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The Impact of Religiosity and Income on Muslim Family Well-being in Tasikmalaya: The Mediating Role of Consumption Pattern

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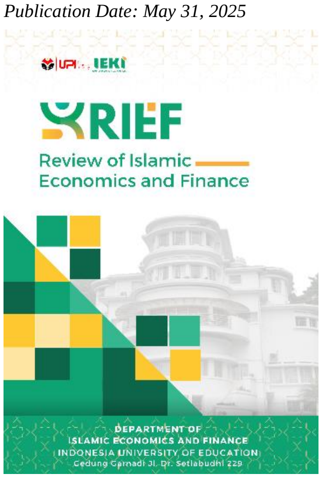

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Abstract

Purpose *– Family well-being is a condition in which a family can feel happiness, balance, and fulfillment of physical and emotional needs. Each well-being is different because it is subjective. Hence, the factors that determine the level of the family are different, some of the factors such as religiosity, income, and consumption patterns. This study aims to determine the factors that can affect the well-being of Muslim families.*

Methodology *- The research method used in this research is a quantitative approach. The data analysis technique in this study uses Partial Least Square-Structural Equation Modeling (PLS-SEM). The sample used was 170 respondents in Jayaratu Village, Tasikmalaya Regency, West Java.*

Findings *- The results of this study indicate that religiosity and income have a positive and significant effect on Muslim family well-being. Apart from that, the consumption pattern does not moderate religiosity on the level of Muslim family well-being but the consumption pattern variable moderates the income level on Muslim family well-being.*

Keywords: *Religiosity, Income, Consumption Pattern, Muslim Family, Well-being*

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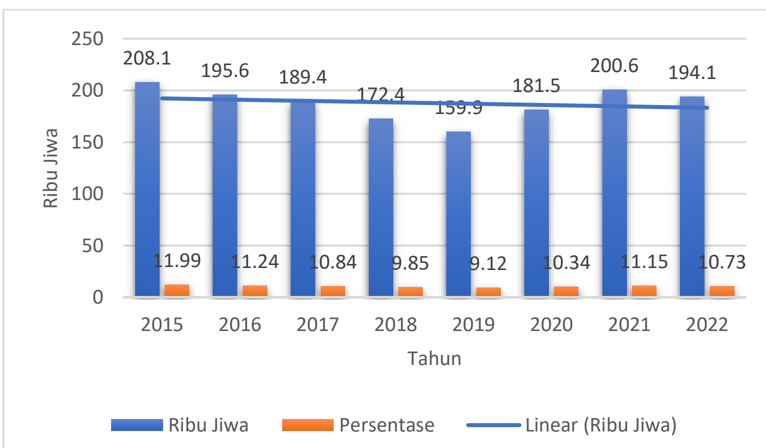
1. INTRODUCTION

The economy of a region according to Walt Whiteman Rostow (1916-1979) is built in phases. There are five phases including traditional society, preconditions for taking off, take off, maturity, and high mass consumption. First, traditional society is a phase where there is no science and modernization of technology. Second, preconditions for taking off is in the transition process so that modern science and technology have been applied in production activities. Third, take-off period is the period when the factors driving economic growth are increasingly expanded so that productivity increases, new industries develop rapidly and industries that have been running also experience rapid expansion. Forth, maturity is a phase when economy is characterized by goods that were originally imported starting to be produced by themselves, and the economy grew by applying modern technology. Last, high mass consumption is characterized by an increase in per capita income and many employment opportunities so that national income is high and can meet high consumption levels as well (Machmud, 2016).

The family as the smallest unit of society has been a concern of several researchers (Amanaturrohim & Widodo, 2016; Imannatul Istiqomah & Mukhlis, 2015; Krys et al., 2021; Wahbi et al., 2020). The more prosperous families can show that the economy revolves with quality. This can be characterized by open access to education and health facilities, people are able to get decent jobs with adequate income, and finally can break the cycle of poverty for future generations (Permana et al., 2024). Family wellbeing in Indonesia is a complex and multi-dimensional issue in improving economic development and human resources quality (Romdhoni et al., 2022). Although various ways have been taken to improve family wellbeing by the government, but this has not been fully successful (Aida et al., 2023). The government measures the level of community wellbeing by looking at the poverty rate (Fransiska et al., 2025). The Central Bureau of Statistics (BPS) reported that in March 2023 there were 25.90 million poor people in Indonesia (Badan Pusat Statistik, 2023). And the following data was released by the Central Bureau of Statistics regarding the development of the poverty rate in Tasikmalaya Regency from 2015 - 2022 (Badan Pusat Statistik, 2024).



Source: Badan Pusat Statistik 2015-2022

Figure 1. Poverty Rate in Tasikmalaya Regency

Based on Figure 1, it can be seen that the poverty rate in Tasikmalaya Regency is still a problem and there has not been a significant decrease from year to year. Where in 2015 the number of poor people in Tasikmalaya Regency until 2022 did not experience much decline, which only decreased from 11.99 percent to 10.73 percent. This shows that the poverty rate in Tasikmalaya Regency is still proving to be a serious problem.

