

The Influence of Income, Employment, Education, Consumption Patterns, and Islamic Lifestyle on the Welfare of Muslim Families in Surabaya City

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Abstract

Purpose – This study aims to analyze the influence of income, employment status, educational status, consumption patterns, and Islamic lifestyle on the welfare of Muslim families in Surabaya City, as an effort to understand the factors that influence the balance of economic, social, and spiritual welfare amidst the socio-economic dynamics of urban communities.

Methodology - This study employed a quantitative approach with a purposive sampling method involving 150 respondents. Data collection was conducted through a questionnaire and supported by welfare data published by the Central Statistics Agency. The data were analyzed using multiple linear regression analysis with IBM SPSS version 25, including classical assumption tests and hypothesis testing (t-test, F-test, and coefficient of determination).

Findings - The results of the study indicate that income, employment status, educational status, consumption patterns, and Islamic lifestyle have a positive and significant influence on the welfare of Muslim families in Surabaya, both partially and simultaneously. Among these variables, employment status and income have a strong influence on family welfare. Furthermore, these findings indicate the importance of having good consumption management and the application of Islamic values in daily life can create sustainable welfare. The uniqueness of this study lies in the integration of economic, social, and religious factors in analyzing the welfare of Muslim families, this can provide a comprehensive perspective compared to previous studies that emphasize more on the economic aspect.

Implication - These findings indicate that well-being is influenced not only by income, but also by job stability, educational quality, balanced consumption, planned management, and the application of Islamic values in daily life. Therefore, policymakers are advised to design programs that

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focus more on and address economic, social, and spiritual aspects in creating sustainable well-being.

Keywords: Consumption patterns; employment; family welfare; Islamic lifestyle; income.

1. INTRODUCTION

Indonesia, as a developing country, implements the concept of the welfare state as an approach that focuses on improving welfare and providing public services (Libra & Fauzan, 2023). The concept of the welfare state places the state as the main party in ensuring that the needs of the community are met and creating equitable social welfare (Maharani & Bahar, 2025). Referring to article 33 of the 1945 Constitution, it states that fair and equitable national welfare must be based on the principle of kinship, where the government functions as the manager of national resources (Indonesian Cabinet Secretariat, 2025). Therefore, the Indonesian government has the authority to intervene and formulate affirmative policies to achieve social justice and equitable welfare for all citizens (Hasan, 2024).

This view is in line with Bentham's (1748-1832) theory of welfare, which states that in the concept of the welfare state, the government has an obligation to realize “The greatest happiness of the greatest number” (Widamutia et al., 2025). The consistency of these policies shows that government programs have made a significant contribution to improving the quality of life of the people in a sustainable manner. This statement is supported by data published by the Central Statistics Agency on the development of the welfare level of the Indonesian people from 2019 to 2025.

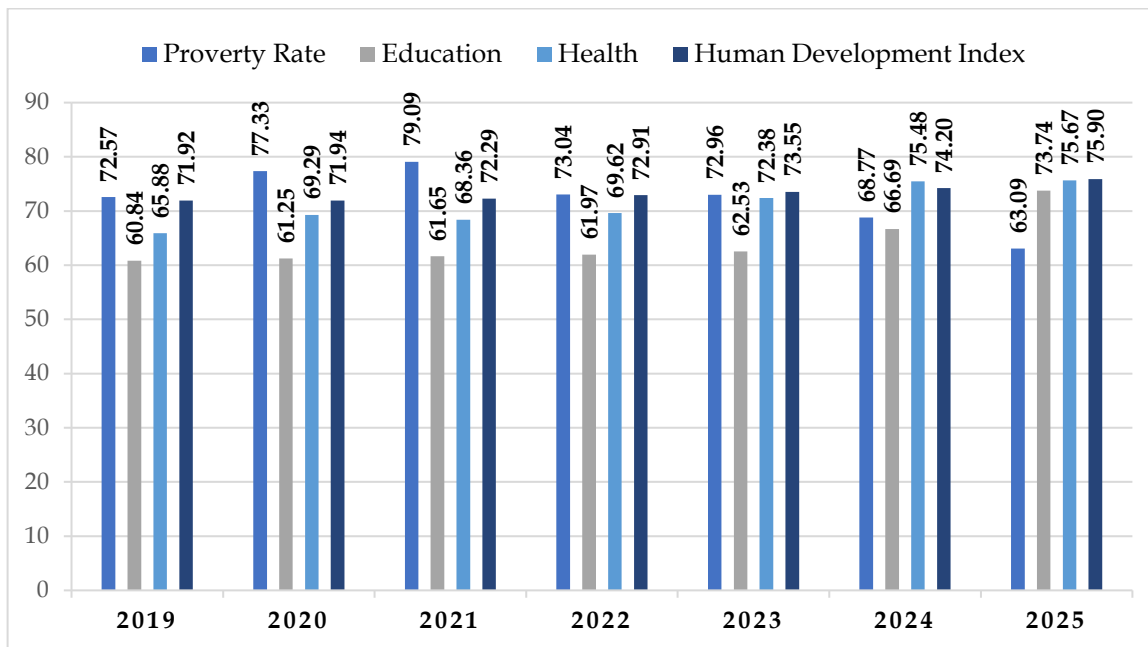


Figure 1. Indonesian Welfare Figures for 2019 – 2025
Source: BPS (2025)

Overall, fluctuations occurred in 2020 –2021 due to the impact of the Covid-19 pandemic. However, the HDI value shows a significant increase from year to year, reflecting progress in the

quality of life of the community. Meanwhile, education and health indicators show improvements in line with government efforts to expand access to and quality of public services. This statement is in line with Mozin et al. (2024) who state that social restrictions on community economic activities affect family harmony, which has the potential to cause disputes.

