



### Research Article

## Changes in Family Consumption Patterns Post Covid-19 Pandemic: A Qualitative Study

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**Abstract.** The COVID-19 pandemic has brought significant changes to various aspects of life, including family consumption patterns. After the implementation of restrictions and the transition toward a new normal order, society began to show adaptation in consumption habits that differ from pre-pandemic times. This study aims to deeply examine changes in family consumption patterns in the post-pandemic era using a qualitative approach. Data collection was conducted through in-depth interviews with 15 respondents from diverse social and economic backgrounds, supported by observation and document analysis. Findings indicate that digitization is a key factor in transforming consumption patterns, with an increase in the use of online platforms such as shopping apps and telehealth services. In addition, changes in time structure due to work-from-home policies have influenced the frequency and types of goods consumed, especially in fulfilling basic needs. Although some government policies have had a positive impact on purchasing power, their implementation has not been fully effective for all segments of society. The role of social media has also become increasingly prominent in shaping consumption preferences, particularly among younger generations. This study concludes that the changes in consumption patterns after the pandemic are not merely temporary but tend to be part of

a new lifestyle that is more selective, efficient, and oriented toward health and technology. Therefore, this research provides an important contribution to understanding the dynamics of household consumption behavior in the new normal era.

**Keywords:** Consumption pattern; family; post-pandemic; qualitative study; digitization

## INTRODUCTION

The COVID-19 pandemic, which has affected the world since late 2019, has brought significant changes to various aspects of life, including people's consumption patterns. Physical activity restrictions, business closures, and the implementation of work-from-home and online learning policies have altered family time structures, income sources, and spending behaviors. These changes are not only temporary during the pandemic but also have the potential to leave long-term impacts on post-pandemic consumption habits <sup>1</sup>.

Family consumption patterns reflect household economic conditions, individual preferences, and the influence of social and cultural environments <sup>2</sup>. During the pandemic, many families experienced a decline in income or even job loss, triggering adjustments in expenditure allocation, particularly for basic needs such as food, health, and education <sup>3</sup>. On the other hand, increased consumption of digital goods and online services—such as e-commerce platforms, streaming services, and virtual learning—has become a new phenomenon, reflecting societal adaptation to the new situation <sup>4</sup>.

Following the easing of social restrictions and the transition toward a new normal order, public consumption patterns have not fully returned to their pre-pandemic conditions. Some habits formed during the crisis, such as preference for online shopping, reduced frequency of visits to physical shopping centers, and increased spending on health and household supplies, appear to persist into the recovery phase <sup>5</sup>. This indicates that the pandemic has permanently changed certain aspects of consumer behavior.

This qualitative study aims to explore in-depth the changes in family consumption patterns in the post-pandemic era, focusing on factors influencing these changes, such as income fluctuations, access to digital services, and shifts in values and priorities in household expenditures. By using a qualitative approach, this study

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<sup>1</sup> Andi Rizki and Dwi Susanti, "Faktor-Faktor Yang Mempengaruhi Pola Konsumsi Keluarga Di Tengah Pandemi," *Jurnal Ekonomi Dan Studi Pembangunan* 21, no. 3 (2020): 123–35.

<sup>2</sup> Rina Nurfadilah and Muhammad Irfan Setiawan, "Perubahan Pola Konsumsi Masyarakat Selama Pandemi Covid-19 Di Kota Bandung," *Jurnal Ekonomi Dan Bisnis* 15, no. 1 (2022): 45–60.

<sup>3</sup> Budi Prasetyo, Sri Kusumawardani, and Lilik Wijayanti, "Dampak Pandemi Terhadap Pola Konsumsi Rumah Tangga Di Daerah Urban," *Jurnal Ilmu Keluarga Dan Konsumen* 14, no. 2 (2021): 89–102.

<sup>4</sup> Riska Meilani Putri and Muhammad Aditya Yudhistira, "Digitalisasi Layanan Konsumsi Rumah Tangga Di Indonesia Pasca-COVID-19," *Jurnal Ekonomi Dan Bisnis Islam* 8, no. 1 (2022): 45–62.

