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The effect of household income and consumption on family welfare with lifestyle as a moderating variable

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ABSTRACT

The agricultural exchange rate (NTP) as an indicator of farmers' income per year tends to increase, this sector also absorbs Indonesian labor, but why poverty as an indicator of welfare lies with farmers. This study aims to determine whether there is an effect of income on welfare, whether household consumption affects welfare, whether lifestyle moderates the relationship between income and welfare. Nor moderate the relationship between consumption and welfare. The study was conducted on 100 samples representing 9,546 households in Majasari District, Pandeglang Regency, Banten. This research uses a quantitative approach with a causal descriptive model. After statistical analysis with SEM-Pls, it was revealed that there is a positive effect of income on welfare. This can be seen from the significant value of 0.036 below 5% (0.05), and the T-Statistics value of 2.092 exceeds the T-table (1.96). In the analysis it was also found that there was a positive effect of consumption on welfare, it was seen that a significant value of 0.002 was below 0.05 and the T-statistic value of 3.107 exceeded the T-table of 1.96. In this study, lifestyle was not found to moderate the relationship between income and welfare, this can be seen from the T-statistic value of 0.274 (above 1.96) and a significance value of 0.784 (above 0.05). In this study, there was no moderating effect of lifestyle on well-being, this was indicated by the T-count value of 0.296 (greater than 1.96), a significance value of 0.767 (greater than 0.05).

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1. INTRODUCTION

From June 1 to July 31, 2023, the Central Statistics Agency (BPS) conducted a once-in-a-decade program known as the 2023 Agricultural Census (SP-2023). The remarkable aspect of SP-2023 is its theme, "Carving Food Sovereignty and Farmer Welfare." This theme reminds us of the results from the February 2021 National Labor Force Survey (Sakernas) conducted by BPS, which recorded that the agricultural sector (encompassing its groups) was able to employ the largest workforce, comprising 29.96% or 40.64 million people of the total working population. However, despite this substantial potential, the achievement of improving farmer welfare hasn't been proportionate. A staggering 46.30% of Indonesia's impoverished households originate from the agricultural sector. Poverty, as defined by the Central Statistics Agency (BPS), is one of the welfare indicators.

Gross Domestic Product (GDP) is often treated as shorthand for national economic well-being, even though it was never intended to be; it is a measure of (some) of the marketable output

of the economy. GDP does a reasonable job of measuring the marketable output of the economy (which remains important for some policies), but it should be downgraded; more attention should be given to measures that reflect both objective and subjective measures of well-being, and measures that better reflect the heterogeneity of peoples' experiences (Aitken, 2019). It is essential to involve the rural residents and low-income groups in the benefits of economic opening and marketization process; to raise the minimum wage standard; to establish a wage adjustment system; to strengthen the targeted poverty alleviation, to improve the systems of targeted poverty alleviation, and to optimize the measures of targeted poverty alleviation (Liu, 2021).

Following the definition of welfare states that a family's dynamic condition is achieved through the fulfillment of all physical, material, mental, spiritual, and social needs, allowing the family to live appropriately in its environment and enabling children to grow and develop while obtaining necessary protection to form a stable and mature mental attitude and personality, contributing to high-quality human resources (Bapermaskb: 2010/2011) as cited in (Alhudhori & Amali, 2020). Therefore, the level of welfare encompasses both observable measures (physical and health) and intangible aspects (spiritual).

The economic welfare of a family is measured through the fulfillment of family inputs (income, wages, assets, and expenditures). An increase in income leads to an increase in consumption, which can be used to determine a family's level of welfare. This is consistent with the perspectives of Trung et al., (2023) who found Increasing income will allow consumers to purchase more goods and services, thereby leading to an increase in utility and subjective happiness. Referring to the description above, income factors affect welfare, aligning with the research by SARAGIH & MARIATI, (2020), which stated that income has a positive and significant impact on the welfare of farming families. Meanwhile, Asmare et al., (2019) states In addition to the climate variables, other socio-economic and farm-related factors are also found significant determinants of household income. Factors with negative and significant effects on farm household income adopters and non-adopters are family size, size of cultivated land and livestock ownership.

