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CONSUMER PERCEPTIONS OF FUEL PRICE FLUCTUATIONS IN PALANGKA RAYA CITY FROM A SHARIA ECONOMIC PERSPECTIVE

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ABSTRACT

Fluctuations in the price of non-subsidized Pertamax fuel during 2025–2026 elicited varied responses from consumers, including in Palangka Raya City. This study aims to understand consumer perceptions of changes in the price of Pertamax and to analyze them from a sharia economic perspective through the concept of tsaman al-mitsl *according to Ibnu Taimiyah. The study uses a descriptive qualitative approach with a field research design. Data were collected through interviews with six informants, consisting of four consumers and two gas station (SPBU) attendants, and were supported by observation and documentation. The data were analyzed using the interactive model of Miles, Huberman, and Saldaña. The results show that the Pertamax price increase was perceived as adding to expenditure, particularly for consumers who use vehicles for work or to run a business. Some consumers considered using the more affordable Pertalite, while others continued to choose Pertamax because of their considerations of fuel quality. From a sharia economic perspective, the findings indicate the need to distinguish consumers' perceptions of price affordability from an assessment of the fairness of the price-formation process. The research data describe the informants' experiences and judgments but are not sufficient to establish the fairness of the pricing mechanism as a whole.*

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INTRODUCTION

Fuel (*bahan bakar minyak*, BBM) is a commodity that plays an important role in people's economic activity. Fuel supports daily mobility, work activities, and the operations of various types of business. For people who depend on motor vehicles, changes in fuel prices can affect daily expenditure and the way they manage their economic needs. These effects may be felt differently by each consumer, depending on the type of work, income level, and vehicle-use needs.

One price change that drew public attention in 2026 was the increase in the price of Pertamax. On 10 June 2026, Pertamina Patra Niaga adjusted the prices of non-subsidized fuel, with the price of Pertamax (RON 92) rising from IDR 12,300 to IDR 16,250 per liter. The adjustment followed an evaluation based on the price formula set by the government, taking into account developments in world oil prices and the market economic price (Antaranews, 2026). This price change is important to examine because consumers consider not only the price of fuel but also their usage needs, economic capacity, and perceptions of product quality. When fuel remains necessary for work or running a business, a price increase may push consumers to adjust their expenditure or to consider a more affordable type of fuel.

This phenomenon is relevant to study in Palangka Raya City, Central Kalimantan. Consumers have diverse fuel needs, ranging from daily travel to business activities. Differences in economic conditions and intensity of vehicle use can lead to different responses to price changes. Some consumers may continue to use Pertamax because of habit and their perception of its quality, while others may choose Pertalite or reduce vehicle use to limit spending. Consumer perceptions therefore need to be understood through their own experiences and explanations, rather than only through price changes or purchase volumes.

Several previous studies have addressed fuel price increases, consumer behavior, and purchasing decisions. Pramelani (2023), in a study titled *Efek Kenaikan Harga terhadap Perilaku Konsumen dalam Pembelian Bahan Bakar Minyak Kendaraan Pribadi* (The Effect of Price Increases on Consumer Behavior in Purchasing Fuel for Private Vehicles), used a descriptive qualitative approach with consumers in urban Jakarta. The results showed that consumers objected to fuel price increases because of unstable economic conditions and incomes that had not risen in line with the regional minimum wage (UMR). Price was consumers' main consideration, with quality ranking below price, so consumers continued to choose subsidized fuel, namely Pertalite. Next, Hildha Intan Permatasari et al. (2024), in their study *Dampak Kenaikan BBM terhadap Pedagang Sembako di Pasar Besar Palangka Raya* (The Impact of Fuel Price Increases on Basic Necessities Traders at the Palangka Raya Main Market), found that fuel price increases affected traders' activities, including through a decline in the number of buyers and in the income of some traders. Meanwhile, Syarifudin (2025) examined the effect of price and product quality on Pertamax purchasing decisions with consumer trust as a mediating variable. That quantitative study showed that product quality had a significant effect on purchasing decisions, whereas price had no significant effect on purchasing decisions or consumer trust, either directly or through the mediating role of consumer trust.