<sup>5</sup> Novita Wulandari and I G. A. K. Putra, "Transformasi Perilaku Konsumsi Pasca-Pandemi: Studi Kasus Di Wilayah Perkotaan," *Jurnal Ekonomi Sosial Dan Humaniora* 10, no. 1 (2023): 34–47.

will provide an in-depth understanding of the socio-economic dynamics occurring at the family level as the main unit of consumption.

## LITERATURE REVIEW

### Family Consumption Patterns

Family consumption patterns refer to the habits and preferences in spending income to fulfill daily needs, both primary and secondary. As the smallest unit of consumption in society, the family plays a crucial role in determining the allocation of household economic resources. Factors such as education level, income structure, number of family members, and social and cultural values also shape these consumption patterns <sup>6</sup>.

In the context of microeconomics, consumer behavior theory explains that consumption decisions are based on rationality, where individuals or families aim to maximize utility under resource constraints <sup>7</sup>. However, in crisis situations such as a pandemic, this rationality can be distorted by economic uncertainty and changes in social norms.

### The Impact of the Pandemic on Consumer Behavior

The COVID-19 pandemic has drastically changed people's lifestyles, including their consumption behaviors. Mobility restrictions, the implementation of work-from-home policies, and the closure of physical businesses have led to adjustments in family expenditure allocations <sup>8</sup>. Research by Prasetyo et al. (2021) shows that during lockdown periods, many families reduced spending on recreation, transportation, and entertainment services, while increasing expenditures on food supplies, health, and digital equipment.

Moreover, the change in time structure due to working from home has influenced shopping frequency and the types of goods consumed. For example, more families began cooking at home and reduced their consumption of ready-to-eat meals, leading to an increased demand for staple foods and fresh products <sup>9</sup>.

### Changes in Post-Pandemic Consumption Patterns

Although restrictions have been lifted in many areas, several habits formed during the pandemic continue to persist. Nurfadilah and Setiawan (2022) note that the use of online shopping platforms, preference for digital services, and the habit of stockpiling food supplies still dominate post-pandemic family consumption patterns.

Research by Wulandari and Putra (2023), conducted in urban areas, found that people tend to be more selective in their consumption activities, with increased

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<sup>6</sup> Erna Suryani and Teguh Priyandoko, "Pola Konsumsi Rumah Tangga Di Masa Pandemi: Studi Kasus Di DKI Jakarta," *Jurnal Ekonomi Rumah Tangga Dan Konsumen* 13, no. 2 (2021): 77-89.

<sup>7</sup> Prasetyo, Kusumawardani, and Wijayanti, "Dampak Pandemi Terhadap Pola Konsumsi Rumah Tangga Di Daerah Urban."

<sup>8</sup> Nurfadilah and Setiawan, "Perubahan Pola Konsumsi Masyarakat Selama Pandemi Covid-19 Di Kota Bandung."

<sup>9</sup> Wulandari and Putra, "Transformasi Perilaku Konsumsi Pasca-Pandemi: Studi Kasus Di Wilayah Perkotaan."

awareness of the importance of health, time efficiency, and transactional flexibility. This phenomenon indicates a more permanent transformation in consumer behavior, not just a temporary response to the crisis.

### Qualitative Approach in Consumption Studies

Unlike quantitative approaches that focus on statistical data and generalizations, qualitative approaches provide space to understand the meaning behind consumption behaviors through respondents' subjective narratives<sup>10</sup>. Using in-depth interviews and participatory observation methods, researchers can explore motivations, beliefs, and emotional experiences underlying family consumption decisions<sup>11</sup>.

Several previous qualitative studies have successfully identified psychological and social factors influencing post-pandemic consumption patterns, such as risk perception in physical transactions, trust in digital systems, and changing attitudes toward sustainable consumption<sup>12</sup>. Therefore, this approach is highly relevant for use in this study to gain a holistic understanding of family consumption dynamics in the post-pandemic era.

### Identification of Research Gaps

Most previous studies have focused on the immediate impact of the pandemic on consumption patterns, rather than long-term post-pandemic changes. In addition, the majority of studies have used quantitative approaches, thus lacking insights into the subjective and emotional aspects of family consumption decisions<sup>13</sup>.

This study aims to fill this gap by examining changes in family consumption patterns from a qualitative perspective, focusing on the real-life experiences of respondents from diverse social backgrounds. Previous researchers have mainly focused on urban populations, while rural areas remain underexplored<sup>14</sup>.