In contrast, Misnatun, (2020) study concluded that income doesn't affect farmer welfare. While it might be considered less precise in measuring farmer welfare, farmers' income currently employs the Agricultural Exchange Value (Nilai Tukar Pertanian) as its indicator. Meanwhile, according to Albayrak, (2020) in his research found that household consumption is negatively related to the relative income indicator after controlling for absolute income, and positively related to the income inequality of the reference group, as the literature suggests.

The income aspect is directly related to the material aspect, indicated by various types of goods and services obtained by all family members. Aligning with the research by Takaya & Okawa, (2020), which stated In children of families with incomes under the median, the rates of possessing books, exercise equipment, and their own room were lower than in children of families with incomes over the median, but there was no difference in the rates of possessing smartphones, or video games, based on income. Conclusions: Children of low-income families have an educational handicap, which is one of the risk factors for the "chain of poverty".

According to Sajogyo (2015), cited in (Saragih & Damanik, 2022), household welfare levels can be observed by comparing household expenditures to per capital annual rice expenditures, adjusted by the average local rice price. This perspective is supported by research conducted by (Alhudhori & Amali, 2020), stating that household consumption positively affects family welfare. In contrast, a study by (Yudanto et al., 2020) suggests that household consumption has a negative and less significant impact on societal welfare.

In general, welfare is based on the income used by individuals for their family's livelihood. As such, the welfare level can be assessed using income and consumption as measurement indicators. In cash flow, aside from income, there are two sides - consumption and expenditures, or whatever they may be called, falling under the cash outflow. This concept illustrates the correlation between income and expenses, which impact welfare, based on research by (Pham et al., 2023) which stated Non-farm households have significantly higher per capita consumption expenditure than farm households for the entire distribution. The gap in expenditure is large at low percentiles and narrowing with higher percentiles. Most of the gaps are explained by the differences in the observed

characteristics between farm and non-farm households such as ethnicity, education, income, internal transmittances and household composition.

Regarding expenditure levels, the welfare of communities or individuals is not solely measured using income or expenditure instruments. Welfare can also be observed in how consumption is effect by societal lifestyles and how an individual interacts and engages with their environment, reflecting their lifestyle. Lifestyle is a reflection of consumption patterns of individual choices about how the individual spends time and money (Khairat et al., 2019).

Environmental changes resulting from human activity and the negative impact of civilisational megatrends are being noticed and criticised increasingly often, and their consequences are becoming extremely severe. If people do not change their habits, changes in our ecosystems will become irreversible and it will be impossible to live in such environment (Lubowiecki-Vikuk et al., 2021). The effect of lifestyle on welfare aligns with the findings of research by (Fadhli & Fahimah, 2021), which discovered a significant impact of lifestyle on welfare.

Based on this background, the present study is titled "The Effect of Household Income and Consumption on Family Welfare with Lifestyle as a Moderating Variable," focusing on the research area of the Majasari district, one of the 35 districts in Pandeglang Regency, Banten Province, Indonesia.

2. RESEARCH METHOD

Community Income

According to the theory of Tamawiwi et al., (2015), cited in (Nasution et al., 2020), income is the amount received by residents for their work performance during a certain period, whether daily, weekly, monthly or yearly. Several income classifications include: 1) Personal income; all types of income obtained without providing any activity that is received by a country. 2) Disposable income; Personal income minus taxes to be calculated by para recipient of income, the remaining income that is ready to be spent is what is called available income. 3) National income; the value of all finished goods and services produced by a country in one year.

The flow of connection and relationship between income providers and receivers is known as the income flow cycle, which illustrates how economic activities among economic entities maximize the utility of received income (Prathama Rahardja, 2018). The acquired income is utilized in two ways: Firstly, spending it on consumer goods. Secondly, not spent (consumed) but allocated to specific categories like savings or investments.

According to (Saragih & Damanik, 2022), income can be categorized into three groups, namely: First, primary income, which refers to the main income of each individual that is categorized and regular in nature. Second, additional income refers to income beyond the primary job that is received irregularly but tends to have a regular frequency. Third, other income refers to income with an irregular amount and relatively small value compared to primary and additional income. In this study, the measurement indicators utilize the three types of income described above.

