

Consumerism Indicator Construction: A portrait of household food consumption patterns in Jakarta, Indonesia

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Abstract

This study departs as a critical attempt to study the relations between national economic resilience and the fundamental character of Indonesia's economy. In general, it studies factors influencing Indonesian national economic resilience, i.e. **configuration of capitalism** at the global level – in this case, post-Fordist capitalist paradigm, and on the other hand, at the national level, the phenomenon of **consumerism** practiced by the society. This study gives attention to economic dynamics at the micro level that are missed by government statistical mapping. It tries to understand the characteristics and nature of Indonesian domestic economics by relating it to the phenomenon of consumption, especially consumerism. The argument is that the dynamics of consumerism is the key to Indonesian national economic resilience in facing the global economic crisis. This study also tries to understand the consumerism phenomenon within the global context of contemporary global capitalism. In this study, consumerism is understood as a societal pattern of consumption – particularly food consumption – consisting of households in which food consumption patterns are influenced by three dimensions, namely: *first*, the cultural dimension or cultural elements influencing the activity of consuming food by individuals or the household, *second*, the economic dimensions or elements affecting the activity of consuming food by individuals or the household, and *third*, the social dimension or social elements that are also able to affect the activity of consuming food by individuals or the household. This study describes part of the results of a survey conducted in two regions of the Indonesian capital, Jakarta, namely the Sub-Districts of Kelapa Gading (North Jakarta) and Lebak Bulus (South Jakarta). The survey aims to apply the developed instrument of consumerism indicators that include the dimensions of culture, economics, and social, and their derivative indicators. The survey is conducted at the household level, covering 240 households representing the social strata of low, middle, and high in each research area. This study aims to describe the relationship between social strata and food consumption patterns of households in the two study areas. The consumption patterns in this study include three types of consumption, namely staples, additional food and recreational food.

Keywords: commodity, consumerism, food consumption patterns

1. Introduction

The Indonesian government has claimed that “Indonesia's solid economic foundation” has proven to be a basis for the national economic resilience, thus preventing Indonesia from succumbing to the global financial crisis. This condition has contributed to the stability of Indonesia's economic development. Domestic consumption is considered as one of the pillars of national economic development in a period of crisis (www.investor.co.id; <http://nasional.kontan.co.id>).

This study departs as a critical attempt to study the relations between national economic resilience and the fundamental character of Indonesia's economy. In general, it studies factors influencing Indonesian national economic resilience, i.e. **configuration of capitalism** at the global level – in this case, post-Fordist capitalist paradigm, and on the other hand, at the national level, the phenomenon of **consumerism** practiced by the society. This study gives attention to economic dynamics at the micro level that are missed by government statistical mapping. It tries to understand the characteristics and nature of Indonesian domestic economics by relating it to the phenomenon of consumption, especially consumerism. The argument is that the dynamics of consumerism is the key to Indonesian national economic resilience in facing the global economic crisis. This study also tries to understand the consumerism phenomenon within the global context of contemporary global capitalism.

The **assumption** of the study is that national economic resilience is highly dependent on its capability to understand and manage domestic economic dynamics, especially consumption. The dynamics of consumption is called consumerism. Based on the assumption, the **hypotheses** proposed by the study to explain the anomaly of Indonesian economic resilience are as follows: the anomaly of Indonesian national economic resilience in the past global economic crisis was caused by the concentration of the domestic economy to the real economy. A high domestic demand for consumption pushed investors to articulate their capital domestically, instead of taking chances in the global financial market. The high domestic consumption was only made possible by the phenomenon of consumerism in the society. To understand the phenomenon of consumerism in the society, the

analysis becomes inseparable from the feature of post-Fordist capitalism that gives emphasis on the aspect of consumption. Understanding the post-Fordist dynamics manifested in the phenomenon of Indonesian consumerism is thus an appropriate initial step to understand the dynamics of domestic economics to maintain national economic resilience in the midst of a global economic uncertainty.

In this study, consumerism is understood as a societal pattern of consumption – particularly food consumption – consisting of households in which food consumption patterns are influenced by three dimensions, namely: *first*, the cultural dimension or cultural elements influencing the activity of consuming food by individuals or the household, *second*, the economic dimensions or elements affecting the activity of consuming food by individuals or the household, and *third*, the social dimension or social elements that are also able to affect the activity of consuming food by individuals or the household.

This study describes part of the results of a survey conducted in two regions of the Indonesian capital, Jakarta, namely the sub-districts of Kelapa Gading (North Jakarta) and Lebak Bulus (South Jakarta). The survey aims to apply the developed instrument of consumerism indicators that include the dimensions of culture, economics, and social, and their derivative indicators. The survey is conducted at the household level, covering 240 households representing the social strata of low, middle, and high in each research area. This study aims to describe the relationship between social strata and food consumption patterns of households in the two study areas. The consumption patterns in this study include three types of consumption, namely staples, additional food (snack and side dishes) and recreational food.