These three studies are related to the present study, but they differ in focus and approach. Pramelani (2023) discusses fuel consumer behavior for private vehicles; Hildha

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Intan Permatasari et al. (2024) focus on the impact of fuel price increases on basic necessities traders in Palangka Raya; and Syarifudin (2025) tests the relationship between price and product quality and Pertamax purchasing decisions. Based on these differences, this study focuses on the experiences of consumers in Palangka Raya City in facing fuel price fluctuations, including the impact on expenditure, choice of fuel type, and adjustments in consumption behavior. The study also discusses consumers' perceptions of price affordability and fairness from a sharia economic perspective. Thus, it attends not only to purchasing decisions or the impact of higher business costs but also explores consumers' experiences and how they make sense of price changes in everyday life.

From a sharia economic perspective, price is related to the principle of justice and the prohibition of acts that harm others. The concept of *tsaman al-mitsl* in Ibnu Taimiyah's thought can serve as a basis for discussing the fairness of prices in light of market conditions. Farma (2019) explains Ibnu Taimiyah's thought on market mechanisms and price regulation, including the importance of distinguishing price changes that occur naturally owing to market conditions from changes associated with distortion or unjust acts. Nevertheless, a consumer's judgment that a price feels heavy or unfair does not in itself prove that the price-formation process violates sharia principles. This study therefore distinguishes consumers' perceptions of price affordability from the analysis of the fairness of the price-formation process. This distinction is necessary so that the sharia economic discussion is not based solely on the level of the price or the burden felt by consumers but also appropriately considers the principle of justice.

Based on the foregoing, this study aims to describe consumer perceptions of fuel price fluctuations in Palangka Raya City, including their impact on expenditure, choice of fuel type, and adjustments in consumption behavior. It also aims to analyze these perceptions from a sharia economic perspective, specifically through the concept of *tsaman al-mitsl*. Using a qualitative approach, the study is expected to provide an overview of consumers' experiences in facing fuel price changes and of how they interpret price affordability and fairness in everyday life.

LITERATURE REVIEW

Price Fluctuations

Price fluctuation is the change in the price of a good or service over a certain period, which may be influenced by demand and supply conditions and by changes in economic circumstances. In microeconomic theory, price serves as a signal that provides information to consumers and producers in making economic decisions. Price changes can prompt consumers to adjust the quantity purchased or to consider more affordable substitutes. Producers, meanwhile, may respond to price changes by adjusting their production and supply (Mauliddah et al., 2021).

The impact of price changes on consumers is not always the same. Consumer responses depend on the need for the good, the availability of substitutes, and each consumer's economic capacity. For goods that are difficult to replace in the short term, a price increase does not necessarily lead consumers to stop buying. Consumers may continue to purchase but reduce other expenditures or adjust their patterns of use. In the context of fuel, this condition is relevant to people who use motor vehicles to work, run businesses, and meet daily needs.

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Changes in fuel prices can also affect the costs of transportation, production, and the distribution of goods and services. These cost increases have the potential to affect household expenditure and business operating costs, and Cahyo Ruswanto et al. (2026) discuss the relationship between fuel price increases and inflation in Indonesia. Fuel price fluctuations in this study are therefore understood as price changes that can affect expenditure and encourage consumers to adjust their purchasing habits and fuel use.

Consumer Perception Theory

Consumer perception is the process by which a person receives, processes, and gives meaning to information about a product or situation. Perception is influenced not only by the information received but also by experience, knowledge, expectations, and individual circumstances. Consequently, consumers facing the same price change may give different assessments because their needs and economic capacities differ (Kotler & Keller, 2016; Wardhana, 2024).

Purchasing fuel, consumer perceptions can be formed through assessments of price changes, ability to pay, product quality, and perceived benefits. Consumers who use vehicles for work or to run a business may pay more attention to the effect of price increases on operating costs, while other consumers may give more weight to fuel quality and its benefits for their vehicles. Hence, the response to a price increase does not always take the form of ceasing to purchase; it may instead take the form of economizing on use or choosing a more affordable type of fuel.