Consumption

Household consumption is the value of expenditure carried out to purchase all household needs within a specific period. This is in line with the theory proposed by Soeharno (2007), as cited in (Haqiqi & Subroto, 2021), which states that consumption is an activity undertaken by individuals/groups in an effort to fulfill living necessities. The economic sacrifice for consumption is referred to as consumption expenditure, which encompasses the total cost an individual must incur to meet needs, whether in the form of goods or services (Saragih & Damanik, 2022).

The fulfillment of this need takes place continuously with a pattern that is based on consumer behavior itself. Consumer behavior is a process of one's activities related to searching, selecting, purchasing, using, and evaluating products and services to meet the needs and desires of satisfying consumer needs (Putri Wahyuni Arnold et al., 2020). Consumption spending is done to maintain the standard of living. At low income levels, consumption expenditure is generally spent on basic needs to meet physical needs. Lower income households purchase less healthful foods compared with higher income households. Food purchasing patterns may mediate income (French et al., 2019).

Pertaining to the effects of engagement in sustainable consumption, it has been concluded that it comprises three dimensions, namely, Enthusiasm and Attention, Identification and Absorption and Participation/Interaction (Banyte et al., 2020). In this study, the dimensions or indicators of consumption used consist of several aspects, including: Firstly, food consumption, which refers to individuals consuming various types of food and beverages at specific times, including staple foods, side dishes, beverages, and fast food. Secondly, non-food consumption, where individuals or groups consume items other than food and beverages to meet various needs, such as health and education requirements, hygiene necessities, housing facilities, and others.

Lifestyle

Welfare can be affected by the lifestyle of individuals or groups of individuals. Welfare can also be gauged based on whether an individual leads a lavish lifestyle, resulting in an excessive fulfillment of basic needs (Fadhli & Fahimah, 2021). In fact, (Han & Lee, 2022) in their research emphasized that consumption patterns reflect the characteristics of social class. On the other hand, lower socioeconomic status and greater economic and social disruption are associated with lower current happiness scores (Lin et al., 2021).

With this perspective, it can be stated that the lifestyle one possesses can affect the level of welfare. Lifestyles include a set of values, behaviours, moods and tastes that can refer to the interests, opinions, behaviours and behavioural orientations of an individual, group or culture (Abdullah et al., 2022). An individual's lifestyle and secondary needs can change depending on the era or an individual's desire to modify them.

Welfare

The meaning of Welfare in Islamic economics aims to achieve overall human well-being, namely material well-being, spiritual and moral well-being. The concept of sharia economic welfare is not only based on the manifestation of economic values, but also spiritual and moral values (Suardi, 2021). Meanwhile, according to (Pedhu, 2022) Psychological well-being (psychological well-being) is related to an individual's assessment of himself based on the fulfillment of positive psychological functions.

Welfare also encompasses various efforts to enhance human quality of life, encompassing physical, mental, emotional, socio-economic, and spiritual aspects. The measurement instruments for welfare can be observed through the levels of physical well-being, considering Basic Needs, social needs, and the Human Development Index (Saragih & Damanik, 2022).

Hypotheses

Before testing hypotheses, researchers should spend more time forming concepts, developing valid measures, establishing the causal relationships between concepts and the functional form of those relationships, and identifying boundary conditions and auxiliary assumptions (Scheel et al., 2021). In this study, two Independent variables, one Dependent variable, and one moderating variable were utilized. Based on the variables employed in this research, the developed hypotheses consist of: Hypothesis 1, There is an effect of household income on household welfare. Hypothesis 2, There is an effect of household consumption on household welfare. The third hypothesis is that there is a lifestyle influence in moderating the relationship between household income and household welfare. Hypothesis 4, Lifestyle moderates the relationship between community consumption and community welfare. In general, an overview of these hypotheses can be seen in the Research Framework (Figure 1).