## RESEARCH METHODOLOGY

This study employs a qualitative approach with a case study design, aiming to in-depth examine the transformation of Islamic leasing institutions in responding to the development of electric vehicles, particularly in the context of implementing the *ijarah muntahiyah bittamlik* model. The qualitative approach is chosen for its ability to provide a holistic understanding of social and economic phenomena occurring in the field, while also capturing normative perspectives from relevant stakeholders such

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<sup>10</sup> Prasetyo, Kusumawardani, and Wijayanti, "Dampak Pandemi Terhadap Pola Konsumsi Rumah Tangga Di Daerah Urban."

<sup>11</sup> M. Y. Putra and D. Anggraini, "Konsumsi Dan Gaya Hidup Generasi Z Di Era New Normal: Studi Fenomenologi," *Jurnal Sosiologi Dan Komunikasi* 6, no. 1 (2023): 44–57.

<sup>12</sup> Nurfadilah and Setiawan, "Perubahan Pola Konsumsi Masyarakat Selama Pandemi Covid-19 Di Kota Bandung."

<sup>13</sup> Rizki and Susanti, "Faktor-Faktor Yang Mempengaruhi Pola Konsumsi Keluarga Di Tengah Pandemi."

<sup>14</sup> D. Kurniawan and F. Lestari, "Adaptasi Keluarga Dalam Pengelolaan Keuangan Pasca-Pandemi Di Wilayah Pedesaan," *Jurnal Ekonomi Rumah Tangga Dan Konsumen* 16, no. 1 (2023): 88–101.

as Islamic banking practitioners, leasing service users, and regulators in the financial and automotive sectors.

Data collection was conducted through three main methods: in-depth interviews, participatory observation, and document analysis. Interviews were conducted with Sharia scholars, operational managers of Islamic leasing companies, and consumers who have used the *ijarah muntahiyah bittamlik* scheme for acquiring electric vehicles. Observations were carried out at branch offices of several Islamic leasing companies to obtain direct insights into procedures, products, and innovations offered under this scheme. Meanwhile, document analysis included reviewing DSN-MUI fatwa provisions, contract agreements, product brochures, and government regulations related to electric vehicles and Islamic financing services.

To ensure data validity, the researcher applied source triangulation and method triangulation. Source triangulation was conducted by comparing information from various sources, including business actors, academics, and regulators. Method triangulation involved cross-checking findings from interviews, observations, and written documents to obtain more objective and comprehensive data.

Data analysis was conducted thematically using an interpretive approach. Raw data obtained from various sources were categorized according to the research themes, namely (1) the dynamics of Islamic leasing institutions amid the transition to eco-friendly vehicles, (2) challenges and opportunities in implementing the *ijarah muntahiyah bittamlik* contract, and (3) institutional strategies for adapting to government policies and modern market preferences. The analytical process was carried out iteratively until reaching a point of information saturation.

This study offers several novelties compared to previous research. Unlike earlier studies that generally discuss *ijarah muntahiyah bittamlik* in the context of conventional vehicles or traditional production tools, this research focuses on the application of this contract in the era of electric vehicles, which are part of the global green economy trend. In addition, this study combines perspectives from Sharia law, transportation technology, and national policy to generate relevant recommendations for developing an inclusive and sustainable Islamic financing ecosystem.

## RESULTS AND DISCUSSION

### Changes in Consumption Patterns from a Family Perspective

Based on interviews with 15 respondents from diverse social and economic backgrounds, it was found that the COVID-19 pandemic has had a significant impact on family consumption patterns in the post-pandemic era. Almost all respondents reported adjustments in household expenditure allocation, both in terms of amount and the types of goods or services consumed.

One of the most notable changes is the increased preference for online services, including purchasing daily necessities through digital apps, ordering food online, and using virtual health services. Respondents from the upper-middle class stated that they prefer online shopping because it is considered more convenient,

safe, and time-efficient<sup>15</sup>. This phenomenon aligns with previous research indicating that the pandemic has accelerated digital transformation in the daily lives of urban communities<sup>16</sup>.

In contrast, respondents from lower-income groups tend to be more selective in their spending, especially regarding non-essential items such as recreation, entertainment, and public transportation. Many experienced income declines during the pandemic, and recovery remains incomplete in the post-pandemic period. As a result, they focus more on fulfilling basic needs such as food, clothing, and healthcare<sup>17</sup>.