2. Consumerism in the Patterns of Food Consumption: Cultural, Economic and Social Dimensions

Consumerism here refers to the patterns of consumption of various food commodities that increasingly indicate cultural values as a result of interaction between the elements of culture, economics and social valued in the community, and also the consumed food commodities becoming the main form in which people see the value of the cultural values (Miller, 2012). There are several dimensions in consumerism, namely, cultural, economic and social dimensions. The cultural dimension refers to subsistent consuming activities associated with food (primary, secondary and tertiary) of individuals and families affected by a set of cultural elements. This is seen in the famous saying, “You eat, therefore you are!” The cultural dimension consists of several sub-dimensions, namely cultural living, standard of living versus quality of living, quality versus quantity of consumption, and functional versus aesthetic expectation of consumption.

Cultural living refers to cultural life that affects food consumption choices of each individual or family. Several indicators used to indicate this sub-dimension are cultural values affecting the variety of foods consumed every day, customs of the people in the surrounding environment affecting the variety of foods consumed, and eating certain foods intended to demonstrate cultural identity.

Standard of living versus quality of living refers to the pattern of household consumption adjusted to a standard of living in accordance with national standards set by Indonesian BPS (National Statistical Bureau), or a higher quality of consumption pattern. Several of the indicators showing this sub-dimension refer to the quantity, quality, price, affordability, and health standards of the food consumed.

The third sub-dimension is quantity versus quality of consumption. This sub-dimension refers to the preference of households to consume certain foods. The indicator used is the extent of which consumers are more concerned with the quality compared to the quantity consumed.

The fourth sub-dimension is functional versus aesthetic expectation of consumption. This sub-dimension means that consumers do not only consume food to meet basic needs, but also to indicate a certain social status. Several of the indicators used are that the behaviour of consuming certain foods are intended to meet basic needs, show difference in status, and improve the social network of the consumer.

The economic dimension refers to subsistent consuming activities associated with food (primary, secondary and tertiary) of individuals and families affected by a set of economic elements. There are several sub-dimensions included in the economic dimension, i.e. intensity of consumption, saving behaviour and readiness to spend, status of their personal finance, and willingness to pay.

Intensity of consumption refers to the intensity and routine of consumption of certain foodstuffs that shows to what extent these foods are important for the household. Several indicators of the sub-dimension are the frequency of consumption of certain foods in a week, certain types of food consumed by the household in a week, the proportion of consumption of certain food items, and the value of food consumption in rupiahs.

Saving behaviour and readiness to spend refers to consuming certain foods and the relation to priorities of the households in the utilisation of disposable income. There are several indicators used for the sub-dimension, namely, average expenditure per month, allocation of expenditure in a month, average savings per month, types of savings in a month, strategies to save in the utilisation of income, strategies to spend the income, and the value

of expenditure in rupiahs.

Status of their personal finance refers to the main source of income in the household that affect the household consumption patterns. Several of the indicators are the sources of income in the household, the frequency of receiving income, the biggest source of income in the household, and the value of the income in rupiahs.

Willingness to pay is the third economic sub-dimension that describes the extent of which consumers are willing to pay, or in other words, willing to spend money to consume food. The indicators used include willingness to spend money because of need, and willingness to spend money to follow the pattern of consumption of other people.

The third dimension of consumerism is the social dimension, namely subsistent consuming activities associated with food (primary, secondary and tertiary) of individuals and families affected by a set of social elements. The social dimension includes the following sub-dimensions: the family institution, the media institution, financial institution, and manufacturing institution.

The family sub-dimension observes the role of the family in shaping or influencing the pattern of food consumption in the household. Several of the indicators used are family background, social class of the family, influence of the extended family, household lifestyle, and the household reference group. The sub-dimension of media institution sees the role and extent of the print and electronic media in shaping or influencing the patterns of food consumption in the household. Several of the indicators relate to the influence of social media on informing the type, location and variety of food, print and electronic media advertising, media strategies related to sales, volume of advertising, and sponsorship.

The sub-dimension of financial institutions shows the role of financial institutions (banks and non-banking institutions) in shaping and influencing the patterns of food consumption in the household. Several of the indicators are banking (credit card facilities, interest rates) and non-banking (insurance, mortgage, capital markets, micro-credit institutions/cooperatives, social gatherings, and informal financial service providers/loan sharks). The final sub-dimension is manufacturing institutions, in the sense of the extent of which the food industry has a role in shaping or influencing the patterns of household food consumption through their products. Several indicators are used, among others: kind, quality, brand, price, size, affordability, and market segmentation of the food products.