Context of fuel purchasing decisions, consumer perceptions can be related to assessments of price, product quality, and perceived benefits. Andri (2022) examined the relationship between lifestyle and perceived quality and the decision to purchase Pertalite, while Muhammad Adib Jamiluddin (2025) discussed price and product quality in the decision to purchase Gasoline 92. These studies provide context showing that consumers' considerations regarding fuel are not limited to the nominal price. In this study, the relationship is examined through a qualitative approach by exploring informants' experiences of price increases, economic capacity, quality considerations, and changes in fuel choice, rather than by statistically testing relationships among variables.

Consumer behavior in fuel purchasing when prices rise is discussed in the study by Pramelani (2023). That study is relevant for understanding that price changes can affect consumers' purchasing considerations. Besides price, product quality can also be a consideration when consumers make choices. Indriani and Mahawati (2024) discuss the relationship between product quality and price in the context of consumer decisions. However, this study does not focus on statistically testing the effects of price and quality; rather, it focuses on understanding how consumers interpret fuel price changes based on their experiences.

This study, consumer perception is examined through several aspects: the assessment of the change in the price of Pertamax; its impact on expenditure or operating costs; considerations regarding fuel quality; and consumers' assessments of price affordability and reasonableness. These aspects are used to understand similarities and differences in experience among informants, not to assume that all consumers share the same perception.

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The Concept of *Tsaman al-Mitsl* in Sharia Economics

From a sharia economic perspective, price changes must be understood by considering market conditions and the principle of justice in transactions. A rise or fall in price does not in itself indicate injustice. Price changes can occur because of changes in demand, supply, or the availability of goods. Therefore, assessing the reasonableness of a price requires attention to the circumstances behind the change and to the possibility of practices that harm others (KNEKS, 2022).

Ibnu Taimiyah put forward the concept of *tsaman al-mitsl*, namely a price that is commensurate or reasonable in a transaction based on the relevant conditions in the market. Price changes are not always caused by unjust acts on the part of traders, because they can also be influenced by demand conditions and the availability of goods. Conversely, practices such as fraud (*tadlis*), hoarding (*ihtikar*), harmful monopoly, and price manipulation can disrupt the fairness of the market process (Amir, 2025; KNEKS, 2022).

Islamic economic thought, market mechanisms must operate with regard to the principle of justice and the prohibition of harmful practices. The role of government supervision or intervention is also related to efforts to prevent acts that disrupt the market and harm society (Farma, 2019). Accordingly, the concept of *tsaman al-mitsl* in this study is used as a basis for discussing the reasonableness of prices according to sharia economic principles, particularly with regard to market conditions and the possibility of unjust practices.

Nevertheless, a consumer's perception that a price is too expensive does not automatically prove that the price-formation process has violated the principle of justice (Finthariasari, 2022; Ekowati, 2023). Conversely, the assumption that a price is formed through market mechanisms is also not sufficient to establish that the entire pricing process has satisfied the principle of *tsaman al-mitsl*. Assessing the price-formation process requires adequate information about market mechanisms and actual practices, whereas the interviews in this study mainly provide information about the informants' experiences and judgments.

The Relationship Between Consumer Perception and the Concept of *Tsaman al-Mitsl*

Consumer perception theory and the concept of *tsaman al-mitsl* are used in this study for analytical purposes that are interrelated but not identical. Consumer perception theory helps explain how informants understand and respond to changes in the price of Pertamax based on their experience, needs, perceived fuel quality, and economic capacity. The concept of *tsaman al-mitsl*, meanwhile, serves as the sharia economic perspective for discussing the reasonableness of prices by considering market conditions and the presence or absence of harmful practices (Fany et al., 2025).

The relationship between the two concepts is applied through two dimensions of analysis. The first is perception of affordability and economic impact, which covers consumers' ability to meet fuel expenditure, changes in operating costs, and adjustments in fuel choice after the price increase. This dimension describes the experiences and economic burdens felt by informants. Differences in the burden experienced by consumers are not in themselves evidence that the price-formation process is unfair, but

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they show that the impact of price changes can differ according to each person's economic condition.