Data from Directorate General of Community and Village Empowerment through the Basic Data of Villages in 2024, shows that the population in Jayaratu Village, Sariwangi District, Tasikmalaya Regency is 4,382 people. The following is a classification of the number of family wellbeing in Jayaratu Village, Sariwangi District, Tasikmalaya Regency (Kementerian Dalam Negeri Republik Indonesia Direktorat Jenderal Pemberdayaan Masyarakat dan Desa, 2024).

Table 1. Family Wellbeing Classification of Jayaratu Village Community in 2024

No	Family Wellbeing	Total (Household)
1	Underpriviledged Family/ *Keluarga Prasejahtera*	807
2	Wealth Family Type 1/ *Keluarga Sejahtera 1*	340
3	Wealth Family Type 2/ *Keluarga Sejahtera 2*	172
4	Wealth Family Type 3/ *Keluarga Sejahtera 3*	88
5	Wealth Family Type 3+/ *Keluarga Sejahtera 3+*	0
	Household Head	1.407

Source: Jayaratu Village Data Year 2024

Table 1 shows that with various levels of prosperous families in Jayaratu Village, there are 1,407 families, with details of the categories, namely those included in Underpriviledged Family as many as 807 families, wealth family level 1 as many as 340 families, wealth family level 2 as many as 172 families, wealth family level 3 as many as 88 families and wealth family level 3 + as many as 0 families. This table shows that the level of people who have not achieved better wealth is still high, this is what underlies the author to take Jayaratu Village as the object of research to see the relationship of the variables studied and their influence on family well-being. Basically, not achieving a prosperous family life is something that no one wants, but the condition of the community that is still in the line of poverty can happen to anyone, problems related to poverty conditions are certainly influenced by various factors, including religiosity (Friantoro, 2020; Sadewa et al., 2015; Zakariya, 2018) income (Agustriyani, 2022; Amanaturrohim & Widodo, 2016; Wahbi et al., 2020) and consumption pattern (Adiana & Ni Luh Karmini, 2012; Kumaat et al., 2024; Zakariya, 2018). This study aims to determine the factors that can affect the well-being of Muslim families.

Research on family well-being within the local context of Muslim communities and its relation to consumption patterns is still rarely found (Monoarfa et al., 2023). Several studies on well-being have focused on community empowerment (Maudy & Noor, 2022; Monoarfa et al., 2023),, regional well-being (Kumaat et al., 2024), and other empirical studies unrelated to family consumption patterns (Sadewa et al., 2015; Wahbi et al., 2020).. This study differs from previous research due to its focus on the local context of communities and the use of consumption patterns as a mediating variable.

2. LITERATURE REVIEW

2.1 Family Wellbeing

Family in language (etymology), comes from Sanskrit, namely *kula* which means family and *warga* which means member. Another definition of family is a group of two or more people who are bound by blood, marriage, adoption, and live together (Indarto, 2015). The family is the smallest unit in the life of mankind as social beings, because the family is the main unit in society. The family is the first environment for the growth process of children's social attitudes and social relationship abilities (Subianto, 2013).

Wellbeing refers to a good condition, a human condition where people are in a state of prosperity, in a state of health and peace (Nurasyiah et al., 2023). The wellbeing of the community can be known by looking at its ability to meet every need of their lives, the more a person is able to fulfill their various needs, the higher their wellbeing (Wahbi et al., 2020). And if viewed from an Islamic economic system, it can fulfill the need for basic goods (food, clothing and shelter) as well as provide protection for security, education and good health (Mudrikah et al., 2020). From the two definitions above, it can be said that the definition of family wellbeing is the level of availability owned by the family as the smallest unit in society for satisfying needs such as primary needs in the form of clothing, food and shelter, while secondary needs include the need for education, recreation, including the fulfillment of non-essential goods and services and savings (Maudy & Noor, 2022). According to Soetjipto, family wellbeing is the creation of a harmonious situation and the fulfillment of physical and social needs for family members, without experiencing serious obstacles in the family, and in dealing with family problems it will be easy for family members to overcome together, so that family living standards can be realized (Soetjipto, 1992).

2.2 Religiosity

Religiosity is defined as a person's strength and belief in God. According to Suhardiyanto in Imannatul Istiqomah and Mukhlis, religiosity is a person's relationship with Allah which consequently desires to carry out Allah's will and stay away from what Allah does not want. Religiosity also contains meanings that must be held, fulfilled, and realized in life activities. Religiosity is not only seen as ritual behavior (worship) which includes the implementation of prayer, fasting, zakat, family environment and government policy alone (Adam, F., Nabila, N., Hidayati, 2018). However that is visible to the eye but also related to activities that are not visible or in this case is a belief in one's heart (Imannatul Istiqomah & Mukhlis, 2015).