These varied dimensions with each sub-dimension and association with consumerism build the conceptual framework of this study.

3. Consumerism and Consumer Behaviour

Studies on consumer behaviour and consumerism are actually quite similar. While studies on consumer behaviour focuses on individuals, studies on consumerism focuses on the phenomenon on aggregates of individuals examined by studies of consumer behaviour. Even so, both studies originate from two different disciplines: studies on consumer behaviour are derived from economics, management and psychology, while studies on consumerism derive from the social sciences. This affects the methodological approach used: studies on consumer behaviour tend to use the behaviouralist-rationalist approach, while studies on consumerism tend to use the structuralist-determinist approach. There are serious implications: consumer behaviour studies will focus on observing and modifying the movements of the subject, while consumerism studies pay attention to material and immaterial social structures determining the behaviour of the subjects.

From a literature survey of existing consumer behaviour studies, consumer behaviour can generally be explained through the following table created by Sandhusen:

Table 1. The Black Box Model of Consumer Behaviour (Sandhusen, 2000: 218)

ENVIRONMENTAL FACTORS		BUYER'S BLACK BOX		BUYER'S RESPONSE
Marketing Stimuli	Environmental Stimuli	Buyer Characteristics	Decision Process	
Product Price Place Promotion	Economic Technological Political Cultural Demographic Natural	Attitudes Motivation Perceptions Personality Lifestyle Knowledge	Problem recognition Information search Alternative evaluation Purchase decision Post-purchase behaviour	Product choice Brand choice Dealer choice Purchase timing Purchase amount

The table above clearly shows that the causal relationship explaining consumption behaviour can be divided into two spheres: environmental and personal. The environmental factors provide the preconditions and restrictions

for the, while personal factors, categorized as a black box, refer to the rational considerations of the subject in response to the conditioning and offers from the environment.

Other studies try to add another category to complete this model, related to the form of the purpose of consumption. In general, the form of these objectives can be categorised into material and non-material. Material means something concrete and real. However, the form becomes more complex when the goal is non-material. Non-material forms still require the consumption of material products, but the goal is to have a non-material dimension, especially identity. Here, identity is often associated with status. Such forms of consumption behaviour are often referred to as status consumption (Paurav, 2010; Aron & McEwen, 2004).

Studies on consumerism, on the other hand, try to take a critical position. While pioneered by the early generation of Frankfurt School, it only developed in quantity and quality in the hands of members of the Birmingham School of Cultural Studies. Being in the trajectory of Marx's thought, they try to understand how the structure of capitalism has created a false consciousness in society that dictate them to continue to consume. This is done by capitalism always creating new needs and gratifications. The consuming subject is eventually led to continue to satisfy the endless desire. The process of consumerism, in such a thought, is always a phenomenon shaped by capitalism through the manipulation of consciousness (Kellner, 1983).

Both of these approaches, though different, still adhere to one thing in common: having a linear and static picture on consumption behaviour. Studies of consumer behaviour, on one hand, are able to explain the rationality behind consumer choices, but unable to explain the particularity of rationality that dynamically change over time. For instance, people buy Starbucks coffee for social status: consumer behaviour studies fail to explain the complex process by which the Starbucks successfully becomes a marker of social status, while other coffee brands, even with similar marketing efforts, fail to do so. Studies on consumerism, on the other hand, while able to explain the process of universalisation of the particular consumer rationality, is unable to explain why people, despite being in the same system structure, respond differently to the rationality.

From this critical reflection, it is clear that the theoretical need to understand the phenomenon of consumerism holistically is to construct a model or theorising that is able to understand the reciprocal relationship between the behaviour of subjects-consumers with the structure determining their behaviour. This research, therefore, tries to contribute to fill in this gap.

4. The Dialectics of Consumerism in Post-Fordist Capitalism

In order to build a model of analysis desired in the previous section, it is important to first place consumerism in the context of its time. The type of economy based on the consumption process, refers to post-industrial capitalism, often called post-Fordist (Amin, ed., 1994). In contrast to industrial/Fordist capitalism emphasising on the aspects of production, namely mass production, post-Fordist capitalism emphasises the accumulation of profits in the consumption process. This does not necessarily mean that production is disregarded. In contrast, production remains a pillar of accumulated profit; it is just that it has turned into production of 'consumption'. The consumption process in post-Fordism is a commodity created by the production process (Lazzarato, 2004). Thus, production produces factors that become the precondition for consumption activities (Lazzarato, 1996, 2004; Hardt, 1999; Hardt & Negri, 2000). This is the novelty of post-Fordist capitalism, namely that it produces networks of social relations, which according to Lazzarato (1996), form a world unto itself, becoming a precondition for the sustainability of its own existence (i.e. accumulated profit). If the production of goods and services is called material production, the production of networks of social relations is called immaterial production.