The second is perception of price reasonableness from a sharia economic perspective, which is discussed using the principle of *tsaman al-mitsl*. In this dimension, informants' accounts of the reasons for the price change and their assessments of its reasonableness are analyzed with attention to the difference between consumers' opinions and the facts about the price-formation process. When informants say that a price feels burdensome, this finding is treated as a perception of affordability. Assessing the fairness of the price-formation process, in contrast, requires relevant evidence regarding market mechanisms and possible prohibited practices.

Based on this relationship, this study does not aim to determine definitively whether the increase in the price of Pertamax in Palangka Raya City is or is not fair. Rather, it aims to understand consumer perceptions of price fluctuations and to discuss these findings from a sharia economic perspective in a manner proportionate to the data actually obtained from interviews, observation, and documentation. In this way, the analysis can distinguish consumers' subjective experiences from the conceptual assessment of price reasonableness according to sharia economics.

RESEARCH METHODS

This study uses a descriptive qualitative approach with a field research design. The approach was chosen to understand consumers' experiences and perceptions in facing fuel price fluctuations, including changes in expenditure, choice of fuel type, quality considerations, and assessments of price reasonableness from a sharia economic perspective. The research was conducted in June–July 2026 at two public fuel filling stations (SPBU) in Palangka Raya City, namely the SPBU on Jalan Seth Adji and the SPBU on Jalan Yos Sudarso.

The study involved six informants selected using *accidental sampling*, that is, selection based on whoever was encountered by chance at the research site and was willing to provide relevant information. The informants consisted of four consumers as key informants and two SPBU staff as supporting informants. The key informants were IS (27 years old), an entrepreneur; S (55 years old), a mobile culinary business operator; EN (32 years old), a civil servant (ASN); and WM (23 years old), an online motorcycle-taxi driver. The supporting informants were M (27 years old), an SPBU supervisor, and RR (24 years old), an SPBU attendant. Information from consumers was used to understand their experiences and perceptions, while information from SPBU staff served as supporting information on consumer responses and on changes in purchasing behavior that they observed at their workplace. Because the informants were selected by chance and were limited in number, the results of this study are not intended to represent all fuel consumers in Palangka Raya City.

Informant recruitment continued until the information obtained showed recurring patterns on the research focus. Data saturation was identified from the recurrence of information on the impact of price increases on expenditure, considerations in choosing the type of fuel, adjustments in vehicle use, and perceptions of price affordability. Although each informant had a different occupational background and economic condition, the information provided showed several shared patterns. Informants IS and

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WM, for example, both described adjustments in fuel use but in different forms, namely continuing to use Pertamax or switching to Pertalite. Informants EN and S also described a heavier expenditure burden after the fuel price increase. The data obtained from the six informants thus provided recurring patterns of information in line with the research focus and did not reveal new, substantively different themes.

Data were collected through in-depth interviews, non-participant observation, and documentation. Each interview lasted about 20 minutes. The interview topics covered informants' experiences of fuel price changes, the impact on expenditure or operating costs, considerations in choosing the type of fuel, perceptions of fuel quality, and assessments of price affordability and fairness. The interviews were recorded and fully transcribed to help maintain the accuracy of the information conveyed by informants. Observation was carried out on consumer activity at the SPBU, and documentation was used as supporting research data.

Data were analyzed using the interactive model of Miles, Huberman, and Saldaña, which comprises data collection, data condensation, data display, and conclusion drawing and verification (Sugiyono, 2020). After the interviews were transcribed, the researchers re-read the transcripts and manually grouped the information according to its relevance to the research focus. Interview segments related to price changes, affordability, fuel quality, and price fairness were then grouped into these themes. The grouping took into account both similarities and differences in informants' statements. The results of the grouping were then presented as an analytical narrative supported by direct quotations that represent informants' statements. Conclusions were drawn by re-examining the consistency among the quotations, the grouping results, and the researchers' interpretations. The analysis from a sharia economic perspective used the concept of *tsaman al-mitsl*, distinguishing consumers' perceptions of price affordability from the assessment of the reasonableness of the price-formation process.