Islam itself is a comprehensive system in life, which concerns the life of the world and the hereafter (Kusnandar et al., 2025). As a comprehensive religious system, Islam consists of several aspects or dimensions (Kurniasih et al., 2021). Ashari revealed that basically Islam can be divided into three parts, namely creed, sharia or worship and morals. Meanwhile, Basyir revealed that Islam is divided into the systematics of belief, worship, morals and muamalah (Nashori & Mucharam, 2002). The concept of religiosity is explained in the word of God in Q.S. Al-Baqarah verse 177. The verse explains that the virtue or obedience that leads to closeness to Allah is not in facing the face in prayer towards the east and west without meaning, but the virtue that should get the attention of all parties is what leads to happiness in the world and the hereafter, namely faith in Allah. According to Shihab, this verse also confirms that the perfect virtue is the one who believes in Allah and the next day as true faith, so that it permeates the soul and produces good deeds that are born in human behavior (Tasbih, 2016).

2.3 Income

Income is an important element in the economy that plays a role in improving the standard of living of many people through the production of goods and services. The amount of a person's income depends on the type of work. Income can also be interpreted as compensation received by the factors of production within a certain period of time. The time service can be in the form of rent, wages / salaries, interest or profit. Personal income can be defined as all types of income, including income earned without providing any activity, received by residents of a country (Sukirno, 2013). Pendapatan Asli Daerah or Regional Original Revenue (PAD) is not the only thing that can affect economic growth, Dana Alokasi Umum or General Allocation Fund (DAU) also plays a role in it. DAU is a fund derived from the APBN, which is allocated with the aim of equalizing the financial capacity between regions to finance their expenditure needs in the context of implementing decentralization. DAU fund is allocated with the aim of equalization by taking into account the potential of the region, area, geography, population and income level of the people in the region, so that the difference between developed regions and undeveloped regions can be minimized (Daim Harahap et al., 2019). A person's condition can be measured using the concept of income which shows the total amount of money received by a person or household during a certain period of time. If a person's income increases, while the prices of goods or services remain fixed (no increase), then that person will be better able to buy goods or services to meet their needs, which means that their level of wellbeing increases as well.

2.4 Consumption Pattern

Consumption patterns in general are the use and use of goods and services such as clothing, food, drinks, houses, household appliances, vehicles, entertainment equipment, print and electronic media, legal consulting services, health consulting services, study / courses, and so on. Thus, consumption is not only related to food and drinks which are often used as daily activities, but consumption also includes the utilization or utilization of everything that humans need (Sari et al., 2025). Consumption is the activity of using manufactured goods such as clothing, feed and others. Or goods that directly meet the needs of human life (Rozalinda, 2015; Razati et al., 2024). Schiffman and Kanuk, in their book entitled Consumer Behaviour, state that consumer behavior refers to the behavior displayed by an individual in carrying out consumption activities such as searching, buying, using, selecting and spending the use value of goods and services that aim to satisfy their needs. In this case, it is also considered related to quality, price, size, how to get it, how to use it and so on (Nitisusanto, 2012).

The types of consumption according to their level are: first, Primary consumption is basic consumption intended to meet secondary needs, the minimum that must be met in order to live. Consumption owned by a person for the type of primary consumption is food, clothing and housing. Second, secondary consumption is a need that is less important to fulfill. Without meeting these needs, humans can still live, for example, the need for tables, chairs, radios, reading books. The needs will be met if the secondary needs have been met. Therefore, these needs are often called second needs or side needs. Third, tertiary consumption is the consumption of luxury goods or tertiary consumption where this consumption is fulfilled if the consumption of basic needs (primary) and secondary has been fulfilled. A person will need luxury goods, such as cars, diamonds, electronic goods and so on if they have maximum excess. The desire to fulfill luxury goods is determined by one's income and environment. People who live in a rich neighborhood, usually desire or desire to have luxury goods like those owned by people in their neighborhood. So in Islam, if consumers want to have a clear meaning and true purpose, then they should be guided by Islamic moral consumption ethics with guidance from the Qur'an and Sunnah because Islam is a religion that is full of ethics (Rohmana, 2021; Lindiawatie & Shahreza, 2023).

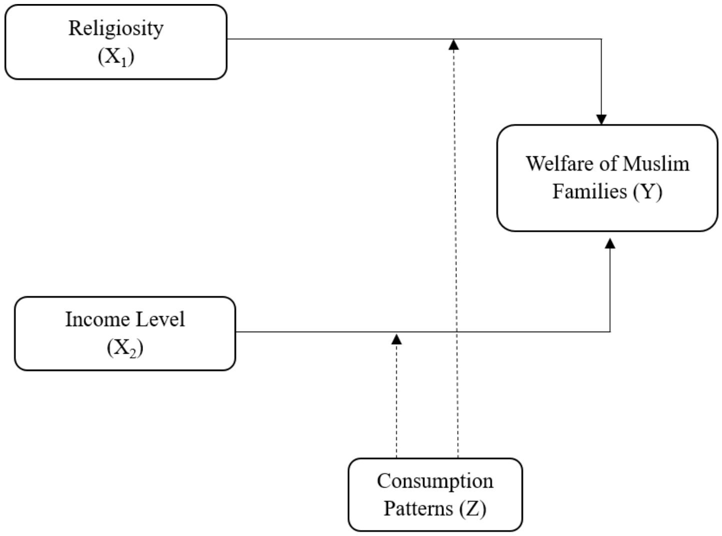


Figure 2. Research Framework

3. METHODOLOGY

This study uses a correlational method with a quantitative approach. This method is used to examine populations or samples, data collection using research instruments, quantitative data analysis or with the aim of testing predetermined hypotheses. The purpose of this study is to analyze the effect of two variables and one moderation variable, namely X1 (Religiosity), X2 (Income Level) and Z (Consumption Pattern) on Y (Muslim Family Wellbeing).