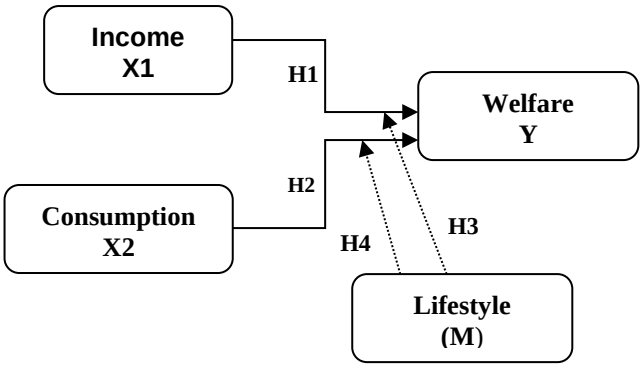

Figure 1. Research Framework

Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. In it we study the various steps that are generally adopted by a researcher in studying his research problem along with the logic behind them (Patel & Patel, 2019).

This study was Quantitative research using a Descriptive Causality model, exploring the effect of two independent variables on a dependent variable. The research was conducted on household heads in the Majasari Sub-district, one of the 35 sub-districts in Pandeglang Regency, Banten Province. The population of household heads in the Majasari sub-district amounts to 9,546. Using the Slovin method with a significance level of 10% (0.1), then the sample used in this study amounted to 100 heads of families. Data was collected using closed questionnaires which were distributed in five sub-districts/villages in the Majasari area with random samples and incidental samples. The gathered data from the questionnaires was processed using the statistical software SEM-PLS version 4.0. Outer analysis was used to assess data quality, while Inner analysis was used to test the proposed hypotheses. The questionnaire consisted of 30 statements from four research variables that were proposed with answers from each of these statements that had been determined as many as five choices. The first choice with a strongly agree answer has a value of 5. The second option is agree. The answer to this statement has a value of 4. The third choice, neutral, this answer has a value of 3. The fourth answer choice is to disagree with a value of 2. While the last choice is to strongly disagree with a value of 1.

3. RESULTS AND DISCUSSIONS

From the collected and processed questionnaires, the Smart Partial Least Square (Smart PLS) software version 4.0 was employed to obtain the results of data quality testing, assessing validity and reliability. This was achieved through an evaluation of the outer model (measurement model). Furthermore, this software also facilitated hypothesis testing results through an evaluation of the inner model (structural model). Below are the outcomes of the two evaluations of the data tests.

Measurement Model Evaluation (Outer Model)

The analysis of the outer model, also known as the measurement model analysis, is employed to assess the relationship between constructs and their indicators. The analysis of the model can be obtained through the following stages:

Convergent validity

The convergent validity analysis aims to correlate item (component) scores with construct scores, resulting in loading factor values. The confirmatory factor analysis findings revealed all factor loadings of observable variables were larger than the threshold of 0.70 (0.72 to 0.84), indicating an appropriate item reliability (Hayat et al., 2023). Loading factor values that meet the criteria are those with high values, specifically values that exhibit indicator correlations exceeding 0.70. If there are

loading factor values below this threshold (< 0.70), they can be excluded from the structure. The Convergent Validity values in this study can be observed in Figure 2 below.