Data validity was checked by comparing statements among informants, particularly between consumers and SPBU staff, and with the available observation and documentation results. This comparison was used to identify agreement and differences in information, not to assume that all statements must always be identical. In terms of research ethics, informants' consent was obtained verbally before the interviews were conducted. Informants' identities were anonymized using initials to maintain confidentiality. The research findings are interpreted in accordance with the information obtained from the six informants and are not used to draw comprehensive conclusions about the fuel price-setting mechanism at the national level.

RESULTS AND DISCUSSION

Consumer Perceptions of Fuel Based on Price Fluctuations in Palangka Raya City

The results show that the change in the price of Pertamax gave rise to different perceptions among consumers. These differences were influenced mainly by economic capacity, vehicle-use needs, and the benefits of fuel for work or daily activities. Nevertheless, informants generally felt that the price increase led to higher fuel expenditure.

Informant IS, a 27-year-old entrepreneur, viewed the Pertamax price increase as a fairly large and sudden change. IS stated, "The increase was really sudden, it went up by

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several thousand at once, from 13 thousand to 16 thousand [rupiah].” This statement shows that consumer perceptions of price fluctuations relate not only to the nominal price but also to the size of the change felt within a relatively short time.

The increase then affected IS’s expenditure. IS explained that the cost of filling up, previously around IDR 40,000, rose to around IDR 60,000 to meet the vehicle’s needs. IS stated, “Normally, for daily work, a 40 thousand fill-up was enough to get it full. Because of this increase, it went up by 20 thousand, so it’s 60 thousand to fill it up.” Although expenditure increased, IS continued to use Pertamax because of considerations about the vehicle’s engine and the benefits IS perceived.

A different condition was seen in informant EN, a 32-year-old civil servant. EN said that the fuel price increase made household expenditure larger while income remained relatively fixed. EN said, “Say a million a month used to be enough for all the household needs, now it’s more than a million.” To adjust spending, EN reduced vehicle use for non-essential activities and chose to walk when the distance was short. This shows that consumers may change their behavior as a form of adjustment to rising fuel costs.

A more direct impact was seen in informant S, a 55-year-old operator of a mobile culinary micro, small, and medium enterprise (MSME). Fuel is part of S’s operating needs because the vehicle is used to buy raw materials and carry out business activities. S stated, “When petrol goes up, expenses go up too.” To reduce this burden, S tried to economize on vehicle use and to combine several activities so as not to use fuel too often. However, increased operating costs cannot always be passed on directly to customers through higher selling prices because of concerns that buyers would decrease. This finding shows that fuel price fluctuations are felt not only as an increase in personal expenditure but can also become an additional cost in business activities.

Price changes also affected the choice of fuel type. Based on the interviews, there were two main forms of adjustment: continuing to use Pertamax while reducing vehicle use, and switching to Pertalite, which was considered more affordable. IS chose to continue using Pertamax because of the condition of the vehicle, stating, “As long as I can still afford to fill up, I use Pertamax. I think about my motorbike’s engine.” This choice shows that price is not the only consideration for consumers, because perceived quality and benefits also form a basis for determining the type of fuel.

In contrast, WM, a 23-year-old online motorcycle-taxi driver, chose to switch from Pertamax to Pertalite after the price of Pertamax rose. WM stated, “Before the price went up I always used Pertamax; now that it’s gone up, I’ve moved to Pertalite.” WM also reduced trips to look for orders as an effort to cut operating costs. For WM, fuel is a direct component of the cost of work, so price increases more quickly affect decisions about fuel use.

Statements from the supporting informants at the SPBU reinforce this picture. The SPBU supervisor, M, said that some consumers tended to choose Pertalite because its price is more affordable. SPBU attendant RR also observed that some consumers had shifted from non-subsidized fuel to Pertalite. These statements support the findings from the consumer interviews regarding adjustments in fuel choice. However, the SPBU staff’s statements are the result of field observation and are not quantitative data on the magnitude of changes in sales volume.

These findings show that consumer perceptions of fuel price fluctuations are formed

from the relationship among price, ability to pay, needs, and benefits obtained. Consumers who use vehicles as part of their work tend to feel the cost increase more strongly because fuel is a component of operating costs. Meanwhile, consumers who are still able to bear the price increase can maintain their choice of Pertamax by economizing on vehicle use. Thus, the same price change can produce different responses among consumers because their conditions and needs are not the same.