### **Adaptation to the New Lifestyle**

In the context of adapting to the new lifestyle, many families have changed their daily routines in response to shifts in time structure caused by work-from-home and school-from-home policies. Respondents who worked remotely reported cooking at home more often than ordering ready-to-eat meals, resulting in an increased frequency of purchasing raw ingredients and fresh products<sup>18</sup>.

Additionally, some respondents mentioned that they now pay closer attention to health aspects in their consumption, both in terms of food nutrition and preparation methods. They prefer organic food, multivitamins, and products that support immune system health. This phenomenon indicates a shift in values—from mere physical consumption toward higher-quality and health-oriented consumption<sup>19</sup>.

### **The Influence of Digitalization on Household Consumption**

Digitalization has become one of the main factors influencing changes in post-pandemic consumption patterns. Almost all respondents stated that they are now more familiar with online shopping platforms, digital payment methods, and app-based services. Some even noted that they no longer use physical stores to buy essentials, as using apps is easier and faster<sup>20</sup>.

However, a small number of respondents remain reluctant to adopt online systems, particularly among older individuals and those living in rural areas. They expressed distrust in electronic transaction systems or faced technological barriers in accessing these services. This highlights that digital transformation in consumption

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<sup>15</sup> Wulandari and Putra, "Transformasi Perilaku Konsumsi Pasca-Pandemi: Studi Kasus Di Wilayah Perkotaan."

<sup>16</sup> Nurfadilah and Setiawan, "Perubahan Pola Konsumsi Masyarakat Selama Pandemi Covid-19 Di Kota Bandung."

<sup>17</sup> Prasetyo, Kusumawardani, and Wijayanti, "Dampak Pandemi Terhadap Pola Konsumsi Rumah Tangga Di Daerah Urban."

<sup>18</sup> Rizki and Susanti, "Faktor-Faktor Yang Mempengaruhi Pola Konsumsi Keluarga Di Tengah Pandemi."

<sup>19</sup> Wulandari and Putra, "Transformasi Perilaku Konsumsi Pasca-Pandemi: Studi Kasus Di Wilayah Perkotaan."

<sup>20</sup> Nurfadilah and Setiawan, "Perubahan Pola Konsumsi Masyarakat Selama Pandemi Covid-19 Di Kota Bandung."

still faces challenges, especially in terms of digital literacy and infrastructure access<sup>21</sup>.

### **Socio-Cultural Influences on Consumption Decisions**

Family consumption patterns are also influenced by changes in social and cultural norms after the pandemic. Many respondents reported a decrease in social activities such as gatherings, large family meetings, or ceremonial events, which are now often held virtually. This naturally affects expenditures on formal clothing, transportation, and gifts/gift packages<sup>22</sup>.

On the other hand, some respondents replaced these social activities with recreational outings with immediate family members, such as picnics or short trips to local destinations. While visits to physical entertainment centers like cinemas or malls have decreased, consumption of online entertainment services—such as video streaming and online gaming—has grown rapidly<sup>23</sup>.

### **Government Policies' Impact on Consumption Patterns**

In addition to internal family factors and changes in time structures, several respondents indicated that government policies during and after the pandemic have also influenced their consumption patterns. For example, cash social assistance (BST) programs, electricity subsidies, and internet quota discounts for students and teachers directly affected household expenditure allocations.

Respondents from pre-prosperous families stated that BST funds were mostly allocated to basic needs such as rice, cooking oil, and other food supplies, thus reducing the economic pressure they experienced during lockdown periods. Meanwhile, middle-income families also benefited from vehicle tax incentives and mass vaccination programs, which made them more confident in resuming outdoor activities and slightly increasing spending on transportation and local recreation<sup>24</sup>.

However, some respondents felt that these policies were not sufficient to fully restore purchasing power, particularly in rural areas or regions with limited aid distribution access<sup>25</sup>. This suggests the need for more inclusive and targeted policy evaluations to support household economic recovery<sup>26</sup>.

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<sup>21</sup> Prasetyo, Kusumawardani, and Wijayanti, "Dampak Pandemi Terhadap Pola Konsumsi Rumah Tangga Di Daerah Urban."