Public welfare is not only influenced by government policy, but also relates to social conditions (Dewi & Suryadi, 2025). Various social factors that influence household stability, marriage and divorce rates are among the main indicators. An increase in the number of divorces has the potential to trigger transformations in family structures and can reduce welfare (Kamal et al., 2024). In the city of Surabaya, divorce rates fluctuated from 2018 to 2025. The highest peak of divorce was recorded at 6,933 cases in 2022, with 2,017 divorces by repudiation and 4,916 divorces by litigation (BPS, 2025). The high number of divorces indicates problems within households, with economic factors being the main trigger for conflict. This situation contradicts the fact that Surabaya is the region with the highest income in East Java. Based on data published by the Regional Development Planning Agency of East Java in 2025, the minimum wage in Surabaya is recorded at IDR 4,961,753. This data indicates a contradiction between the high and low wage standards and family economic problems.

Another factor that affects welfare is employment status (Rohmah et al., 2024). The employment structure in Surabaya shows that most people work as laborers or employees. Based on data from the Central Statistics Agency, in 2022, the number of laborers or employees reached 969.661 people. Meanwhile, in 2025, there were 359.263 people who were self-employed (BPS, 2025). Employment status can also be formal and informal (Padila & Arisetyawan, 2025). These two employment statuses have differences in terms of income, working hours, and benefits received. This is in line with the work-life balance theory proposed by Greenhaus et al. (2003), which explains that work is an important aspect that has demands in life (Sopiawadi et al., 2022).

Educational status also affects family welfare. According to Law No. 20 of 2003 concerning the National Education System, there are three types of education formal, non-formal, and informal (Abdullah, 2022). On average, 43,43% of the population of Surabaya completed their education at the high school level in 2024 (BPS, 2025). A high level of education indicates that a person is able to make wise decisions and is capable of managing consumption patterns and long-term financial planning (Fadhli & Fahimah, 2021).

In addition, family welfare can be measured based on consumption patterns (Ulfah et al., 2023). Consumption in Surabaya showed a significant increase from 1.879.146 in 2020 to 2.905.002 in 2025 for both food and non-food categories (BPS, 2025). This high increase in consumption reflects consumptive behavior, which has an impact on the stability of the family economy (Athallah et al., 2023).

The lifestyle of the people of Surabaya tends to be hedonistic. This contradicts Islamic teachings, which prohibit wasteful behavior and squandering of wealth (Kamalia, 2025). In the context of maqashid Sharia, the Islamic lifestyle focuses on five main orientations, namely the orientation of worship (din), spiritual orientation (nafs), intellectual orientation ('aql), lineage orientation (nasl), and wealth orientation (mal) (Munir & Munir, 2025). The application of an Islamic lifestyle is explained in QS. An-Nahl:16 verse 97: "Whoever does good, whether male or female, and is a believer, We will surely bless them with a good life, and We will certainly reward them according to the best of their deeds."

According to the Ibn Kathir (2003), this verse explains Allah's promise to those who do righteous deeds that they will be given a good life that includes all forms of peace, whatever form it may take. An Islamic lifestyle can guide a family in managing all aspects of life, including

income from halal sources, working responsibly, and education as the foundation for forming a wise mindset in decision-making (Lado et al., 2025).

Despite rapid economic growth in Surabaya, disparities in income distribution, job stability, and access to education remain evident, impacting well-being (Edison & Andriansyah, 2023). Furthermore, the increasing trend of consumerism and the lack of application of Islamic values in daily life can lead to a decline in well-being and an imbalance between material and spiritual aspects. Previous research has focused solely on economic factors and often neglected the integration of social and religious aspects. Therefore, this study is crucial to provide a comprehensive understanding of Muslim family well-being by simultaneously integrating economic, social, and Islamic aspects. This research is expected to bridge this gap and provide policymakers and the community with insights to support sustainable and holistic family well-being.

2. LITERATURE REVIEW

2.1 Concept of Family Welfare

Family welfare is the fulfillment of needs in various socio-economic aspects so that people can live decently and have the potential to develop themselves so they can carry out their social functions. This view is in line with the welfare theory put forward by Bentham (1748-1832), which states that in the concept of the Welfare State, the government has an obligation to realize "The greatest happiness of the greatest number" (Widamutia et al., 2025). Research by Rohmah et al. (2024) shows that various factors such as income, job stability, education level, consumption patterns, and religious values adopted daily can influence family welfare. In the Islamic economic perspective, welfare is not only focused on fulfilling material needs, but also on achieving *falah* or happiness in this world and the hereafter that is in line with the *maqasid sharia* which aim to preserve five essential aspects: religion (*din*), life (*nafs*), intellect (*'aql*), lineage (*nasl*), and wealth (*mal*) (Ritonga & Mawardi, 2025).

