim, Checked and Revised by Mahmud Y. Zayid, *The Qur'an. An English Translation of the Meaning of the Qur'an*, Beirut, Lebanon, Dar Al-Choura, 1980. p.108.

regarding the Meccans who performed the tawaf naked. So in this verse comes a general commandment, that it is not in the Grand Mosque or tawaf around the Kaaba, but every mosque or when we are going to pray even though we must be decorated and wear appropriate clothes. The conclusion is that the prayer is valid only by covering the aurat. And try to decorate yourself.

Then at the end of the verse it is explained that in addition to dressing appropriately, eat and drink simply, these two attitudes seem to affect the attitude of a Muslim, namely maintaining spiritual health through worship and eating and drinking appropriately, not excessive for physical health. Overdoing it can damage the economy itself and the household. And Allah does not like people who behave excessively who spend more than the income that comes in. A wasteful attitude will only bring harm. Like HR. Ahmad No. 6421.

حَدَّثَنَا بَهْزٌ حَدَّثَنَا هَمَّامٌ عَنْ قَتَادَةَ عَنْ عَمْرِو بْنِ شُعَيْبٍ عَنْ أَبِيهِ عَنْ جَدِّهِ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ كُلُوا وَاشْرَبُوا وَنَصَدَّقُوا وَالْبَسُوا فِي غَيْرِ مَخِيلَةٍ وَلَا سَرْفٍ إِنَّ اللَّهَ يُحِبُّ أَنْ تُرَى نِعْمَتُهُ عَلَى عَبْدِهِ

“Meaning: Has told us Bahz has told us Hammam from Qatadah from 'Amru bin Su'aib from his father from his grandfather, he said; that the Messenger of Allah said, "Eat, drink, give charity, and dress yourselves without feeling proud and arrogant and exaggerating. Indeed, Allah is proud when His favors are on His servants shown."<sup>95</sup>

To be excessive or wasteful is to go beyond a reasonable limit. The measure in this case is the awareness of our faith. Faith becomes a delicate weighing instrument in this matter of simplicity and extravagance.

Panic buying that creates an attitude of anxiety, fear, waste and excess which is prohibited in Islam certainly has a threat to this behavior as in the letter At-Taubah[10]:34-35.

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<sup>95</sup> Ahmad bin Hambal, Shahih Ahmad. Ensiklopedi Hadis 9 Imam (Aplikasi dari Lidwa)

لَا فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ ۝ - ٣٤

“Meaning: .....proclaim to them a woeful punishment”

يَوْمَ يُخَمَّىٰ عَلَيْهَا فِي نَارِ جَهَنَّمَ فُتُكْوَىٰ بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وَأُخْرُؤُهُمْ هَذَا مَا كُنْتُمْ لَأَنْفُسِكُمْ

فَدُوفُوا مَا كُنْتُمْ تَكْتُمُونَ (٣٥)

“Meaning: On (that) day their treasures will be heated in the fire of hell, and their foreheads, sides, and backs branded with them. They will be told: “these are the riches which you hoarded. Taste then that which you are hoarding.”<sup>96</sup>

According to Hamka at the end of verse 34, it is explained about people who accumulate wealth and accumulate wealth will get the torment of hell. Regardless of who the hoarder is, if he does not spend his wealth in the right way, he will get a painful torment from Allah SWT.

The next verse is a strong rebuke to the capitalists. Namely those who accumulate wealth who do not know the lawful and unlawful and rights and vanity. This verse explains how cruel the punishment will be in the hereafter. The gold and silver they collected would be roasted until melted and then ironed on his furrowed brows thinking about profit day and night. And ironed again into their ribs or stomach. Because of that rib they collect and hide the treasure. Then ironed again to his back because of their backs to bear the responsibility.