The unit of analysis used in this study is the family, but the source of data is obtained from the head of the family or one representative of a Muslim pre-sufficient family. According to the Basic Village Data of the Ministry of Home Affairs of the Republic of Indonesia in Jayaratu Village, the number of families is 1,407, and those categorized as prosperous families I, II, III are 600 families. So that the population in this study is 600 families in Jayaratu Village (Kementerian Dalam Negeri Republik Indonesia Direktorat Jenderal Pemberdayaan Masyarakat dan Desa, 2024). The sampling technique used in this study was purposive sampling, and this sampling technique is part of nonprobability sampling. According to Sugiyono, the purposive sampling method is a sampling technique with certain considerations (Sugiyono, 2021). The reason the researchers used this sampling technique was because the object under study was related to Muslim underprivileged families. The sample used in this study was the head of the family or one representative of the family who had entered the prosperous category, which was taken based on the theory of (Hair et al., 2010).

This study uses a quantitative data analysis method with the PLS Structural Equation Model (SEM) method with the help of the Smart PLS 3.0 application with two stages of evaluating the measurement model used, namely the outer model and the inner model (structural model). The main concept of SEM PLS is multivariate statistical analysis that does not require normally distributed data and does not limit the minimum amount of data. A research concept and model cannot be tested in a relational and causal relationship prediction model if it has not passed the purification stage in the outer model and inner model measurement models.

4. RESULTS AND DISCUSSION

In this study, respondents were either the head of the family (husband), or the wife or parents of the husband/wife living together in one house. Respondents can be identified through several classifications such as gender, age range, education, occupation, domicile. Respondent demographic data can be seen in table 2.

Table 2. Demographic of Respondents

Criteria	Description	N	%
Status	Husband	64	37,9
	Wife	91	53,4
	Parent (of husband or wife)	15	8,7
Gender	Man	99	58,3
	Woman	71	41,7
Age	21 – 30 years old	24	14,6
	31 – 40 years old	63	36,9
	41 – 50 years old	45	26,2
	More than 50 years old	38	22,3
Education	Elementary School	10	5,8
	Junior High School	36	21,2
	Senior High School	90	52,7
	Undergraduate/Master/ Doctoral	34	20,3
Family Income	Less than IDR 1.000.000	10	6
	IDR 1.000.000 – 3.000.000	39	23
	IDR 3.000.000 – 5.000.000	92	54
	More than IDR 5.000.000	29	17
Number of family dependents	No	24	13,6
	One	57	34
	Two	52	31
	Three	25	14,6
	More than three	12	6,8

Based on the data in Table 2, 170 respondents in this study were Muslim, which had a similar proportion between man and woman with a percentage of 58.3% and 41.7%. Most respondents ranged in age from 31 to 40 years with a percentage of 36.9%. The educational background with the highest percentage comes from senior high school graduates with a percentage of 52.7%. The income received by families with income less than IDR 1,000,000 as much as 6%, income of IDR 1,000,000 - Rp. 2,000,000 as much as 23%, income of IDR 3,000,000 - Rp. 5,000,000 as much as 54% and more than IDR 5,000,000 as much as 17%. And the highest number of dependents has 1 dependent with a percentage of 34%.

4.1 Outer Model Evaluation

The construct validity test is a test to see a strong correlation between constructs and statement items and a weak relationship with other variables. The construct validity test in this study uses SmartPLS 3.0 software by looking at the value of convergent validity and discriminant validity. Convergent validity relates to the principle that the measurements (manifest variables) of a construct should be highly correlated. Convergent validity test with SmartPLS 3.0 software can be seen from the loading factor value for each construct indicator. The indicator reflexive measure is said to be valid if the loading factor value is more than 0.7 and the Average Variance Extracted (AVE) value is more than 0.5. The following below are the results of the convergent validity test conducted in this study through SmartPLS 3.0:

Table 3. Outer Factor

	R (X1)	TP (X2)	KKM (Y)	PK (Z)	X1*Z	X2*Z
X1*Z					0,862	
X2*Z						1,916
R1	0,805					
R2	0,779					
R3	0,775					
R4	0,775					
R5	0,752					
R6	0,709					
R8	0,700					
R9	0,719					
R10	0,780					
TP1		0,799				
TP2		0,811				
TP4		0,769				
TP5		0,812				
TP6		0,851				
TP7		0,815				
TP8		0,785				
KKM1			0,788			
KKM2			0,795			
KKM3			0,755			
KKM4			0,711			
KKM5			0,710			
KKM6			0,742			
PK1				0,840		
PK2				0,859		
PK3				0,765		
PK4				0,794		
PK5				0,805		