Therefore, this study adopts a holistic concept of family welfare, combining economic, social, and spiritual aspects. In this study, the concept of family welfare is reflected in the ability of Muslim families to meet their needs, maintain stability, and implement Islamic values in their daily lives.

2.2 Income

Income is a form of receiving a sum of money from a salary or compensation obtained from business results within a certain period and used to meet daily needs (Saragih & Damanik, 2022). Income plays a crucial role in improving the quality of life, as it not only aims to meet needs but also serves as the foundation for creating future prosperity (Fentiani et al., 2025). Deviana et al. (2025) emphasized that the higher the income earned, the greater the individual's responsibility in managing finances, regulating consumption behavior, and planning long-term goals through saving and investment. Research by Subur & Syata (2025) shows that income has a positive influence on family welfare, where the higher the income, the greater the family's ability to meet basic needs and improve the quality of life. From an Islamic perspective, income is also related to an individual's ability to obtain sustenance from halal and *tayyib* sources (Farma et al., 2024). Halal income can be obtained through work and business that does not contain elements of usury, fraud, or other prohibited types (Choirunnisa et al., 2024). Income must be used wisely and in a

balanced manner according to needs. According to Al-Syatibi in a study by Fadhil et al. (2024), human needs are divided into three levels: *Dharuriyat* (Primary), *Tahsiniyat* (Secondary), and *Hajiyat* (Tertiary).

However, the results of this study disagree with Lestari et al. (2024) finding that income does not always significantly impact well-being, as it is influenced by financial management and individual consumption behavior. This discrepancy in the results suggests that income is not solely determined by the amount, but also by how it is managed within the family.

2.3 Employment Status

Employment status indicates an individual's position in economic activity, whether as a permanent employee, contract worker, or entrepreneur. Furthermore, employment status also reflects an individual's role in the work environment, as evidenced by income stability, social protection, and job security (Asjari et al., 2024). Padila & Arisetyawan (2025) state that employment status can be formal (permanent) or informal (contract). These two employment statuses differ in terms of income received, length of employment, and company guarantees. Formal employment status regulates and protects an individual's position under labor regulations, and the individual is considered a skilled workforce. Meanwhile, informal workers are often considered low-productivity workers with limited working hours and relatively limited skills (Mahmud et al., 2024).

The work-life balance theory proposed by Greenhaus et al. (2003) explains that work is an aspect of life that presents demands and resources that are interconnected with family life (Sopiawadi et al., 2022). The factors that can influence this balance include time, stress, and social support. This theory is relevant to this study, which analyzes employment status and its impact on the well-being of Muslim families, particularly in Surabaya, a city with diverse economic activities. Furthermore, this theory helps identify socioeconomic and spiritual factors that shape people's consumption behavior to ensure it remains in accordance with Islamic law. In this study, employment status can be measured through five indicators: formal and informal employment, contract or permanent status, job security, working hours, and income or wages from the main job (Kolev & Manfredi, 2024).

Research by Utzet et al. (2021) shows that employment status has a positive effect on family well-being. Furthermore, research by Asjari et al. (2024) confirms that individuals with permanent jobs and social security tend to have higher levels of well-being than those with casual jobs, as they can provide beneficial economic stability. However, this study disagrees with the findings of Rusdijati & Murtiningsih (2024), which found that employment status does not significantly impact family well-being. This is likely due to the large number of dependents, which can impact the head of the family's income.

2.4 Education Status

Education is a human endeavor to develop personal abilities, both in terms of knowledge and skills, to adapt to the prevailing culture in society (Rahman et al., 2022). According to Ananta et al. (2024), education is a crucial aspect of life, determining the quality of human resources and impacting family welfare.

Law No. 20 of 2003 concerning the National Education System defines education as having three pathways: formal, non-formal, and informal (Abdullah, 2022). Formal education is an organized educational pathway encompassing primary, secondary, and higher education. Non-

formal education is education conducted outside the structured formal education system (Mildawati & Tangngareng, 2023). Informal education, on the other hand, refers to the learning process that takes place within the family or surrounding environment (Rembangsupu et al., 2022). In the family context, the higher the educational level of the head of the family, the better able they are to make wise decisions, plan financially for the future, and improve family welfare (Azizi, 2022). However, this study disagrees with the findings of Sembiring et al. (2023), which concluded that education level had no significant effect on family well-being. This is likely due to the difference between education level and type of work. Furthermore, limited employment opportunities and work experience mean that education does not directly impact family well-being.

