

## HOUSEHOLD CONSUMPTION ADJUSTMENT AND ECONOMIC STRATEGIES AMID RISING BASIC COMMODITY PRICES

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### ABSTRACT

This study aims to analyze household strategies in determining spending priorities amid rising basic commodity prices in Bone Regency. The research examines the impact of price increases on household expenditure patterns, the strategies adopted to manage expenses, and the role of government programs and Islamic economic values in supporting household financial decisions. This study employed a qualitative method with a descriptive approach through interviews with households affected by the increase in basic commodity prices. The findings show that rising prices have increased household expenditures, reduced purchasing power, and shifted spending priorities toward essential needs, particularly food, children's needs, education, and business-related necessities for households operating small enterprises. To address these challenges, households implemented various strategies, including preparing shopping lists, comparing prices, utilizing discounts and promotions, reducing non-essential expenditures, avoiding consumptive behavior, and choosing more affordable alternatives. Government programs, particularly subsidized markets, were perceived as helpful in easing financial burdens despite certain limitations in implementation. From the perspective of Islamic economics, households demonstrated prudent consumption behavior by prioritizing needs over wants, avoiding wastefulness (*israf*), practicing moderation, and allocating part of their income for emergency needs. The study concludes that households in Bone Regency have adapted to rising prices through rational and planned financial management. Strengthening price stabilization policies and improving assistance programs are recommended to support household welfare.

### Keywords:

Household Spending Priorities, Basic Commodity Prices, Household Strategies, Islamic Economics, Bone Regency.

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## 1. INTRODUCTION

The increase in basic commodity prices has become one of the major economic challenges affecting household welfare in many regions of Indonesia. Basic commodities such as rice, cooking oil, eggs, sugar, and vegetables are essential goods that play a vital role in meeting daily

household needs (Andriani, Rahayu, & Masradin, 2025). When the prices of these commodities rise, household expenditures tend to increase, while purchasing power decreases, especially among low- and middle-income families (Budiman, 2025). As a result, households are required to adjust their consumption patterns and spending priorities to maintain their economic stability.

Rising basic commodity prices not only affect the ability of households to meet their daily needs but also influence decision-making regarding the allocation of limited financial resources (Erlina Laila Zahro, Sri Wahyuningsih, 2025). Continuous increases in the prices of essential goods reduce household purchasing power and create economic pressure, particularly for low- and middle-income families. Under these circumstances, households are required to make adjustments to their spending patterns in order to maintain their financial stability and ensure the fulfillment of basic needs (Sitorus, Matondang, Sihotang, & Banjarnahor, 2024). Households generally prioritize expenditures related to food, children's needs, education, and other essential necessities, while reducing or postponing non-essential consumption. These behavioral changes reflect household adaptation strategies in response to economic challenges and rising living costs (Chapra, 2000). Such adjustments are important for maintaining household welfare and achieving a balance between income and expenditure amid economic uncertainty .

Previous studies have shown that increases in food and basic commodity prices significantly affect household consumption patterns, purchasing power, and financial behavior (Femi Kombongkila, Harijono H. Imbran, 2024). Households often respond by reducing consumption, seeking cheaper alternatives, comparing prices, and implementing various cost-saving strategies (Crawley & Theloudis, 2024). However, most existing studies primarily focus on the economic impact of rising prices and household adaptation strategies, while limited attention has been given to the role of Islamic economic values in shaping household spending priorities during periods of economic pressure (Hasallyt, 2025).

From the perspective of Islamic economics, consumption should be guided by the principles of moderation, responsibility, and the prioritization of essential needs over personal desires. Islam emphasizes that individuals should consume goods and services in a balanced manner, avoiding excessive and wasteful behavior (*israf*) that may lead to financial difficulties and social inequality (Budiman, 2025). Furthermore, Islamic teachings encourage simplicity, self-discipline, and prudent resource allocation according to one's financial capacity and actual needs (Furqani, 2017). These principles are highly relevant in situations where households experience rising prices and limited income, as they provide ethical and practical guidance for consumption behavior. By applying these values, households can make more rational spending decisions, maintain financial stability, protect their welfare, and achieve a balanced relationship between income and expenditure amid economic uncertainty and increasing living costs (Rohmana, 2022).

Bone Regency is one of the regions where households have experienced the impact of rising basic commodity prices (Bone, n.d.). The increase in living costs has encouraged households to develop various strategies to manage expenditures while maintaining the fulfillment of essential needs. In addition, government programs such as subsidized markets have been introduced to help communities cope with rising prices. Understanding how households determine spending priorities, adapt their financial behavior, and apply Islamic economic values is important for evaluating household resilience in the face of economic challenges.

Therefore, this study aims to analyze household spending priorities amid rising basic commodity prices in Bone Regency. Specifically, it examines the impact of rising prices on household expenditure patterns, the strategies adopted by households to manage and reduce expenses, and the role of government programs and Islamic economic values in supporting household financial decision-making.