The always wrinkled forehead is the attitude of a stingy person when he sees people coming to ask for help. The rib which is considered as a base when sleeping is likened to a miser who hides his wealth who is afraid to be asked by others and is afraid of knowing how much wealth he has. And that back is a symbol of carrying the treasure wherever he goes for fear of losing it. This shows

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<sup>96</sup> Al-Qur'an Karim, Checked and Revised by Mahmud Y. Zayid, *The Qur'an. An English Translation of the Meaning of the Qur'an*, Beirut, Lebanon, Dar Al-Choura, 1980. p.135.

the behavior of humans who have been damaged mentally because of material possessions<sup>97</sup>

This parable is different from that described in *al-Maraghi's* interpretation. In the *al-Maraghi* interpretation, it is explained that "they use their stomachs and backs to go back and forth on the bed of pleasure, lie down and lie down without wanting to meet the poor and those who ask for needs". In this interpretation, it is the stomach and back that will later be subjected to torment because while in the world it is the organs that enjoy pleasure by relaxing and spending the wealth they have accumulated without wanting to see poor people out there.<sup>98</sup>

Whereas in the interpretation of *al-Misbah* the punishment received in the form of gold and silver ironed on the forehead, stomach and back is because their foreheads have been appearing arrogant and proud of the wealth they have collected. Then these treasures also burn their stomachs because they are often full and filled with pleasure from bad things. And also ironed on their backs because that's the back of the back of Allah's guidance.<sup>99</sup>

However, in Ibn Kaṣīr's interpretation it is not explained why the body parts were tortured why only the forehead, stomach and back. In the commentary it is only stated that "the property will be heated in the Hellfire and their foreheads, sides and backs will be burned with it."<sup>100</sup>

Although there are differences in stating the reasons for the punishment that will be given later in the hereafter for the ironing of coals of gold and silver on the forehead, stomach and back, the essence of the interpretation is the same. All of that is a recompense for those who hoard wealth for which zakat is not issued.

Then the threat is also explained in the letter al-Humazah[30]:4.

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<sup>97</sup> Hamka, *Tafsir al-Azhar*, Volume. 4, Juz 9, p. 2949-2950

<sup>98</sup> Ahmad Mustafa al-Maraghi, *Tafsir al-Maraghi*, juz 10, p. 190

<sup>99</sup> M. Quraish Shihab, *Tafsir al-Misbah*, juz 10, p. 81.

<sup>100</sup> Ismail bin Umar bin Kasir, *Tafsir Ibn Katsir*, juz 10, p. 487.

كَلَّا لَيُنْبَذَنَّ فِي الْحُطَمَةِ (٤)

“Meaning: Nay, but verily he will be flung to the consuming one”.<sup>101</sup>

Hamka said that the work of collecting wealth which is thought to be able to save from sickness, old age, death or the torment of hell is not true. Even the recompense for those who are only busy accumulating wealth is to be put in the Huthamah Hell. Those treasure collectors don't deserve to be rewarded.

Like panic buying, which is only busy thinking about itself without thinking about others. And also they are only busy accumulating wealth of self-gratification by insulting and degrading others whose behavior is not beneficial in life.<sup>102</sup>

Thus the concept of panic buying in Hamka's perspective shows that hoarding of wealth that does not cause deterioration is still allowed, but if hoarding results in badness then it is not allowed, then panic buying which is characterized by anxiety, fear to excessive and resulting in a wasteful and exaggerating attitude is not allowed.

### **B. Hamka's View in Responding to Panic Buying in Today's Times.**

Panic buying events are now common in Indonesia. Such as the time before Eid al-Fitr, the collaboration between McD and BTS, when the Covid-19 virus spread to the cooking oil incident. From the several verses discussed above, it can be used as knowledge of how panic buying occurs so that people can avoid it. Regarding Hamka's view in responding to panic buying, it is not clearly stated, but it is implied that there are attitudes when dealing with panic buying events according to Hamka's perspective.