2.5 Consumption Patterns

Consumption is the use of goods or services to meet life's needs and achieve maximum satisfaction (Rohmana, 2022). Consumption patterns are the end result of production activities aimed at reducing or depleting the utility value of a good or service (Jadidah et al., 2023). Consumption patterns can also be defined as activities to meet current needs and desires to achieve well-being (Suot et al., 2023). According to Keynes (1936), consumption theory is strongly influenced by disposable income (income that can be spent), meaning that the higher an individual's income, the greater the expenditure on consumption. However, not all income is spent on consumption but rather allocated to savings (Halimah et al., 2024). Factors that can influence consumption patterns include income level, consumer tastes, prices of goods, education level, family size, and the environment (Kinanti et al., 2024).

Consumption in Islam is closely related to a Muslim's level of faith, as it can shape thought patterns and behaviors in meeting needs (Nisa et al., 2025). Consumption is not only intended to meet physical needs but also requires consideration of spiritual values. Every individual is guided to use their wealth wisely and not excessively (*israf*) (Nadhifah & Syakur, 2025). Furthermore, Islam encourages its followers to always be grateful for the blessings they receive and to pay attention to the rights of others through charity and sharing.

The results of this study align with those of Prisantini et al. (2023), which showed that consumption patterns influence family well-being. If individuals have the ability to manage consumption in a balanced manner, including needs, wants, and savings, this can improve family well-being. However, this study disagrees with the results of Sianipar et al. (2025), which found that high consumption patterns and a tendency toward consumptive behavior can reduce well-being. This is likely due to high expenditures that are not aligned with income, making it difficult to meet daily needs.

2.6 Islamic Lifestyle

Lifestyle is a person's way of life, expressed through interests, opinions, and various activities (Fajri, 2024). Lifestyle can reflect a person's status or position, as evidenced by behavior that constantly follows changing trends, even becoming more important than basic needs (Irwan et al., 2022). According to Nugraheni (2003), two factors influence lifestyle: internal and external factors. Internal factors are influenced by attitudes, personality, motives, and perceptions. External factors can be influenced by family and social groups (Khansa & Putri, 2022). In practice, many individuals still prioritize their desires or the satisfaction of following trends over meeting their daily needs. This phenomenon is influenced by internal factors, such as individual attitudes,

character, and motivations, as well as external factors stemming from family or social community influences.

An Islamic lifestyle is a way of life based on monotheism and demonstrates a Muslim's commitment to Islamic teachings in every aspect of life (Sari & Gafur, 2025). Lifestyle is not only related to worship, such as prayer and fasting, but also includes ethics, morals, and social behavior in daily life. The main goal of implementing an Islamic lifestyle is to achieve happiness in this world and the hereafter by making the Qur'an and the Sunnah of the Prophet Muhammad SAW as a guide in life (Nabilah et al., 2024). According to Sufiyansah & Wahyuni (2025), an Islamic lifestyle includes the principles of simplicity, balance, justice, and social responsibility. Meanwhile, Munir & Munir (2025) explain that an Islamic lifestyle is based on the maqashid sharia which focuses on five main orientations: worship orientation (din), spiritual orientation (nafs), intellectual orientation ('aql), descent orientation (nasl), and wealth orientation (mal).

This is in line with research by Ramdhan et al. (2022), which shows that lifestyle has a positive effect on family well-being. This is consistent with research by Norhasharudin & Omar (2025), which revealed that the implementation of an Islamic lifestyle is based on the principles of maqashid Sharia to achieve a prosperous life. However, this study disagrees with Oktivia et al. (2023), who concluded that an Islamic lifestyle has no significant effect on family well-being. This occurs because respondents are still easily influenced by current trends such as shopping for branded goods, frequently hanging out in cafes, and excessive snacking.

2.7 Hypotesis Development

Based on the theoretical framework and previous studies, the hypotheses of this study are formulated as follows:

- H1: Income has a positive and significant effect on the welfare of Muslim families in Surabaya.
- H2: Employment status has a positive and significant effect on the welfare of Muslim families in Surabaya.
- H3: Educational status has a positive and significant effect on the welfare of Muslim families in Surabaya.
- H4: Consumption patterns have a positive and significant effect on the welfare of Muslim families in Surabaya.
- H5: Islamic lifestyle has a positive and significant effect on the welfare of Muslim families in Surabaya.
- H6: Income, employment status, educational status, consumption patterns, and Islamic lifestyle simultaneously have a significant effect on the welfare of Muslim families in Surabaya.

3. METHODOLOGY

3.1 Operational Definition of Variables

This study involved five independent variables and one dependent variable. Each variable was measured using indicators adapted from previous research and assessed on a Likert scale of 1 to 5. The income variable examines the total income received by a family during a given period, measured through indicators such as the ability to meet basic needs, income stability, income adequacy, and the ability to save and invest. Employment status refers to the type and stability of an individual's employment, including aspects such as job stability, type of employment (formal or informal), job security, and availability of social protection. Education status reflects the highest level of education attained by an individual, including indicators such as formal education level, knowledge and skills, financial decision-making ability, and awareness of long-term planning. Furthermore, consumption patterns refer to how individuals allocate their income to meet needs and desires, as measured by spending priorities, consumption control, savings behavior, and financial management. An Islamic lifestyle describes the application of Islamic values in daily life, including adherence to halal principles, simplicity and avoiding waste (israf), social responsibilities such as zakat (alms) and sadaqah (charity), and a balance between worldly and spiritual life. Meanwhile, family welfare, as the dependent variable, refers to the condition in which a family is able to meet both material and spiritual needs, reflected in the fulfillment of basic needs, economic stability, social harmony, and spiritual well-being.