## **2. LITERATURE REVIEW**

### **2.1 Consumer Behavior Theory**

Consumer behavior theory explains how individuals and households allocate their limited income to satisfy various needs and wants (Skwara & Wienert, 2024). According to Samuelson, consumers tend to act rationally by choosing goods and services that provide the greatest utility within their budget constraints (Aulia, 2025). Consumption decisions are influenced by several factors, including prices, income levels, preferences, and overall economic conditions.

In the context of rising basic commodity prices, households are required to adjust their consumption patterns and spending priorities (Hamilton, Mittal, Shah, Thompson, & Griskevicius, 2019). As prices increase, consumers become more selective in their purchasing decisions, prioritize essential goods, and reduce expenditures on non-essential items (Solomon, 2020). Therefore, consumer behavior theory provides a useful framework for understanding how households respond to economic pressures and make financial decisions under conditions of limited resources.

### **2.2 Government Intervention Theory**

Government intervention theory argues that the government plays an important role in maintaining economic stability and protecting public welfare when market mechanisms fail to operate efficiently (Syata, n.d.). According to Keynes and Musgrave, government intervention is necessary to address economic problems such as inflation, price instability, and declining household welfare (Keynes, 1936).

In periods of rising basic commodity prices, governments may implement various policies, including subsidized markets, price stabilization programs, social assistance, and market supervision. These measures are intended to reduce the burden on households, maintain purchasing power, and ensure access to essential goods (Ariandini, Soerjatisnanta, Firmansyah,

& Adhan S., 2025). Therefore, government intervention theory provides an appropriate framework for explaining how public policies help households adapt to increasing living costs and economic challenges.

### **2.3 Islamic Consumption Theory**

In Islamic economics, consumption is viewed as an activity that should be guided by ethical values and social responsibility (Salwa, 2019). Consumption is not solely intended to maximize individual satisfaction but also to achieve *maslahah* (public welfare) and maintain balance in life. According to Al-Ghazali, M. Umer Chapra, and Muhammad Abdul Mannan, individuals should prioritize necessities over desires, avoid extravagance (*israf*), and utilize resources responsibly in accordance with Islamic principles.

The principles of moderation, simplicity, and accountability encourage households to manage their financial resources wisely. During periods of rising prices, these values become increasingly important because they help households fulfill essential needs while avoiding wasteful spending. Consequently, Islamic consumption theory provides a valuable perspective for understanding how Islamic values influence household spending priorities and financial decision-making under economic pressure.

### **2.4 Previous Studies and Research Proposition**

Previous studies have shown that rising basic commodity prices significantly affect household welfare and consumption behavior. (Fawaidul & Anshori, 2025) , (Aqilah, 2025), and (Saputro & Pangesti, 2025) found that increases in the prices of essential goods reduce household purchasing power and encourage families to adjust their spending patterns by prioritizing basic needs and reducing non-essential expenditures. Households also tend to adopt stricter financial management practices to maintain economic stability.

Furthermore, (Windiani, 2023) emphasized the importance of government programs, such as subsidized markets and price stabilization policies, in reducing the economic burden on households. Although previous studies have extensively examined the economic impacts of rising prices and household adaptation strategies, relatively limited attention has been given to the integration of Islamic economic values in household financial decision-making.

Therefore, this study proposes that rising basic commodity prices influence household spending priorities, while government intervention and Islamic economic values play important roles

## **3. RESEARCH METHODS**

This study employed a qualitative research method with a descriptive approach to analyze household spending priorities amid rising basic commodity prices in Bone Regency. A qualitative approach was considered appropriate because it enables an in-depth understanding of household experiences, perceptions, and strategies in responding to economic pressures caused by increasing prices. The study focused on examining changes in expenditure patterns,

household adaptation strategies, and the role of Islamic economic values in financial decision-making .

The research was conducted in Bone Regency, South Sulawesi, Indonesia. Informants were selected using purposive sampling, targeting household members responsible for managing family finances and making spending decisions. Data were collected through semi-structured interviews, allowing participants to share their experiences regarding the impact of rising commodity prices, spending priorities, saving strategies, and perceptions of government assistance programs. Documentation was also used to support the interview findings.

Data were analyzed using the interactive model of Miles and Huberman, which consists of data reduction, data display, and conclusion drawing (Sugiyono, 2018). Data reduction involved selecting and organizing relevant information obtained from interviews, while data display facilitated the identification of patterns and themes. Conclusions were then drawn based on the findings to explain household responses to rising commodity prices. To enhance the credibility of the research, source triangulation was applied by comparing information obtained from different informants.

#### **4. RESULT AND DISCUSSION**

The findings reveal that rising basic commodity prices have significantly affected household economic conditions in Bone Regency. Most informants reported that increases in the prices of rice, cooking oil, eggs, sugar, and other essential goods have led to higher household expenditures. As living costs increased, household purchasing power declined, requiring families to adjust their spending patterns. The majority of households prioritized essential needs, particularly food, children's needs, education, and business-related expenses for those operating small enterprises. Meanwhile, expenditures considered less urgent were reduced or postponed.