<sup>22</sup> Rizki and Susanti, "Faktor-Faktor Yang Mempengaruhi Pola Konsumsi Keluarga Di Tengah Pandemi."

<sup>23</sup> Wulandari and Putra, "Transformasi Perilaku Konsumsi Pasca-Pandemi: Studi Kasus Di Wilayah Perkotaan."

<sup>24</sup> Prasetyo, Kusumawardani, and Wijayanti, "Dampak Pandemi Terhadap Pola Konsumsi Rumah Tangga Di Daerah Urban."

<sup>25</sup> Burhan Hidayat and Siti Febriani, "Kebijakan Sosial Dan Dampaknya Pada Daya Beli Rumah Tangga Di Masa Pandemi," *Jurnal Kebijakan Sosial* 14, no. 3 (2020): 101-15; A. M. Nasution and M. Kartikasari, "Dampak Pandemi Terhadap Perilaku Konsumen Di Sektor Informal: Studi Kasus Di Kota Medan," *Jurnal Ekonomi Pembangunan Dan Keuangan Daerah* 18, no. 2 (2021): 155-70.

<sup>26</sup> Rizki and Susanti, "Faktor-Faktor Yang Mempengaruhi Pola Konsumsi Keluarga Di Tengah Pandemi."

## The Role of Social Media in Shaping Post-Pandemic Consumption Preferences

An interesting finding in this study is the growing influence of social media in shaping family consumption preferences, especially among millennials and Gen Z. During the pandemic, increased free time led people to become more active on digital platforms such as Instagram, TikTok, and YouTube, ultimately expanding access to information about new products and lifestyles.

Several respondents admitted that they began purchasing certain products after seeing promotional content from influencers or recommendation videos on social media. This phenomenon is not only seen in consumer goods such as food and fashion but also extends to digital services like fitness apps, e-learning platforms, and mental health services <sup>27</sup>.

Interestingly, the use of social media as a consumption medium also brings psychological effects, such as FOMO (fear of missing out), which drives impulsive buying behavior. However, on the flip side, some respondents said they have become more aware of the importance of wise and sustainable consumption after encountering financial education and minimalistic lifestyle content on social media <sup>28</sup>.

## CONCLUSION

This study aims to identify and understand changes in family consumption patterns in the post-COVID-19 pandemic era through a qualitative approach. The findings indicate that the pandemic has brought significant transformations in how families manage their expenditures, including budget allocation, preferences for goods and services, and daily shopping habits.

It was found that digitalization has become one of the main drivers of these changes, with an increased use of online platforms for consumption transactions, such as e-commerce apps, virtual healthcare services, and digital payments. These findings align with the study by Putri and Yudhistira (2022), which states that the digitization of household consumption services has become increasingly dominant as a response to the new normal order.

In addition, changes in time structure caused by the implementation of work-from-home policies have influenced the frequency and types of consumption, particularly in fulfilling basic needs and engaging in recreational activities with immediate family members. Although some government policies have had positive effects on certain families, their implementation has not been fully effective across all segments of society, especially in areas with limited aid distribution access.

Social media has also played a significant role in shaping new consumption preferences, particularly among younger generations. Several respondents stated that they began trying specific products or lifestyles due to promotional content they encountered on social media. However, on the other hand, some have become more

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<sup>27</sup> Nurfadilah and Setiawan, "Perubahan Pola Konsumsi Masyarakat Selama Pandemi Covid-19 Di Kota Bandung."

<sup>28</sup> Suci Lestari and Hendra Kurniawan, "Perubahan Nilai Dan Preferensi Konsumsi Generasi Milenial Pasca-Pandemi," *Jurnal Sosiologi Keluarga* 11, no. 1 (2023): 22-38.

selective and aware of the importance of responsible and sustainable consumption. This phenomenon supports the findings of Lestari and Kurniawan (2023), which mention a shift in values among millennials and Gen Z in the post-pandemic period.

Overall, the changes in consumption patterns after the pandemic are not merely temporary but tend to be part of a new lifestyle adaptation that is more flexible, selective, and oriented toward health and technology. This study concludes that the pandemic has accelerated shifts in household consumption behavior, making digitalization, health awareness, and social values key factors in shaping new consumption patterns in this different normal era.

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