3.2 Data Analysis Technique

This type of research is quantitative research. This study aims to analyze the relationship between two or more variables studied in this study. In this study, the variables studied are the influence of income (X1), employment status (X2), education status (X3), consumption patterns (X4), and Islamic lifestyle (X5) on the welfare of Muslim families (Y). This study uses primary data as the main source of information, which is obtained directly through the distribution of questionnaires to respondents. This study was conducted in Surabaya on Muslim heads of households who already have children.

The sampling technique used is non-probability sampling with purposive sampling as the sampling technique (Sugiyono, 2023). This study sets certain criteria for sampling, namely Muslim families, married, have children, and reside or live in the city of Surabaya. The data collection technique in this study used a systematically designed questionnaire to obtain data in accordance with the research objectives. The questionnaire was distributed via google forms and measured using a likert scale with a range of 1 to 5 (Sugiyono, 2023).

This study conducted validity and reliability tests to ensure that the research instruments could measure each variable accurately and consistently. Data analysis was performed using SPSS with IBM SPSS version 25, which included validity testing, reliability testing, normality testing, and classical assumption testing, including multicollinearity testing and heteroscedasticity testing. Hypothesis testing in this study was conducted using the T-test, F-test, and coefficient of determination (R square), which aimed to test the significance of the relationship between independent variables and dependent variables.

The regression model used in this study is formulated as follows:

$$Y = B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + B_5X_5$$

Where:

Y : Family Welfare

α : Constant

$\beta_1 - \beta_5$: Regression Coefficients

X_1 : Income

X_2 : Employment Status

X_3 : Education Status

X_4 : Consumption Patterns

X_5 : Islamic Lifestyle

4. RESULTS AND DISCUSSION

4.1 Result

The findings of this study focus on the results obtained from the distribution of questionnaires shared online through social media, which yielded 150 data points (samples) that met the criteria. It can be seen that the table r value at a significance level of 5% is 0,160. The results of the instrument validity test are as follows:

Table 1. Validity Test Results

Variable	Items	r count	r table	Information
Income (X1)	X1.1	0,712	0,160	Valid
	X1.2	0,670	0,160	Valid
	X1.3	0,661	0,160	Valid
	X1.4	0,610	0,160	Valid
	X1.5	0,649	0,160	Valid
	X1.6	0,764	0,160	Valid
	X1.7	0,778	0,160	Valid
	X1.8	0,592	0,160	Valid
Employment Status (X2)	X2.1	0,714	0,160	Valid
	X2.2	0,686	0,160	Valid
	X2.3	0,734	0,160	Valid
	X2.4	0,437	0,160	Valid
	X2.5	0,736	0,160	Valid
	X2.6	0,724	0,160	Valid
	X2.7	0,702	0,160	Valid
	X2.8	0,645	0,160	Valid
	X2.9	0,708	0,160	Valid
	X2.10	0,697	0,160	Valid
Educational Status (X3)	X3.1	0,784	0,160	Valid
	X3.2	0,808	0,160	Valid
	X3.3	0,745	0,160	Valid
	X3.4	0,798	0,160	Valid

Variable	Items	r count	r table	Information
Consumption Patterns (X4)	X3.5	0,770	0,160	Valid
	X3.6	0,794	0,160	Valid
	X4.1	0,690	0,160	Valid
	X4.2	0,773	0,160	Valid
	X4.3	0,698	0,160	Valid
	X4.4	0,651	0,160	Valid
	X4.5	0,777	0,160	Valid
	X4.6	0,704	0,160	Valid
	X4.7	0,639	0,160	Valid
	X4.8	0,689	0,160	Valid
Islamic Lifestyle (X5)	X5.1	0,693	0,160	Valid
	X5.2	0,664	0,160	Valid
	X5.3	0,766	0,160	Valid
	X5.4	0,716	0,160	Valid
	X5.5	0,718	0,160	Valid
	X5.6	0,763	0,160	Valid
Welfare Families (Y)	Y.1	0,728	0,160	Valid
	Y.2	0,734	0,160	Valid
	Y.3	0,770	0,160	Valid
	Y.4	0,795	0,160	Valid
	Y.5	0,681	0,160	Valid
	Y.6	0,721	0,160	Valid
	Y.7	0,817	0,160	Valid
	Y.8	0,735	0,160	Valid
	Y.9	0,788	0,160	Valid
	Y.10	0,719	0,160	Valid

Source: Output SPSS (2026)

The Table 1 shows that all indicator statements for each variable have a value above 0.160. Therefore, it can be concluded that each statement is valid.