R=Religiosity, TP=Income Level, PK=Consumption Pattern, KKM=Family Wellbeing, M=Moderation

Table 3 shows that all indicators show a value of> 0.7. This shows that the indicators in this study have sufficient convergent validity. The following is the result of the outer model image:

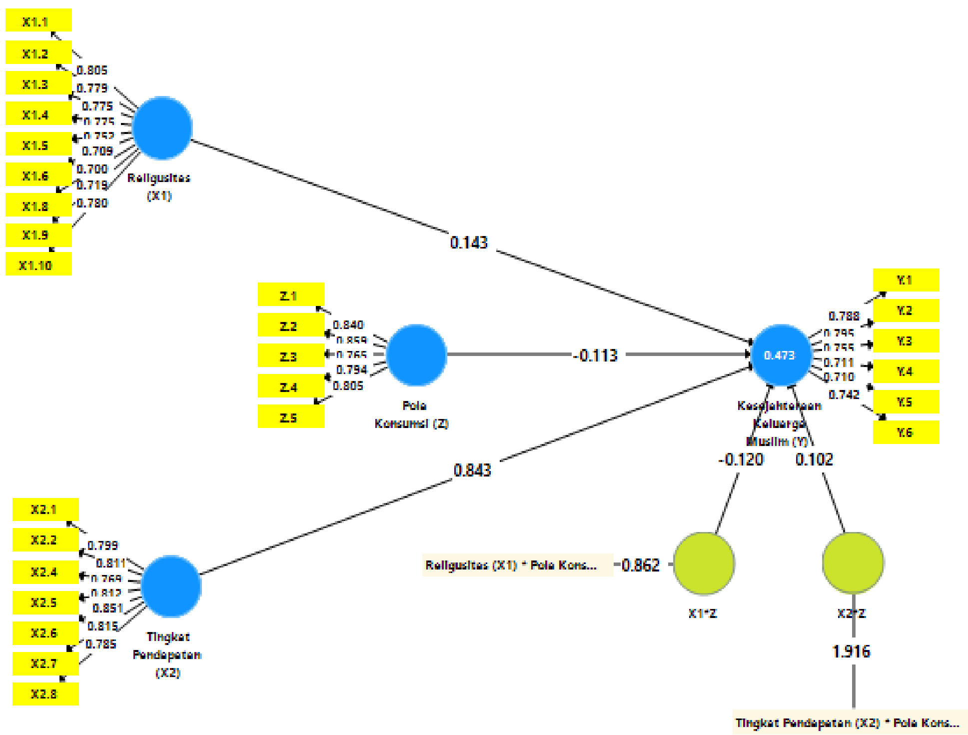


Figure 3. Outer Model

Discriminant validity is a cross loading factor value that is useful for knowing whether the construct has adequate discriminant or not by comparing the loading value on the intended construct where the value must be greater than the loading value of other constructs. The following are the results of the discriminant validity test:

Table 4. Cross Loading

	R	TP	KKM	PK	X1*Z	X2*Z
X1*Z	-0,104	0,296	0,022	0,318	1,000	-0,378
X2*Z	0,133	-0,603	-0,185	-0,614	-0,378	1,000
R1	0,805	0,196	0,302	0,125	-0,178	0,051
R2	0,779	0,133	0,262	0,065	-0,130	0,092
R3	0,775	0,115	0,164	0,037	-0,030	0,115
R4	0,775	0,209	0,214	0,144	-0,194	0,096
R5	0,752	0,133	0,207	0,087	-0,025	0,092
R6	0,709	0,111	0,176	0,057	-0,026	0,173
R8	0,700	0,205	0,250	0,113	0,033	0,124
R9	0,719	0,127	0,269	0,074	-0,092	0,122
R10	0,780	0,218	0,392	0,157	-0,041	0,086
TP1	0,148	0,799	0,444	0,840	0,134	-0,524
TP2	0,095	0,811	0,469	0,859	0,266	-0,578
TP4	0,088	0,769	0,470	0,789	0,292	-0,449
TP5	0,074	0,812	0,441	0,800	0,383	-0,542
TP6	0,172	0,851	0,451	0,769	0,262	-0,536

	R	TP	KKM	PK	X1*Z	X2*Z
TP7	0,386	0,815	0,592	0,670	0,130	-0,445
TP8	0,216	0,785	0,577	0,618	0,236	-0,370
KKM1	0,237	0,503	0,788	0,478	-0,091	-0,167
KKM2	0,284	0,486	0,795	0,459	0,006	-0,164
KKM3	0,209	0,534	0,755	0,454	0,149	-0,202
KKM4	0,179	0,489	0,711	0,400	0,042	-0,175
KKM5	0,274	0,320	0,710	0,273	-0,035	0,000
KKM6	0,404	0,422	0,742	0,349	0,005	-0,084
PK1	0,148	0,799	0,444	0,840	0,134	-0,524
PK2	0,095	0,811	0,469	0,859	0,266	-0,578
PK3	0,170	0,603	0,415	0,765	0,180	-0,330
PK4	0,078	0,774	0,453	0,794	0,313	-0,483
PK5	0,065	0,817	0,426	0,805	0,401	-0,573

R=Religiosity, TP=Income Level, PK=Consumption Pattern, KKM=Family Wellbeing, *=Mediation

In table above, it can be seen that the majority of cross loading values for each indicator of each variable already has the largest cross loading value compared to the cross loading values of other variable indicators. This shows that the majority of variables can be said to have good discriminant validity.