The theoretical problems that need to be explored in order to establish a set of indicators of consumerism in post-Fordism, as such, are *first*, **to map the patterns of social relations** that became a precondition of consumption by consumer subjects, *second*, **to map the network of institutions** that is the materialisation of the pattern of existing social relations; and *third*, **to describe the operating mechanism of the network of social relations** in accommodating and canalising the drive of consumer subjects.

Table 2. Conceptual Definitions And Indicators Of Cultural, Economic And Social Dimensions Of Consumerism (Based On Fgd)

VARIABLE	DIMENSIONS	SUB-DIMENSIONS	INDICATORS
<p>CONSUMERISM: The patterns of consumption of various food commodities that increasingly indicate cultural values as a result of interaction between the elements of culture, economics and social valued in the community, and also the consumed food commodities becoming the main form in which people see the value of the cultural values (Miller, 2012)</p>	<p>CULTURAL: Subsistent consuming activities associated with food (primary, secondary and tertiary) of individuals and families affected by a set of cultural elements. This is seen in the famous saying, “You eat, therefore you are!”</p>	<p>Cultural living Cultural life that affects food consumption choices of each individual or family</p>	<ol style="list-style-type: none"> Cultural values of the family/ancestral group influence the various foodstuffs we consume on a daily basis Customs of other people in our surroundings influence the various foodstuffs we consume on a daily basis Consuming certain foodstuffs have a purpose of indicating cultural identities of our family/ancestral group
		<p>Standard of living vs Quality of living The pattern of household consumption adjusted to a standard of living in accordance with national standards set by BPS, or a higher quality of consumption pattern</p>	<ol style="list-style-type: none"> The foodstuffs we consume are adequate in quantity The foodstuffs we consume are of sufficiently high quality The foodstuffs we consume are branded The foodstuffs we consume are expensive The foodstuffs we consume satisfy health standards The foodstuffs we consume are easy to obtain
		<p>Quantity vs Quality of consumption Preference of households to consume certain foods</p>	<ol style="list-style-type: none"> Whether emphasis is given to quality or amount consumed
		<p>Functional vs aesthetic expectation of consumption Consumers do not only consume food to meet basic needs, but also to indicate a certain social status</p>	<ol style="list-style-type: none"> Consuming certain foodstuffs have a purpose of fulfilling subsistent needs Consuming certain foodstuffs have a purpose of showing status difference from other persons/families Consuming certain foodstuffs have a purpose of increasing social networks
	<p>ECONOMY: Subsistent consuming activities associated with food (primary, secondary and tertiary) of individuals and families affected by a set of</p>	<p>Intensity of consumption The intensity and routine of consumption of certain foodstuffs that shows to what extent these foods are important for the household</p>	<ol style="list-style-type: none"> Frequency of consuming certain foodstuffs in a week Types of certain foodstuffs consumed by the household in a week Proportion for the

VARIABLE	DIMENSIONS	SUB-DIMENSIONS	INDICATORS
	economic elements		consumption of such certain foodstuffs 4. Value of the consumed foodstuffs
		Saving behaviour & readiness to spend Consuming certain foods and the relation to priorities of the households in the utilisation of disposable income	1. Average monthly spending 2. Types of monthly spending 3. Average monthly saving 4. Types of monthly saving 5. Saving strategies in utilising income 6. Spending strategies in utilising income 7. Amount of spending in rupiahs
		Status of their personal finance The main source of income in the household that affect the household consumption patterns	1. Sources of household income (husband, wife, both) 2. Frequency of receiving income 3. Most important source of income in the household (father, mother, child) 4. Income in rupiahs
		Willingness to Pay	1. Willing to spend money when needed 2. Willing to spend money if friends do it too 3. Willing to spend money if...
	SOSIAL Subsistent consuming activities associated with food (primary, secondary and tertiary) of individuals and families affected by a set of social elements	Family Institution The role of the family in shaping or influencing the pattern of food consumption in the household	1. Family background 2. Social stratum (certain standards for families in relation to income) 3. Influence from extended family 4. Household lifestyle 5. Household reference group
		Media Institution The role and extent of the print and electronic media in shaping or influencing the patterns of food consumption in the household	1. Social media (information on type, location and variety of food) 2. Printed and electronic media advertisement 3. Media strategies (sales