Table 2. Results of Respondent Reliability Test

Variable	Cronbach's Alpha	Description
Income (X1)	0,827	Reliable
Employment Status (X2)	0,864	Reliable
Educational Status (X3)	0,868	Reliable
Consumption Patterns (X4)	0,849	Reliable
Islamic Lifestyle (X5)	0,807	Reliable
Welfare Families (Y)	0,910	Reliable

Source: SPSS Output (2026)

The Cronbach's Alpha values listed in the Table 2 above indicate that all variables are reliable or have good reliability because their values are greater than 0,70.

Table 3. Normality Test Results

Asymp.Sig. (2-tailed)	0,059
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Source: SPSS Output (2026)

The Table 3 above shows that the data is normally distributed, with a 2-tailed significance value of $0.059 > 0.05$ (significance level α) in accordance with the requirements of the One-Sample Kolmogorov-Smirnov test.

Table 4. Multicollinearity Test Results

Model	Tolerance	Collinearity Statistic VIF
Income (X1)	0,458	2.186
Employment Status (X2)	0,426	2.349
Educational Status (X3)	0,613	1.631
Consumption Patterns (X4)	0,497	2.011
Islamic Lifestyle (X5)	0,682	1.467

a. Dependent Variable Welfare Families

Source: SPSS Output (2026)

The Table 4 above shows that each exogenous variable, namely income, employment status, education status, consumption patterns, and Islamic lifestyle, does not exhibit multicollinearity for the endogenous variable, namely family welfare.

Table 5. Heteroscedasticity Test Results

Model	Unstandardized B	Coefficients std.Error	Coefficients Std.Beta	T	sig
(Constant)	4.696	1.994		2,355	0,020
Income	0,032	0,063	0,062	0,516	0,607
Employments Status	-0,080	0,048	-0,210	-1,679	0,095
Education Status	0,064	0,071	0,093	0,896	0,372
Consumption Patterns	-0,091	0,065	-0,162	-1,400	0,164
Islamic Lifestyle	0,070	0,079	0,088	0,890	0,375

Source: SPSS Output (2026)

Based on the Table 5, all sig values are greater than 0,05, so it can be concluded that the five exogenous variables, namely income, employment status, education status, consumption patterns, and Islamic lifestyle, are free from heteroscedasticity.

Table 6. Multiple Linear Regression Test Results

Variable	Unstandardized		Standardized Coefficients Beta
	B	Std.Error	
(Constanta)	0,168	3,082	
Income	0,270	0,097	0,217
Employments Status	0,234	0,073	0,258
Education Status	0,225	0,110	0,138
Consumption Patterns	0,274	0,100	0,205
Islamic Lifestyle	0,339	0,122	0,177

Source: SPSS Output (2026)

The Table 6 above shows a constant value of 0.168, which means that the variables of income, employment status, educational status, consumption patterns, and islamic lifestyle are at zero or have no effect, so family welfare remains at its base value. Furthermore, in the unstandardized (b) column, each exogenous variable, namely income, employment status, educational status, consumption patterns, and Islamic lifestyle, has an increase of one unit. Thus, it can be stated that there is a positive and significant effect.

Table 7. T-test Results

Variable	T-Value	Sig.
Constanta	0,055	0,957
Income (X1)	2,782	0,006
Employment Status (X2)	3,188	0,002
Educational Status (X3)	2,047	0,042
Consumption Patterns (X4)	2,735	0,007
Islamic Lifestyle (X5)	2,769	0,006

Source: SPSS Output (2026)

To find the T-Value, use the following formula:

$$T \text{ table} = \left(\frac{\alpha}{2} \div (n - k - 1) \right)$$

$$T \text{ table} = \left(\frac{0.05}{2} \div (150 - 5 - 1) \right)$$

$$T \text{ table} = (0.025 \div 144)$$

$$T \text{ table} = 1.977$$

Based on the hypothesis testing that has been carried out, each variable relationship in this study has been proven to have a positive and significant effect. Income has a positive and significant effect on family welfare (T value 2.782 > 1.977; sig 0.006 < 0.05), so hypothesis 1 is accepted. Employment status has a positive and significant effect on family welfare (T value 3.188 > 1.977; sig 0.002 < 0.05), so hypothesis 2 is accepted. Educational status has a positive and significant effect on family welfare (T value 2.047 > 1.977; sig 0.042 < 0.05), so hypothesis 3 is accepted. Consumption patterns have a positive and significant effect on family welfare (T value

2.735 > 1.977; sig 0.007 < 0.05), thus hypothesis 4 is accepted. Islamic lifestyle has a positive and significant effect on family welfare (T value 2.769 > 1.977; sig 0.006 < 0.05), thus hypothesis 5 is accepted.

Table 8. F-test Results

ANNOVA					
Model	Sum of Squares	df	Mean Square	F	Sig
Regression	3852,956	5	770,591	42,802	0,000
Residual	2592,538	144	18,004		
Total	6445,493	149			

a. Dependent Variable: Family Welfare

b. Independent Variabels: Educational Status, Income, Consumption Patterns, Employment Status

Source: SPSS Output (2026)

Based on the Table 8, an F-test of 42,802 with a significance value of 0.000 was obtained. Thus, it can be concluded that simultaneously, the variables of income, employment status, education status, consumption patterns, and Islamic lifestyle have a significant effect on family welfare.