The reliability test is carried out to prove the accuracy, consistency and accuracy of the instrument in measuring constructs. The reliability test in SmartPLS is carried out using the Cronbach's alpha and composite reliability methods. A construct is said to have high reliability if the value is> 0.7. The following are the results of the reliability test:

Table 5. Reliability

Variable	Cronbach's Alpha	rho_A	CR	AVE
Religiosity	0,907	0,927	0,923	0,571
Family Income	0,910	0,916	0,929	0,650
Family Wellbeing	0,845	0,849	0,886	0,564
Consumption Pattern	0,871	0,873	0,907	0,661
Religiosity* Consumption Pattern	1,000	1,000	1,000	1,000
Family Income* Consumption Pattern	1,000	1,000	1,000	1,000

Based on table, it can be seen that all constructs have met the reliability criteria, this is evidenced by the Cronbach's alpha and composite reliability values of more than 0.7. Therefore, it can be concluded that all constructs are declared reliable. In table above, it can also be seen that the Average Variance Extracted (AVE) value of religiosity variables, income levels, consumption patterns and Muslim family wellbeing is> 0.5. So it can be concluded that all variables have met the requirements, namely the AVE value is equal to or above 0.5.

4.2 Inner Model Evaluation

The R Square test can be used to explain the effect of exogenous latent variables (independent) on endogenous latent variables (dependent). R Square values of 0.75, 0.50 and 0.25 can be concluded that the model is strong, moderate, and weak. The following are the results of the R Square test:

Table 6. R Square and R Square Adjusted

	R Square	**R Square Adjusted**
Family Wellbeing	0,473	0,457

In this study, the R Square value was obtained at 47.3%. Thus, the variation in changes in the dependent variable that can be explained by the independent variable is 47.3% and the rest is explained by other variables outside the proposed model. Therefore, based on table 4.12 above, it can be concluded that the R Square test result is 0.473 or 47.3%, which means that the strength of the model is weak but close to moderate.

The f Square test is conducted to analyze the level of influence of latent variables whether small, medium, or large at the structural level. The f values of 0.02, 0.15, and 0.35 indicate small, medium and large influences. The following are the results of the f square test:

Table 7. F-Square

	KKM	**PK**	**R**	**TP**	**X1*Z**	**X2*Z**
R (X1)	0,031					
TP (X2)	0,146					
PK (Z)	0,003					
X1*Z	0,017					
X2*Z	0,039					
KKM (Y)						

Based on table above, it can be seen that the Religiosity variable (X1) is stated to have a medium influence because 0.031 <0.15, then the Income Level (X2) is stated to have a medium/moderate influence because 0.146 <0.35. Meanwhile, the Consumption Pattern (Z) moderating the Religiosity variable is stated to be small because 0.017 <0.02 and the Consumption Pattern (Z) moderating the Income Level on Muslim family wellbeing has a medium/moderate influence because 0.039 <0.15.

4.3 Hypothesis Testing

In this section, hypothesis testing in SEM-PLS can be seen from the p-value, if the p-value is smaller than 0.05 then the hypothesis is accepted and vice versa. The following is the output path coefficient to evaluate the proposed hypothesis:

Table 8. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Religiosity > Family Wellbeing	0,143	0,149	0,070	2,031	**0,044**
Family Income > Family Wellbeing	0,843	0,852	0,167	5.052	**0,000**
Religiosity *Consumption Pattern > Family Wellbeing	-0,120	-0,131	0,070	1,713	**0,088**
Family Income *Consumption Pattern > Family Wellbeing	0,102	0,104	0,051	1,991	**0,048**

This study shows that religiosity has a positive and significant effect on well-being, this is in accordance with what is taught in Islam that religiosity is how strong a person's faith is, beliefs (akidah) that are practiced in everyday life will have an impact on all aspects of human life. Seligman states that the value of religious teachings contained in the holy book has the potential to improve a person's subjective well-being because religious teachings contain positive life values (Seligman, 1999). Where in this study explains that someone who prays repeatedly will have a relaxation response process in the individual. This is what according to Islamic teachings is referred to as Islamic religiosity.

The better a person's level of religiosity, the better their level of wellbeing. As explained above, the results of this study show that religiosity can be seen through 5 dimensions and one of them explains the faith of an individual. Where a person's faith has a high enough influence on the wellbeing of Muslim families in Jayaratu Village, Tasikmalaya Regency. This explanation is supported by Chapra who states that faith is the most important thing in the development of family wellbeing. This is because faith will have a significant impact on the nature, quantity and quality of material and psychological needs. Faith will create a balance of the desire to have material and spiritual in humans so that it can create a feeling of peace in the mind of each individual, both increasing family and social solidity.