Consumer Perceptions of Fuel Price Fluctuations from a Sharia Economic Perspective

Consumer perceptions of price fairness show differences related to each person's economic capacity and needs. IS considered the price of Pertamax still affordable. IS stated, "For me personally, I wouldn't say it's too much of a burden, because it's still pocket-friendly." This statement shows that price affordability can be assessed differently by consumers according to their economic conditions.

In contrast, S considered that the price increase can burden people with more limited economic capacity. S stated, "Some say it's fair, some feel it isn't yet, because people's incomes differ." This view is in line with that of EN, who saw that the fuel price increase is felt more by people with limited income and by business operators who use vehicles as part of their economic activities. WM also felt a greater burden because fuel is one of the main costs of working as an online motorcycle-taxi driver, while income does not automatically rise when fuel prices rise.

These findings can be analyzed using the concept of *tsaman al-mitsl* in Ibnu Taimiyah's thought. The concept relates to the reasonableness of prices in transactions and market conditions and emphasizes the importance of avoiding harmful practices such as fraud, manipulation, and acts that cause injustice. In the context of this study, the concept is used as a framework for understanding how consumers view the reasonableness and impact of fuel price changes.

However, the interview results cannot be used to conclude that the Pertamax price-formation mechanism is objectively fair or unfair. The information obtained in this study mainly describes consumers' experiences after the price change, such as increased expenditure, changes in the choice of fuel type, and adjustments in vehicle use. This study did not examine the price formula, procurement costs, company policy, or the overall mechanism of Pertamax pricing.

Therefore, there is a difference between the fairness of the price-formation process and price affordability for consumers. Fairness of process relates to how the price is formed and whether there are elements of manipulation, fraud, or harmful practices. Affordability, meanwhile, relates to consumers' ability to meet their fuel needs after a price change. In this study, the data mostly describe the second aspect, namely how price changes are felt by consumers with different economic conditions and needs.

Thus, from a sharia economic perspective, the research findings show that fuel price increases are perceived differently by consumers. Some consumers can still accept the price change because they consider it in line with their means, while consumers who use fuel as part of the cost of work or business feel a greater burden. These findings are not intended to determine whether the price of Pertamax does or does not meet all the principles of *tsaman al-mitsl*, but rather to show how consumers understand the

reasonableness and affordability of prices based on their experiences.

The results also show that price changes encouraged consumers to make adjustments, either by reducing vehicle use or by choosing more affordable fuel. This shows that price perception does not stand alone but is related to consumers' economic capacity, needs, occupation, and perceived benefits. Accordingly, applying the concept of a just price in sharia economics requires considering not only the existence of a price in the market but also the importance of avoiding harmful practices and ensuring that transactions take place fairly.

CONCLUSION

Based on the research results, consumer perceptions of fuel price fluctuations in Palangka Raya City show that the Pertamax price increase was felt to add to expenditure, particularly for consumers who use motor vehicles to work and run businesses. This impact was felt by MSME operators and online motorcycle-taxi drivers because fuel is part of their operating costs. In facing the price increase, consumers adjusted by economizing on vehicle use or switching to the more affordable Pertalite. However, some consumers continued to choose Pertamax because of considerations of its quality and its benefits for their vehicles.

From a sharia economic perspective, the concept of *tsaman al-mitsl* according to Ibnu Taimiyah was used to understand the reasonableness of prices based on market conditions and the presence or absence of harmful practices, such as fraud and manipulation. The interview results show that consumers' assessments of price fairness were not entirely the same. Some consumers could accept the price change, while consumers with limited income felt a greater burden. Therefore, the perception that a price is burdensome for consumers needs to be distinguished from the assessment of whether the price-formation process is fair. The data in this study describe informants' experiences and judgments but are not sufficient to establish that the overall fuel price-formation mechanism is fair or unfair. This study has limitations because it involved six informants obtained by chance at the research site, so its results are not intended to represent all fuel consumers in Palangka Raya City. Future research could involve more diverse informants, use informant selection strategies appropriate to the research objectives, and compare consumer perceptions across different regions.

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