Table 9. R Square-test Results

Model Summary		
Model	R	R Square
1	0,773	0,598

a. Predictors: (Constant), Educational Status, Income, Consumption Patterns, Employment Status

Source: SPSS Output (2026)

Based on the Table 9, the R Square-test (Correlation Coefficient) obtained is 0,773. Furthermore, the R Square value obtained is 0.598 or equivalent to 59.8%, which means that the variables of income (X1), employment status (X2), education status (X3), consumption pattern (X4), and Islamic lifestyle (X5) affect family welfare (Y) by 59,8%, while the remaining 40,2% is influenced by other factors not included in this research model.

4.2 Discussion

The results of this study indicate that income, employment status, educational status, consumption patterns, and Islamic lifestyle have a positive and significant effect on the welfare of Muslim families in Surabaya, both partially and simultaneously. These findings confirm that family welfare is influenced by a combination of economic, social, and spiritual factors. The discussion regarding the influence of income, employment status, educational status, consumption patterns and Islamic lifestyle on the welfare of Muslim families in the city of Surabaya is based on empirical data relevant to the proposed hypothesis as follows:

4.2.1 The Effect of Income on Family Welfare

The results of the study indicate that there is a significant influence between the income variable and the family welfare variable of Muslims in the city of Surabaya. These findings support the research conducted by Subur & Syata (2025), which proves that the higher the income received, the greater the family's responsibility in managing finances and regulating consumption behavior, and the ability to create better and more planned living conditions. This is also in line with the research by Fadhil et al. (2024), which confirms that income is the main source of meeting family economic needs, which include dharuriyat (primary), hajiyat (secondary), and tahsiniyat (tertiary) needs.

This is in line with the research by Fentiani et al. (2025), which shows that income plays a significant role in improving quality of life, as it not only aims to meet needs but also serves as the basis for creating future well-being. However, this research contradicts the research by Lestari et al. (2023), which shows that there is no influence between income and family well-being. This difference in results occurred because the respondents' income was unstable, which encouraged consumptive behavior and a lack of effective financial management within the family.

From an Islamic economic perspective, income is not measured by the amount received, but also by how it is managed and used to meet needs in a balanced manner (Rahmah et al., 2024). Effective income management will help families achieve prosperity (falah). Conversely, if income is unstable, accompanied by poor financial management that does not comply with Sharia principles, this will reduce prosperity and can disrupt household economic stability. This is in accordance with QS. Al-Isra' verse 26 and Ibn Kathir regarding the balanced use of income.

4.2.2 The Influence of Employment Status on Family Welfare

Based on the test results, employment status has a significant influence on family well-being. The employment status of the head of the family and family members plays a crucial role in determining income levels, economic stability, and the family's ability to meet needs. Steady, sustainable employment provides income clarity, enabling families to better manage their finances, meet basic needs, education, and health, and plan for the long term (Deatifani et al., 2025). Conversely, those with precarious employment tend to experience income uncertainty, which can impact family economic stability and hinder the achievement of well-being (Daffa et al., 2025). This aligns with the work-family balance theory proposed by Greenhaus et al. (2003), which states that work is an aspect of life that presents demands and resources that are interconnected with family life (Sopiawadi et al., 2022). Steady employment allows individuals to have more effective control over their time, energy, and resources compared to precarious employment, which often leads to work stress and financial uncertainty, which can undermine family harmony.

This research aligns with the research of Utzet et al. (2021) showed that employment status positively impacts family well-being. Furthermore, research by Asjari et al. (2024) confirmed that individuals with permanent employment and social security tend to have higher levels of well-being than those with casual employment, as it provides beneficial economic stability. However, this study disagrees with the findings of Rusdijjati & Murtiningsih (2024), which found that employment status had no significant impact on family well-being. This is likely due to the large number of dependents, which can affect the head of the family's income.

4.2.3 The Influence of Educational Status on Family Welfare

The results of this study indicate a significant relationship between educational status and family welfare. This finding supports the research of Sudarmini et al. (2022), which demonstrated that educational status positively impacts family welfare. This finding also aligns with the research of Azizi (2022), which asserts that the higher a person's education level, the greater the opportunity to obtain employment with better social security, thus impacting family economic well-being. However, this study disagrees with the findings of Sembiring et al. (2023), which concluded that educational level had no significant impact on family welfare. This is likely due to the discrepancy between educational level and type of work. Furthermore, limited employment opportunities and work experience prevent education from directly impacting family welfare.

From an Islamic perspective, education is known as Islamic education, which is the foundation for developing a generation of rabbani (Islamic scholars) who possess a deep understanding of religion, strong faith, and the ability to apply Islamic values in daily life (Damayanti, 2022). This is in accordance with the word of Allah in QS. Al-Mujadilah verse 11 and Ibn Kathir regarding the role of education as a means of helping individuals to obtain decent work, stable income, and be able to make wise decisions so as to create harmony, stability and happiness in the family.