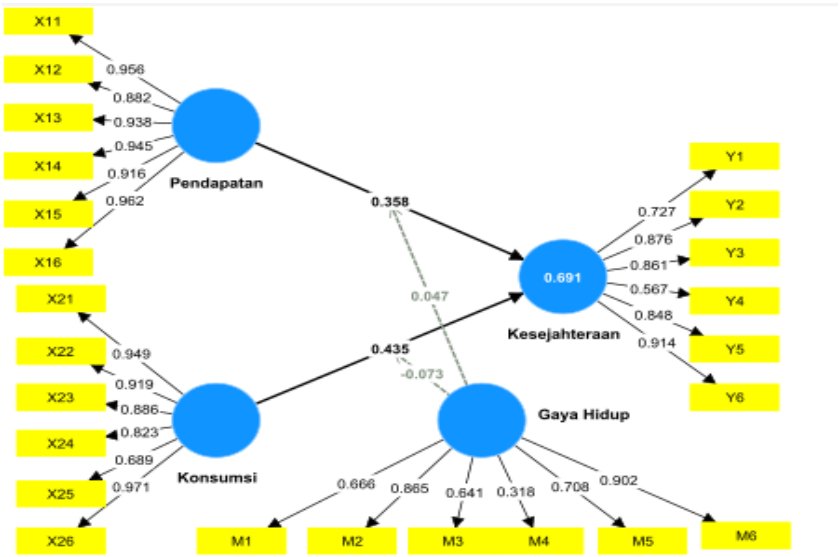

Figure 2. Research Measurement Model

The relationship between the research variables presented in Figure 2 indicates that loading factor values for the Consumption, lifestyle, and well-being variables were below 0.70, requiring their removal from the research model. After undergoing two rounds of elimination, the loading factor values for all variables were obtained above 0.70, as depicted in Figure 3. Thus, the data in this study satisfy the criteria for convergent validity and can proceed to the next steps in the process.

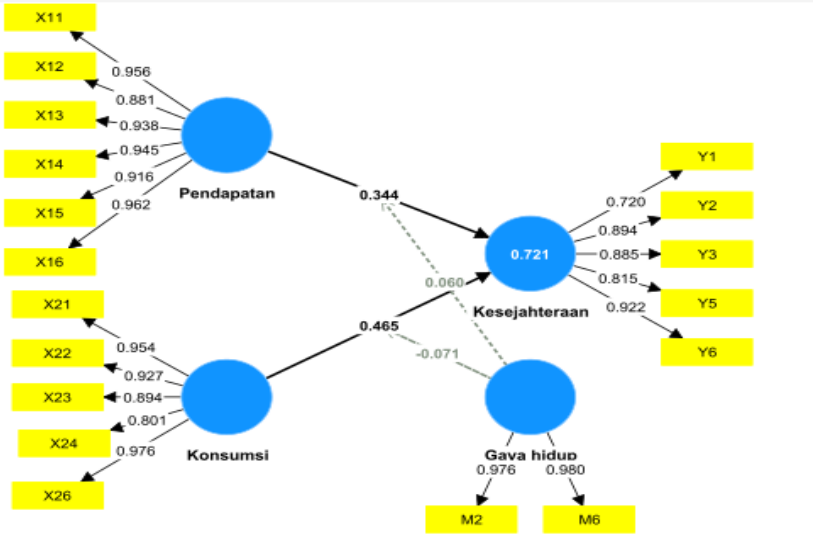

Figure 3. Post-Elimination Research Measurement Model

Discriminant validity

Validity testing using discriminant validity was conducted to examine whether the indicators of a construct would have a higher loading factor on the construct they are supposed to form compared to the loading factor with other constructs. (Rönkkö & Cho, 2022) in their research stated that there is no shortage of various statistical techniques for evaluating discriminant validity. Such anabundance of techniques is positive if techniques have different advantages, and they are

purpose-fully selected based on their fit with the research scenario. However, in analyzing discriminant validity, it can also be done by comparing the correlations between constructs with the square root of Average Variance Extracted (AVE), as presented in the following Table 1

Table 1. *Average Variance Extracted* (AVE)

Variable	*The average variance extracted* (AVE)
Household Income	0,871
Household Consumption Level	0,833
Welfare	0,723
Lifestyle	0,957

Based on Table 1, all variable values are above the threshold of 0.5, thus fulfilling the validity requirement from the discriminant perspective. In both Convergent validity and discriminant validity tests, both have valid values, indicating that the presented data is appropriate for use in this research.

Composite reliability

(Meiryani, 2021) states that the composite reliability value must be > 0.70 even though a value of 0.60 is still acceptable. A construct can be said to have a high reliability value if the composite reliability value is > 0.70. Reliability relates to the precision and accuracy of measurements. Measurement reliability is a statistical test assessing whether data can be trusted or dependable by yielding consistently similar measurement results, even when measurements are conducted multiple times. In this study, the Composite Reliability values were obtained as follows.

Table 2. *Composite reliability*

Variables	*Composite Reliability*
Household Income	0,976
Household Consumption Level	0,961
Welfare	0,928
Lifestyle	0,978

Based on Table 2, it can be concluded that all constructs meet the reliability criteria. This is indicated by the composite reliability values above 0.90 and the average variance extracted (AVE) above 0.50. From the data presented, it can be inferred that the constructs exhibit good reliability values.