In addition, religiosity in the Islamic concept has a relationship with wellbeing. Where this has been explained in the Qur'an, one of the verses that explains the relationship between religiosity and wellbeing is QS. Al-A'raaf verse 96:

وَلَوْ أَنَّ أَهْلَ ٱلْقُرَىٰٓ ءَامَنُوا۟ وَٱتَّقَوْا۟ لَفَتَحْنَا عَلَيْهِم بَرَكَـٰتٍ مِّنَ ٱلسَّمَآءِ وَٱلْأَرْضِ وَلَـٰكِن كَذَّبُوا۟ فَأَخَذْنَـٰهُم بِمَا كَانُوا۟ يَكْسِبُونَ

Meaning: "If the people of the countries had believed and feared, We would have opened to them blessings from the heavens and the earth, but they denied (the messengers and Our verses). So, We tormented them for what they had always done." (QS. Al A'raaf [7]:96) (Kemenag RI, 2019).

As the relationship between religiosity and wellbeing has been explained in the Quran Surah Al-Araf verse 96 which explains the abundance of blessings that Allah will give when people in a country have faith and piety and vice versa if humans do Allah's prohibitions then all that will be obtained is torment later. The results of this study are also in line with Sadewa, Budiman and Mairijani religiosity in the Muslim community of South Kalimantan is positively correlated with the level of wellbeing (Sadewa et al., 2015). Meanwhile, in a study on analyzing the effect of religiosity on the wellbeing of falah by Zakariya which states that religiosity has no influence on community wellbeing (Zakariya, 2018).

The income level of respondents in this study is in the high category with a total score of 5,888. This shows that Muslim families in Jayaratu Village have a high level of income. The results showed that the T statistic value of income level is 4.614 where the value is greater than 1.96 (4.614>1.96) and has a P Values value of 0.00 where the value is smaller than 0.05 which means that the income level has a positive and significant effect on the wellbeing of Muslim families in Jayaratu Village, Tasikmalaya Regency.

This research shows that the higher the level of family income, the higher the level of family wellbeing. Vice versa, if the family income is low, the level of family wellbeing will also be low. Income obtained affects the fulfillment of needs that have an impact on family wellbeing, meaning that if the income level rises, it can meet basic needs such as clothing, food and shelter so that the level of family wellbeing also tends to rise.

Islam does not prohibit economic activities and encourages a Muslim to obtain property and income, even Islam motivates and calls on a Muslim to carry out economic activities actively. Islam explains the verses of the Koran that tell about seeking fortune and demanding divine bounty (fadhlullah) and motivates people to play an active role in the economic field as in Q.S. Al-Isra verse 11.

وَيَدْعُ الْاِنْسَانُ بِالشَّرِّ دُعَاۤءَهٗ بِالْخَيْرِۗ وَكَانَ الْاِنْسَانُ عَجُوْلًا

Meaning: “Man (often) prays for evil as he prays for good. Man is hasty”. (QS. Al Isra [17]:11) (Kemenag RI, 2019).

In this case as in the content of Q.S. Al-Jumu'ah verse 10 also states that, Islam also calls on its people to obtain divine gifts that are scattered throughout the earth. Every human daily life always carries out consumption activities in their daily lives. Where this consumption activity is intended so that humans can fulfill their needs so that it will have an impact on the level of wellbeing felt. Fulfillment of these needs is inseparable from a need and desire in accordance with the level of income they each earn. As said by Sukirno that the increase in income is a picture of the increase in wellbeing enjoyed by workers so that when the income earned is low, the wellbeing will also be low and vice versa when income rises, the wellbeing of the family will also increase (Widyastuti, 2012).

The income level of families in Jayaratu Village, Tasikmalaya Regency, has a variety of different professions, with the top three professions being casual laborers, farmers and working outside the city. For the casual labor profession itself depends on the number of loads they do and the weather conditions at that time, when the weather does not allow (rain) then they cannot unload or load. The farming profession must depend on the luck of the amount of harvest obtained. Then for the work profession outside the city, there are those with a fixed salary income each month, and some are uncertain if they work outside the city as entrepreneurs.

When the income earned in the month is high, it will affect the fulfillment of family needs which indirectly becomes easy so that it will also have an impact on the level of perceived wellbeing. When viewed from the level of income used to measure the level of family wellbeing, which in this case was obtained based on a questionnaire distributed to respondents, it can be seen that there are still most families in Jayatau Village who are not yet in the prosperous category. Where the income they get can only fulfill basic needs. The results of this study are in line with the results of research conducted by Hanifah which also shows the same results, that income levels have a positive and significant effect on family wellbeing (Amanaturrohim & Widodo, 2016; Rohmana, 2021) or happiness (Friantoro, 2020). Meanwhile, according to Asih Agustriyani's research, the variable income level has a positive and insignificant effect on the level of family wellbeing in Jati Anom Village, Srengsem Kec. Panjang (Agustriyani, 2022).