4.2.4 The Influence of Consumption Patterns on Family Welfare

The results of this study indicate a significant influence between consumption patterns and the welfare of Muslim families in Surabaya. This finding supports the research of Aurelia et al. (2025), which concluded that if consumption expenditures are too high, individuals cannot set aside funds for savings, resulting in decreased welfare. Conversely, if consumption patterns are low and more regular, individuals can save and create sustainable welfare. This aligns with research by Prisdiani et al. (2023), which shows that consumption patterns influence family welfare. If individuals have the ability to manage consumption in a balanced manner, including needs, wants, and savings, this can improve family welfare.

This is in accordance with Keynes' (1936) consumption theory, which states that consumption is strongly influenced by disposable income. This means that the higher an individual's income, the greater their consumption expenditure. However, not all income is spent on consumption but rather allocated to savings (Halimah et al., 2024).

Consumption in Islam aims to use wealth wisely and not excessively (israf). Islam also encourages its followers to always be grateful for the blessings they receive and to pay attention to the rights of others through charity or sharing (Nadhifah & Syakur, 2025). This aligns with letter Al-A'raf verse 31 and Ibn Kathir commentary on the importance of balance in various aspects, particularly consumption behavior.

4.2.5 The Influence of Islamic Lifestyle on Family Welfare

The results of the research show that there is a significant influence between the Islamic lifestyle variable on the welfare variable of Muslim families in the city of Surabaya. Lifestyle can reflect an individual's nature in interacting with the surrounding environment (Sufiyansah & Wahyuni, 2025). These findings support research by Fadhli & Fahimah (2021) which shows that lifestyle has a positive effect on well-being. This is also in accordance with research by Lado et al. (2025) who emphasized that an Islamic lifestyle can direct a family to manage all aspects of life including income obtained from halal sources, work status that is carried out with full responsibility, and educational status as a foundation for forming a wise mindset in decision making.

The Islamic lifestyle regulates all aspects of life including work, consumption and social relations based on the principles of justice, simplicity and balance in accordance with Sharia values. According to Munir & Munir (2025), the implementation of an Islamic lifestyle focuses on five main orientations, namely worship orientation (din), spiritual orientation (nafs), intellectual orientation ('aql), offspring orientation (nasl) and wealth orientation (mal). In accordance with the word of Allah in QS. An-Nahl verse 97 and Ibn Kathir about doing good deeds to achieve happiness in this world and the hereafter through the application of the principles of maqashid Sharia, namely protecting religion, life, reason, offspring and wealth.

5. CONCLUSION

This study concludes that income significantly influences the well-being of Muslim families in Surabaya. A high income level enables families to meet basic needs, provide education, and provide health care, and plan their finances for the long term. Employment status significantly influences the well-being of Muslim families in Surabaya. Families with stable employment with social security and a stable income will increase job security, reduce the risk of financial vulnerability, and support sustainable family well-being in the future. Educational status significantly influences the well-being of Muslim families in Surabaya. The higher a person's education, the easier it is to access various job opportunities, earn a better income, and have the ability to make wise economic and social decisions. Furthermore, consumption patterns significantly impact the well-being of Muslim families in Surabaya. Planned and moderate consumption patterns demonstrate a family's ability to manage their income in a way that balances needs and wants, and an Islamic lifestyle significantly impacts the well-being of Muslim families in Surabaya.

The application of Sharia values such as justice, simplicity, halal (permissible), prudent consumption management, and balance between this world and the hereafter are crucial to daily life to achieve sustainable family well-being. This aligns with the Sharia concept of maqasid, which focuses on five primary orientations: worship (din), spirituality (nafs), reason ('aql), progeny (nasl), and wealth (mal), and aims to create a family life that is sakinah, mawaddah, and rahmah (mercy). Theoretically, these findings demonstrate the importance of balancing material and spiritual aspects in daily life. The results also indicate that income, employment status, educational status, consumption patterns, and an Islamic lifestyle are interrelated factors in creating Muslim family well-being based on Islamic values and in accordance with the Sharia concept of maqasid, which views well-being as an effort to protect religion, life, intellect, progeny, and wealth in a balanced manner.

However, this study has limitations. First, the sample size was limited to 150 respondents and only included Muslim families in Surabaya, making it less generalizable to other regions. Second, the variables studied were limited to income, employment status, educational status, consumption patterns, and an Islamic lifestyle, while other potential factors such as financial literacy, social capital, and government policies were not included in the research model. Therefore, it is recommended that future researchers expand the sample size to include various regions or conduct comparisons between cities for better generalization. Future researchers should use a longitudinal approach to better understand well-being over time. Furthermore, further researchers can add other variables such as financial literacy, management, and social support for a comprehensive analysis. The use of more sophisticated analytical methods, such as Structural Equation Modeling (SEM) or Partial Least Squares (PLS), is also recommended to explore more complex relationships between variables.

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