VARIABLE	DIMENSIONS	SUB-DIMENSIONS	INDICATORS
			strategies, ad volume and sponsorship)
		Financial Institutions The role of financial institutions (banks and non-banking institutions) in shaping and influencing the patterns of food consumption in the household	1. Bank (credit card, interest rates) 2. Non-bank (insurance, mortgage, capital markets, micro-credit institutions/cooperatives, social gatherings, and informal financial providers/loan sharks)
		Manufacturing Institutions The extent of which the food industry has a role in shaping or influencing the patterns of household food consumption through their products	1. Type of foodstuffs 2. Quality of foodstuffs 3. Brand of foodstuffs 4. Targeted market of foodstuffs (market segment) → age, gender, social class, location, ethnicity/cultural identity 5. Price of foodstuffs 6. Size of foodstuffs 7. Accessibility of foodstuffs from the household

4. Research Method

This study consists of several stages. The first stage aims to identify and define key indicators to describe consumerism in the context of urban area in Indonesia. This identification is done through the study of relevant literature, which is then used as basis for formulating conceptual dimensions used by this study (i.e. economic, cultural and social) and its derivative indicators. The formulation of the dimensions and indicators takes the context of Indonesian society into account, particularly in urban area. Diversity and cultural traditions, as well as the characteristics of the Indonesian urban family, are important elements of concern to this study. To obtain input to the formulation of the conceptual dimensions and indicators of consumerism, this study held an FGD attended by experts in the academic environment. The input obtained through the FGD results forms the basis for the preparation of instruments to be applied through a survey to verify the validity of the indicators in the field.

4.1 Survei Households Profile

The unit analysis in the consumerism indicators survey is the household. To obtain adequate data and information on households, then survey respondents are defined as persons held responsible in the management of household consumption. In this study, the majority of respondents are the wife or mother in the majority of households, who act to manage household consumption. The number of respondents totalled 240 persons composed of 80 households representing the lower, middle and upper social strata, respectively. The majority of respondents, living either in Kelapa Gading or Lebak Bulus, are Muslims (67.3%), followed by Catholics(16.3%)and Protestants(13.6%). The rest of the respondents are Hindu, Buddhist and Confucians. Based on the survey results, the dominant employment status of the respondents are housewives (39.10% across the entire social strata). The data show that respondents from the lower social strata are more likely to work as a housewife. Meanwhile, a higher percentage of the middle and upper strata of respondents are more likely to work as employees (19% and 14%).

4.2 Access to information technology media

The survey recognises the importance of access to sources of information and communication media, namely computers (desktops, notebooks and laptops), smart phones, mobile phones, TV, cable TV, satellite dish, and the Internet. This aspect is important because the study hypothesis considers that domestic consumption is related to the dynamics of the economy at the global level. The interaction becomes possible due to facilitation by the increasingly open communication technologies and highly accessible through a variety of social and electronic media.

Survey results show that the most common electronic media owned by the respondent families is the television.

Meanwhile, parabolic antennas are rarely found, and in fact are not known among those in the lower social stratum. Cable TV is also an electronic medium commonly found in middle and upper social strata. This device is accessed by a limited number of families from the lower social stratum. For mobile phones and smart phones, the study indicates that the middle and upper social strata are more likely to use smart phones than respondents from the lower social stratum. Feature phones are more widely used by the middle and lower social strata than the upper stratum. The almost universal utilisation of mobile phones, reaching 92.5% of the lower stratum, illustrates the accessibility to the media. This is possible because mobile phones are currently easily available, cheap and affordable.

The similar picture applies to computer ownership, which is also almost universal (owned by 92.5% of the surveyed families). Notebooks and laptops tend to be owned by the lower and middle social strata. Desktop computer ownership is relatively low across all social strata. The higher ownership of notebooks indicates the urban communities' awareness of the importance of easily accessible information due to its mobility. The high ownership of notebooks parallels with the Internet access of the families. The majority of respondents from the upper stratum tend to use the Internet, and subscribe to a landline (non-mobile) provider. The middle and lower strata tend to use less landline providers. The survey also shows that the most popular social media used by the respondents' family are Facebook (45.8%) and Twitter (30.6%).

4.3 Resources and Financial Management: The role of financial institutions for the family

This section discusses the economic dimension, which is an important factor in assessing consumerism through food consumption patterns of the family. Two important aspects given emphasis in this part are financial resources of survey respondent households that include financial condition, family access to formal and non-formal financial institutions, and family or household.