The consumption patterns of respondents in this study were in the moderate category with a total score of 3,693. This shows that Muslim families in Jayaratu Village with the use of consumption patterns in their daily lives are still not good enough. The results showed that the T statistic value of religiosity was 21.614>1.96 where the value was greater than 1.96 (21.614>1.96) and had a P Values value of 0.108 where the value was greater than 0.05, which means that consumption patterns do not moderate religiosity on the wellbeing of Muslim families in Jayaratu Village, Tasikmalaya Regency.

Household consumption behavior is the decision-making process by someone in the household to evaluate, acquire, use or manage goods and services. Islamic consumption is always guided by Islamic teachings where the consumption behavior of a Muslim is not only to meet physical needs, but also to meet spiritual needs. In this study, it can be seen that consumption patterns are not able to moderate religiosity in influencing wellbeing in Muslim families in Jayaratu Village, Tasikmalaya Regency. Thus, consumption patterns do not have a strengthening effect between the influence of religiosity on the wellbeing of Muslim families. The wellbeing of Muslim families itself can be directly influenced by religiosity in this study.

According to Khan, wellbeing in the Islamic concept (falah) can be seen through several things, namely biological, economic, political survival, freedom of desire, and having the strength of self-esteem (Khan, 1984). When the consumption pattern of Muslim families in Jayaratu Village, Tasikmalaya Regency is not enough to meet all physical and spiritual needs, then some of these aspects may not be affordable. In addition, there are other factors that make the ideal consumption pattern unaffordable, namely low or uncertain income, high prices of basic necessities, and uncertain jobs and other factors.

Consumption patterns cannot moderate religiosity towards the wellbeing of Muslim families also because someone who has high religiosity will stay away from actions that are prohibited by Allah such as not eating forbidden foods and not living a consumptive and wasteful life, because they understand that Allah does not like people who live excessively so this shows that with religiosity it can lead someone to increase wellbeing and indirectly someone who has high religiosity will also have good behavior in their household consumption patterns (Salwa, 2019). So that the use of consumption patterns in the household does not provide an influence between the influence of religiosity on the wellbeing of Muslim families.

The wellbeing of Muslim families of respondents in this study is in the high category with a total score of 5,243. This shows that Muslim families in Jayaratu Village have a high level of wellbeing. The results of this study indicate that the T statistic value of religiosity is 1.989>1.96 where the value is greater than 1.96 (1.989>1.96) and has a P Value of 0.048 where the value is smaller than 0.05 which means that consumption patterns moderate the level of income on the wellbeing of Muslim families in Jayaratu Village, Tasikmalaya Regency. Consumption expenditure as a function of income is a factor that greatly influences people's behavior in consuming. Karmini stated that low-income households will spend most of their income to buy basic necessities and high-income households will spend only a small portion of the total expenditure on food needs and the rest is used for non-food needs (Adiana & Ni Luh Karmini, 2012).

The relationship between income and consumption patterns of society is very close. Individual or household income directly affects consumption patterns. Higher income gives people the ability to buy more or more expensive goods and services. This means that with sufficient income, people can meet basic needs such as food, clothing, and shelter and also increase consumption in other areas such as recreation, education or travel. Broadly speaking, household needs can be grouped into two large categories, namely food and non-food needs. Thus, at a certain income level, households will allocate their income to meet these needs. Naturally, food needs will reach a saturation point at a certain income level, while non-food needs do not have a saturation point.

People's consumption patterns tend to shift as their income rises. At lower income levels, individuals primarily focus on fulfilling basic needs such as food and shelter. As income grows, however, they increasingly allocate resources toward luxury or non-essential goods like vehicles, electronics, and vacations (Kumaat et al., 2024). Increasing income means increasing the opportunity to buy food in better quantity and quality with adequate nutrition. Conversely, a decrease in income will cause a decrease in the quality and quantity of food purchased and the nutrition obtained. Thus, a good consumption pattern can provide decisions in spending all the income you have to manage your finances properly according to your needs. Likewise, if the use of a bad consumption pattern will make you live a consumptive life so that you cannot manage and allocate finances properly. The results of this study are in line with the research of Muhammad Ikram, Sanusi AM and Ansar in their research which shows that the variable level of consumption patterns has a strong relationship with people's income (Sanusi Am & Ansar, 2013). Where the research states that a good consumption pattern can provide flexibility to allocate expenditure for needs at the appropriate income level.

5. CONCLUSION

Based on the results of the study, it can be concluded that Religiosity has a positive and significant effect on the wellbeing of Muslim families. These results can be concluded that the better a person's religiosity, the better the wellbeing of Muslim families in Jayaratu Village, Tasikmalaya Regency. Income level has a positive and significant effect on the wellbeing of Muslim families. These results can be concluded that the higher the level of income in the family, the better the wellbeing of Muslim families. Consumption patterns do not moderate Religiosity on the Wellbeing of Muslim Families. These results can be concluded that the use of family consumption patterns does not strengthen religiosity in a person towards the wellbeing of Muslim families, but consumption patterns can moderate Income Levels on the Wellbeing of Muslim Families. These results can be concluded that the better the consumption pattern, the higher the level of family income and the better the wellbeing of Muslim families.

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