The study also found that households adopted various strategies to manage and reduce expenditures amid rising commodity prices. Many informants prepared shopping lists before making purchases to ensure that spending remained focused on priority needs. Households also compared prices among sellers, utilized discounts and promotional offers, reduced non-priority spending, and selected more affordable alternatives. Some informants substituted relatively expensive products with lower-cost alternatives in order to maintain household consumption while controlling expenses.

Furthermore, the findings indicate that government programs and Islamic economic values contributed to household adaptation during periods of rising prices. Most informants perceived subsidized market programs as beneficial because they provided access to essential goods at lower prices. However, some participants noted limitations related to product availability and distribution. In addition, households reported applying Islamic economic values in their consumption decisions by prioritizing needs over wants, avoiding wasteful behavior (*israf*), practicing moderation, and allocating part of their income for savings and emergency needs.

These practices helped households manage their finances more effectively despite increasing economic pressures.

The findings indicate that rising basic commodity prices have significantly affected household spending priorities in Bone Regency. Higher prices for essential goods such as rice, cooking oil, eggs, and sugar have increased household expenditures and reduced purchasing power. As a result, households are required to reallocate their limited financial resources to ensure that basic needs remain fulfilled. Most households prioritize expenditures related to food, children's needs, education, and business activities, while reducing spending on secondary and non-essential items. This situation demonstrates how economic pressures influence household consumption patterns and decision-making processes.

These findings are consistent with Consumer Behavior Theory proposed by Paul Samuelson (Ariandini et al., 2025), which explains that consumers seek to maximize utility by allocating limited resources to goods and services that provide the greatest benefit. When the prices of essential commodities increase, households tend to adjust their consumption behavior by focusing on necessities and reducing expenditures that are considered less important. The findings also support the study of (Fawaidul & Anshori, 2025) which found that rising food prices reduce household purchasing power and encourage families to prioritize primary needs over non-essential expenditures. Therefore, the shift in spending priorities among households in Bone Regency can be understood as a rational response to changing economic conditions.

The study also found that households implemented various expenditure management and cost-saving strategies to cope with rising living costs. These strategies include preparing shopping lists, comparing prices among sellers, utilizing discounts and promotional offers, reducing non-priority spending, and selecting more affordable alternatives. Some households also substituted relatively expensive products with lower-cost alternatives in order to maintain consumption while controlling expenditures. These findings suggest that households actively adapt their financial behavior to maintain economic stability despite increasing commodity prices.

From the perspective of Consumer Behavior Theory, these strategies reflect rational consumer decision-making in response to changes in market conditions. Consumers tend to evaluate available options and choose products that provide the greatest value within their budget constraints. The findings are consistent with those of (Aqilah, 2025), who reported that households strengthen financial management and adopt various cost-saving measures during periods of rising prices. Similarly, (Saputro & Pangesti, 2025) found that inflationary pressures encourage households to focus expenditures on essential needs while reducing unnecessary consumption. Thus, the strategies adopted by households in Bone Regency demonstrate their ability to adapt and maintain financial resilience under economic pressure.

In addition to household adaptation strategies, the findings demonstrate that government programs and Islamic economic values play important roles in helping households determine spending priorities. Subsidized market programs enable households to access basic commodities at lower prices, thereby reducing financial burdens and supporting purchasing power. These findings are consistent with Government Intervention Theory proposed by John Maynard Keynes (Keynes, 1936) and Richard Musgrave (Musgrave & Musgrave, 1989), which argues that government intervention is necessary when market mechanisms fail to ensure public welfare. Furthermore, households apply Islamic economic values by prioritizing needs over wants, avoiding wastefulness (*israf*), practicing moderation, and allocating part of their income for savings and emergency needs. These behaviors are consistent with the Islamic Consumption Theory advanced by Al-Ghazali, M. Umer Chapra, and Muhammad Abdul Mannan, which emphasizes balance, responsibility, and welfare-oriented consumption (Chapra, 2000). The findings also support the study of (Windiani, 2023), which highlighted the importance of government support in maintaining household welfare during periods of rising commodity prices. Therefore, government assistance and the application of Islamic economic values complement one another in strengthening household resilience amid rising living costs.

## **5. CONCLUSION AND SUGGESTIONS**

This study concludes that rising basic commodity prices have significantly affected household spending priorities in Bone Regency by increasing household expenditures and reducing purchasing power. In response to these economic pressures, households have adapted by prioritizing essential needs, particularly food, children's needs, education, and business-related expenses, while reducing non-essential spending. Households also implemented various financial management and cost-saving strategies, including preparing shopping lists, comparing prices, utilizing promotions, and choosing more affordable alternatives. Furthermore, government programs, particularly subsidized markets, have helped ease household financial burdens, while Islamic economic values have guided households in making responsible consumption decisions through prioritizing needs over wants, avoiding wastefulness (*israf*), practicing moderation, and maintaining savings for emergency needs. These findings imply that household economic resilience can be strengthened through effective financial management, supportive government policies, and the application of Islamic economic principles. However, this study is limited to households in Bone Regency and employs a qualitative approach with a limited number of informants. Therefore, future studies are recommended to include broader geographical coverage and apply quantitative or mixed-method approaches to provide more comprehensive evidence regarding household adaptation to rising commodity prices.

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