The survey indicates that the majority of respondents have a regular and permanent source of income. This is especially true among the middle and upper strata households. Even so, quite a significant number of households do not have a steady source of income, shown by 34.90% of respondents and 34% of their partners. This especially holds in the lower social stratum households as described in the following table:

Table 3. Income earned by the Households

	Income earned by the respondents	Income earned by the spouses
	%	%
Steady/fixed income	63.00%	62.40%
Do not have steady income	34.90%	34.00%
Combination of steady and unfixed income	2.10%	3.60%
Total	100.00%	100.00%

In addition to the income earned from employment, financial resources utilised by households include financial institutions, either formal (banks, mortgage facilities, cooperatives and others) or non-formal (*arisan* or social collective savings). The survey outlines that 82.10% of households are utilising some banking products such as savings, deposits and others such as mutual funds, retail, etc. Nonetheless, the latter banking products tend to be used by households of the upper and middle social strata. None from the lower social stratum of households use these products.

This survey shows that savings in the bank as the banking product most commonly used by households across the social strata, used by 39.6% from the upper stratum (n=78), 37.6% of the middle class (n=74), and 22, 8% of respondents from the lower stratum (n=45). This image is inversely proportional to the habit of saving cash in the house, carried out by a significant part of households of the lower social stratum, equalling 43.8% (n=42). Interestingly, saving cash at home is also carried out by households of the upper (27.1%) and middle (29.2%) social strata.

Table 4. Financial Resources Utilised by the Households

	Yes		No		Total	
	Count	%	Count	%	Count	%
Savings in the bank	197	82.10%	43	17.90%	240	100.00%
Cash saving at home	96	40.00%	144	60.00%	240	100.00%
Bank Deposits	65	27.10%	175	72.90%	240	100.00%
Other banking products (mutual savings, retail treasury bonds etc)	29	12.10%	211	87.90%	240	100.00%
Insurance	120	50.00%	120	50.00%	240	100.00%

In addition to formal financial institutions such as banks, cooperatives, credit unions, and mortgage, other financial sources available are non-formal financial institutions such as social savings, especially credit social gatherings. In this survey, banking institutions tend to be utilised by the upper social stratum, while the lower social stratum tends to use private sources of funding such as loans, mortgages and credit gatherings to shore up finances when needed.

In a modern society, credit cards play an important role as a source of finance for urban communities. In this study, the phenomenon is shown through credit card ownership among households in the survey. A total of 48.3% of surveyed households have a credit card. Of that total, 55.2% are categorised as upper stratum, 37.1% are middle and only 7.8% are lower stratum. The need for credit cards as a source of finance is shown by the number owned within a household. The majority of respondents owning credit cards have 3 or more cards.

Table 5. Number of Credit Cards owned by the Households

Number of Credit Cards	Frequency	Valid Percent
1	36	31
2	29	25
3 and more	51	44
Total	116	100

Ownership of credit cards in the household is correlated to the social stratum of the households. Of the total of households owning three or more credit cards, 78.4% came from the upper social stratum, and none from the lower social stratum.

4.4 Financial Management

Financial management is an important factor in this study because it can explain the practice of consumerism in the surveyed households. Financial management is examined in this study through a few aspects: household financial planning done through the habit of saving, expenditure planning, and attention to balance budgets and allocations of income for household expenses.

Based on the practice and tradition of savings, in principle, the majority of surveyed households practice the habit through owning savings in the bank and in the form of cash in the house (see description in the previous section). A significant proportion of households have a form of insurance as a guarantee for their future, as indicated by 50% of the surveyed households (53.3% of respondents of the upper stratum, 35.8% of respondents of the middle stratum, and 10.8% of the lower stratum).

In addition to insurance, household financial management can be observed through regular and detailed planning in the allocation of budget for expenditures. Based on survey results, this is done only by 23.8% of households, the majority of which (52.6%) came from the upper stratum. Meanwhile, a significant number (26.7%) of households do not plan at all. This condition usually occurs in the lower stratum (45.3% of the total respondents answered that they do no planning at all).

Table 6. Household Budget Allocation Plan

Regular and detailed in the Household Budget Allocation Plan		
	Frequency	Percent
Yes, household budget allocation regularly planned in detail	57	23.8
Yes, household budget allocation planned but not in detail	55	22.9
Household budget allocation occasionally planned	37	15.4
No, household budget allocation infrequently planned	27	11.3
Household budget allocation not at all planned	64	26.7
Total	240	100

The lack of detailed planning by the majority of respondents regarding the household financial condition still results in a relative balance between the income earned and the income spent. The survey shows that as many as 40.4% of households surveyed stated that their income is greater than their expenses. Only 11.1% of households have a greater expenditure than their income.