Testing the Structural Model (Inner Model)

After being processed using PLS software, the output obtained in this study consists of changes in the R-Square value, representing the model's goodness-of-fit test. This model is utilized to assess the effect of independent variables on the dependent variable to determine if they have a substantive impact. The results of the R-square in this study are presented in the table below.

Tabel 3. R-Square value

	R-Square	R-square adjusted
Welfare	0.721	0.706

Based on the results presented in Table 3 above, it is indicated that the accuracy or precision of this research model can explain the variation of variables—namely, household income, household consumption, and lifestyle—towards household well-being by 72.2%. The remaining 27.8% is accounted for by other variables not included in this research model.

Furthermore, the Structural Model (inner model) can be analyzed by considering the coefficient parameters of path analysis among latent variables. After evaluating the model's relationships established in this study, structural testing is conducted to yield a well-fitting model, focusing on the estimated coefficients of the path and significant critical values (t-statistics) according

to the rule of thumb with a p-value < 0.05. Generally, the structural model of this research is depicted in Figure 4 below.

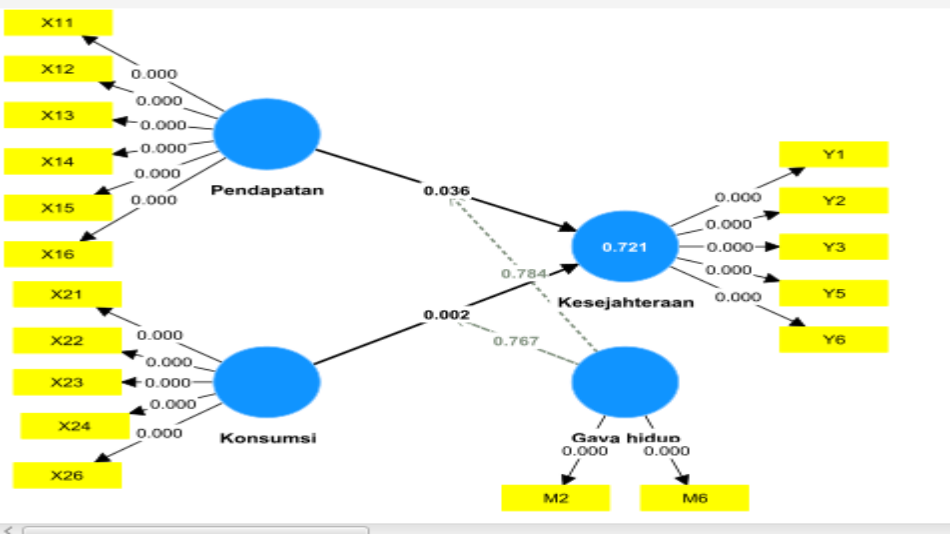

Figure 4. Research Structural Model

In Figure 4, there are two relationships with the rule of thumb values below 0.05, namely the income line towards well-being with a value of 0.036, and the consumption line towards well-being with a value of 0.002. Meanwhile, the two lines originating from the lifestyle variables are entirely above 0.05 (0.767 and 0.784).

Testing Hypotheses

Statistical hypothesis testing is among the most misunderstood quantitative analysis methods from data science. Despite its seeming simplicity, it has complex interdependencies between its procedural components (Emmert-Streib & Dehmer, 2019). Still related to the data presented in Figure 4 above, and the data in Table 4 for hypothesis testing in this study are grouped into two categories: hypotheses regarding direct effect and analysis of indirect hypotheses. In the hypotheses concerning the direct effect, there are two path hypotheses between household income and household consumption toward household well-being, as follows:

:

Table 4. Direct Effect Path Coefficients

Relationship Path	Original Sample	Sample Mean	Standard Deviation (STDEV)	T-Statistic (O/STDEV)	P-Value
Household Income -> Welfare	0,344	0,369	0,164	2,092	0,036
Household Consumption -> Welfare	0,465	0,432	0,150	3,107	0,002

Table 4 illustrates the output path coefficients from testing the direct effect hypotheses to address whether the proposed hypotheses can be accepted or rejected. In this study, there are two hypotheses of direct paths with the following test results:

1) The First Hypothesis (H1) proposed is that there is an effect of household income on household welfare, with a significant value of 0.036. This value is below 5% (0.05), and similarly, the T-Statistic value is 2.092, which is above the T-table value of 1.96. Therefore, this indicates a significant effect of income on welfare. Supported by a positive original sample (path coefficient) value (0.344), this indicates that household income has a positive influence on family welfare.