One form of panic buying is hoarding. According to Hamka's view in Q.S at-Taubah [10]: 34-35 that hoarding of wealth that brings badness is only carried out

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<sup>101</sup> Al-Qur'an Karim, Checked and Revised by Mahmud Y. Zayid, *The Qur'an. An English Translation of the Meaning of the Qur'an*, Beirut, Lebanon, Dar Al-Choura, 1980. p.450.

<sup>102</sup> Hamka, *Tafsir al-Azhar*, Volume. 10, Juz 30, p. 8107-8109.

by people who have the spirit of imperialism and capitalism. They, the souls of imperialism, only follow their desires, so they want to hoard in various ways without seeing what is haram and halal and they are reluctant to spend their wealth.

Hamka said that not all of the assets that were spent were commendable and not all of them were despicable. What is commendable is wealth that is spent fairly and according to certain rules. Such as giving alms to the needy or providing for children and wives and seeing that property is not for his own needs, that is, it is still for the needs of fellow human beings.<sup>103</sup>

Then those who do panic buying will experience fear and anxiety. Because of this taste, they don't think long, so it's wasteful and excessive when shopping for goods. The perpetrators of panic buying buy goods in excess, not because they lack the goods. But because they want to be calm by having a lot of things when they are still fulfilled their needs. Seeing the explanation from Hamka in the commentary of al-Azhar letter al-Baqarah[2]:155 it is stated that actually the fear, hunger suffered by a Muslim is a trial and a test. So with the fear and anxiety they suffer, they are told to be patient.

Furthermore, the extravagant and extravagant behavior contained in the letter al-Isrā 'verse 26 and al-A'rāf verse 31, Hamka explained that this behavior was only despicable and detrimental behavior. Basically it's wasteful to just follow their passion. It will only harm his own life.

Where actually too much excess is a despicable trait and too less is also a despicable trait. People who spend excessively, exceeding their income so that they are not commensurate with themselves, while those who are like that only follow their desires. But that does not mean that they are reduced to the point that they do not want to spend their wealth. So Hamka explained about how simple it is in the necessities of life. Humans are the same and not different. Only their desires are many. If we follow our passions there will be no end. We have to

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<sup>103</sup> Hamka, *Tasawuf modern*, Jakarta;Republika Penerbit, 2015. P. 235.

accept what is there by holding back and being patient so that lust will accept it as it is.<sup>104</sup>

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<sup>104</sup> Hamka, *Falsafah Hidup* Jakarta; PT Pustaka Panjimas, 1984. p. 160.

## **CHAPTER V**

### **CLOSING**

#### **A. Conclusion**

Based on the author's research above, it can be concluded:

The form of panic buying in the form of hoarding is prohibited if it brings harm to others and is allowed if the hoarding of assets does not have a negative impact and still spends the wealth from the hoarded. Indicators of panic buying in the form of anxiety, excessive fear to bring up extravagant and excessive attitudes are not allowed

Then, according to Hamka's view, in responding to panic buying, we must not have the spirit of imperialism and capitalism in hoarding and also must not feel excessive fear and anxiety as life will end so we must be patient with all trials including this panic buying. Then we fellow human beings must help each other, must not be selfish, do not behave extravagantly and rashly in acting. So that panic buying which has a negative impact will not happen

#### **B. Suggestion**

Based on the results of the research that has been described in the previous discussion, the authors provide suggestions or recommendations as follows. Especially for readers of this thesis, they must be more grounded and re-socialize to the public about Hamka's thoughts regarding the concept of Panic buying in the Unitary State of the Republic of Indonesia. The author's research is a study of panic buying with Hamka's perspective. For this reason, it is very necessary to do further research on the concept of panic buying in the Qur'an from various interpretations other than Hamka's perspective. And it is hoped that this research can be used as a reference source for further researchers, as well as add general insight to the science of interpretation, especially in Indonesia.

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Thus this curriculum vitae is made in truth and hopefully used properly.

Semarang, July 2, 2022

I am concerned



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