In general, this section describes the economic dimensions playing a role in the consumption patterns of the family. Survey results illustrate that the economic resources owned by households are relatively diverse, though income remains a major source for managing the allocation of household expenditures. The diversity of access to economic resources of the family (such as a credit cards, mortgages, social gatherings etc.) becomes an important factor that provides an opportunity for surveyed families to take advantage to consume food from more extensive and diverse sources. This is shown for example by the data regarding the use of credit cards to purchase food.

In addition, consumption patterns shown in this survey show that three largest expenditure allocated by the respondents and their families are staple foods (28.7%), recreation (18.8%) and additional foodstuffs (15, 9%).

In addition to the diversity of financial resources accessed by the community, the survey also indicates the practice of financial planning, which has yet to become a tradition in the practice of respondent households. This is shown by data indicating that only a minority perform detailed planning. It is interesting to note that among the upper classes, income tends to be more fixed and definite, while among the lower classes, the spending patterns of respondents, for consumption and other needs, rely on additional income that are not fixed and definite.

4.5 Tradition, religious values and consumption

The cultural dimension, as an element in consumerism indicator, is used to picture how values and practices of traditions play a role in the activity and patterns of consumption. This section includes a discussion on the patterns of consumption of staple foods including menu settings and food processing. In addition, attention is also given to the consumption of additional foodstuffs recreational food as indicators of household lifestyle through the consumption activity.

Although the survey is conducted in an urban community, results still show the workings of cultural values and practices in the consumption pattern, both for basic consumption, additional and leisure consumption of the households. Interestingly, there is a tendency that values and practices of religion, as part of culture, strongly influencing household consumption patterns, compared to the influence of the value of ethnic traditions/customs. The influence of religious values takes place both on the pattern of consumption of staple foods, additional food and recreational dining. The influence of religious beliefs and values in the practice of recreational dining outside the house is shown in the following table:

Table 7. Influence of Religious Values and Traditions to Types of Food and Places to Eat

	Has effect	no effect	Has fairly effect	Has significant effect	Total
Influence of Religious values to Types of food	32.10%		9.20%	59.80%	100.00%
Influence of Religious Values to Place to eat	34.70%		9.20%	56.10%	100.00%
Influence of Cultural values (customs) to Types of food	63.40%		12.10%	24.70%	100.00%
Influence of cultural values (customs) to Place to eat	64.40%		13.00%	22.50%	100.00%

The table above shows that religious principles affect locations selected for eating out, shown by 56.1% of respondents claiming that they are applying religious principles strictly, while 9.2% claiming that they are applying such principles arbitrarily and the rest do not apply any religious principles. The influence of religious beliefs to the selection of the type of food shows a higher percentage, 59.8%. A relatively similar percentage is shown in the influence of religious values to the menu and consumption of daily staples. This influence of religious beliefs and values is an interesting indication, due to its taking place in urban communities.

Consumptive tendencies in the food consumption patterns in this study are indicated by the percentage of households using catering services or purchasing ready-made foods for everyday consumption. It is interesting to note that respondents who consume ready-made foods are more likely to be found among lower stratum households compared to those of the higher (11.7% in the upper social stratum, 11.8% in the middle, and 15.8% in the lower). The consumptive image is even stronger in the consumption of additional food. Almost all social strata consume foods that are not processed themselves. In addition, there are indications throughout all strata to have a tradition of eating out with family members at least once a week (for the upper and middle strata) and monthly (lower stratum). Survey results show interesting things concerning the habits of eating outside with the family. This is reinforced by the considerable budgetary allocation for this activity in the priority of the household budgets in the survey. This phenomenon is more prevalent among the upper stratum of households (25.4%), but less so among the lower stratum (13.7%). This is a lifestyle occurring mainly in urban communities. Eating activity as a social media is more likely to be done within the nuclear family.

This survey reinforces the hypothesis that the consumer society replaces the manufacturing society characteristic of pre-modern societies. The existence of a consumer society is indicated through activities of eating out or the processing of daily staple foods by parties other than the closest family members. Similarly, additional food tends to be obtained by purchasing.

4.6 Family, Reference Groups, and Food Consumption Patterns

The family institution has a significant role in shaping and influencing food consumption patterns, and is assumed to influence consumerism, especially in the household. The data below show the extent of the effect of household income to the selection of dining locations.

Table 8. The Effects of Household Income to the Selection of Places to Eat

	Social Strata of the Households			Total
	Upper	Middle	Lower	
Has no effect	42.4%	33.9%	23.7%	100.0%
Has less effect	47.1%	41.2%	11.8%	100.0%
Has slightly effect	35.3%	41.2%	23.5%	100.0%
Has fairly effect	46.7%	50.0%	3.3%	100.0%
Has quite effect	25.6%	30.8%	43.6%	100.0%
Has effect	33.3%	33.3%	33.3%	100.0%
Has significant effect	6.3%	12.5%	81.3%	100.0%
Total	33.5%	33.5%	33.1%	100.0%

The table above shows that for the lower income group of households, household income affects the choice of eating places (81.3%) more significantly compared to the middle income group of households (12.5%) and high income group of households (6.3%).