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2). The Second Hypothesis (H2) proposed is the existence of an effect of household consumption on welfare. In this second analysis, the significant value is 0.002, below 0.05, with a T-Statistic value of 3.107. This value is above the T-table value of 1.96, indicating a significant effect of household consumption on household welfare. Based on the data presented in Figure 4 and Table 4 above, the second hypothesis (H2) stating that there is an effect of household consumption on household welfare can be accepted.

The subsequent analysis discusses hypotheses regarding indirect effects related to the lifestyle variable as a moderating variable, with the results as presented in Table 6 below.

Table 5. Moderation Effects

Relationship Path	Original Sample	Sample Mean	Standard Deviation (STDEV)	T-Statistic (O/STDEV)	P-Value
Lifestyle X Household Income -> Welfare	0,060	0,035	0,218	0,274	0,784
Lifestyle X Household Consumption -> Welfare	-0,071	0,016	0,239	0,296	0,767

Based on the above Table 5, the analysis of indirect path hypotheses can be elaborated as follows:

1) The third hypothesis (H3) proposed is the presence of lifestyle variables in moderating the effect of income on household welfare, with a significance value of 0.784, this value is above 5% (0.05), while the T-statistic value shows a value of 0.274. this is below the T-table of 1.96 this shows that there is no influence of lifestyle in moderating the effect of income on welfare. The novelty in this study lies in the third hypothesis (H3) being rejected.
2) The fourth hypothesis (H4) proposed is that there is a lifestyle variable in moderating the effect of household consumption on household welfare, with a significance value of 0.767, this value is above 5% (0.05), while the T-statistic value shows a value of 0.296 this value is below the T-table of 1.96. This indicates that there is no influence of lifestyle in moderating the effect of consumption on welfare. This means that the renewal hypothesis in this study or the fourth hypothesis (H4) is rejected.

Discussion

The effect of household income on household welfare

Based on the data presented in Figure 4 and Table 4 above, the first hypothesis (H1) which states that there is an influence between household income on household welfare can be accepted. This is in line with the results of research SARAGIH & MARIATI, (2020) which states that income has a positive and significant effect on welfare. This result shows that no matter how small the income earned by the community is used to be able to fulfill the welfare of their household. This will be different if the income is used to improve the welfare of the household, so that it can result in no effect of income on welfare, this is in line with research results (Misnatun, 2020).

The effect of household consumption on household welfare

The results of data processing in the research are to get answers to the proposed hypotheses, whether there is an effect of household consumption on household welfare, the results of the hypothesis are accepted. This shows that public consumption in the object of this research is used for things that can prosper their families. This is in line with the results of research conducted Alhudhori & Amali, (2020) which states that if household consumption increases, family welfare will also increase. However, it is different from research conducted by Fitriyanti & Masruchin, (2023) in Lamongan district which found no effect of consumption on household welfare.

There are lifestyle variables in moderating the effect of income on welfare

The update in this study is to include lifestyle variables as a moderating variable in relation to the first hypothesis. From the results of this study there were no moderating aspects of the lifestyle

variable on the income relationship that affected well-being. This was different from the results of research Magdalena et al., (2021) which stated that lifestyle directly had an influence on well-being.

The existence of lifestyle variables in moderating the effect of income on welfare

Another update in this study is to include lifestyle variables as a moderating variable in this study in relation to the second hypothesis. The results of this study did not find any moderating aspects of lifestyle variables on the income relationship that affect well-being.

4. CONCLUSION

Based on the data analysis conducted to achieve the objectives of this research, it was found that income has a positive effect on household welfare. This implies that higher household income leads to greater household prosperity. Furthermore, this study also revealed a positive correlation between household consumption and household welfare. This indicates that higher household consumption is associated with greater household prosperity. However, this study did not find any moderation aspect related to the lifestyle variable, either between income and family welfare or between consumption and family welfare.

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