Table 9. Relative Influence on the household's manner of consumption of staple foods

	Social Strata of the Households			Total
	Upper	Middle	Lower	
Has no influence	32.3%	32.8%	34.9%	100.0%
Paternal grandparents	33.3%	46.7%	20.0%	100.0%
Maternal grandparents	40.0%	30.0%	30.0%	100.0%
Paternal Uncle-Auntie	100.0%	.0%	.0%	100.0%
Maternal Uncle-Auntie	16.7%	50.0%	33.3%	100.0%
Others	50.0%	16.7%	33.3%	100.0%
Total	33.3%	33.3%	33.3%	100.0%

Interestingly, among the middle income household groups, paternal grandparents have more influence(46.7%) in the manner of consumption of staple foods in the family, compared to that in the lower(20%) and higher strata groups(33.3%). Outside the family, reference groups apparently also have substantial influence in the pattern of food consumption in the household, which can be seen by the chart below.

Table 10. Social Figure Influence on the Types of Food consumed by the Households

	Social Strata of the Households			Total
	Upper	Middle	Lower	
Has no effect	33.7%	27.9%	38.4%	100.0%
Has less effect	40.0%	.0%	60.0%	100.0%
Has slightly effect	.0%	75.0%	25.0%	100.0%
Has fairly effect	27.3%	72.7%	.0%	100.0%
Has quite effect	40.0%	46.7%	13.3%	100.0%
Has effect	33.3%	41.7%	25.0%	100.0%
Has significant effect	57.1%	28.6%	14.3%	100.0%
Total	34.3%	35.0%	30.7%	100.0%

The data above show that for the upper stratum households, the effect of characters, as reference groups, is very large in choosing the type of food (57.1%), compared to that in the middle stratum(28.6%) and lower stratum (14.3%). The influence of reference groups becomes higher alongside the higher social strata of the household.

4.7 Media and Food Consumption Patterns

Data show that the influence of media institutions on the pattern of household consumption, especially type of food chosen for consumption, also shows a tendency similar to the influence of the family institution. This can be seen in the following table.

Table 11. Social Media Influence on the Types of Food consumed by the Households

	Social Strata of the Households			Total
	Upper	Middle	Lower	
Has no effect	27.2%	33.3%	39.5%	100.0%
Has less effect	57.9%	26.3%	15.8%	100.0%
Has slightly effect	38.5%	38.5%	23.1%	100.0%
Has fairly effect	20.0%	65.0%	15.0%	100.0%
Has quite effect	90.9%	.0%	9.1%	100.0%
Has effect	83.3%	16.7%	.0%	100.0%
Has significant effect	50.0%	33.3%	16.7%	100.0%
Total	35.1%	33.8%	31.1%	100.0%

The data above shows that the influence of social media on the type of food chosen is higher in the upper stratum households (50.0%) compared to the middle stratum households (33.3%) and the lower stratum households (16.7%). The higher the social stratum of the household, the greater the influence of the media on the types of foods selected for consumption.

5. Conclusion

This study is intended to develop indicators to answer the description of national economic resilience based on the actual conditions of households. The pattern of consumption taking place at the household level is a domestic reality; even so, the pattern is also influenced by the patterns of global consumption. Construction of these indicators is based on three dimensions: economic, social, and cultural dimensions.

In the context of the economic dimension, it is indicated that the banking financial institution is a financial resource that is widely used by the upper stratum. Mortgage and personal/individual financial resources support the finances for the lower stratum.

The cultural dimension indicates the role of religious values and principles that are relatively strict in influencing the type of food consumed and the selected dining locations. This study also shows consumerism in the community as the producing society shifts into a consumer one. This is shown by the upper stratum of society becoming more dependent on buying ready-made foods as staple food consumption.

The social dimension suggests that households, especially the upper stratum, are strongly influenced by brands. The higher the social stratum, the higher the level of awareness in choosing the brand of commodity staples. In addition, the higher the social stratum of the household, the greater the influence of family, reference groups and the media.

Results of this study illustrate the lack of a well-planned principle of financial management and show the relations between sources of revenue, and expenditure allocations and expenses. Especially in the lower social stratum, this indicates that households cannot rely on permanent financial resources due to low household income. These figures indicate the fragility of Indonesian domestic resilience; thus the government's claim of alleged national food resilience does not find a basis of legitimacy in this study.

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