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The Effect of Household Financial Decision-Making on Financial Well-Being with Lifestyle as an Intervening Variable

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ABSTRACT

This study analyzes the effect of household financial decision-making on financial well-being with lifestyle as an intervening variable. The objective is to examine how financial decisions directly and indirectly through lifestyle affect financial well-being. A quantitative approach was used with questionnaires distributed to 100 households in North Luwu Regency and analyzed using PLS-SEM. The results show that financial decision-making significantly impacts financial well-being both directly and indirectly through lifestyle. The implication of this research highlights the importance of enhancing financial literacy, controlling lifestyle, and implementing sustainable financial planning to achieve better household financial well-being in the long term.

ABSTRAK

Penelitian ini menganalisis pengaruh pengambilan keputusan keuangan rumah tangga terhadap kesejahteraan finansial dengan gaya hidup sebagai variabel intervening. Tujuan penelitian adalah menguji sejauh mana keputusan keuangan memengaruhi kesejahteraan finansial secara langsung dan melalui gaya hidup. Metode kuantitatif digunakan dengan kuesioner pada 100 rumah tangga di Kabupaten Luwu Utara dan analisis PLS-SEM. Hasil menunjukkan keputusan keuangan berdampak signifikan pada kesejahteraan finansial baik langsung maupun tidak langsung melalui gaya hidup. Implikasi penelitian menekankan pentingnya peningkatan literasi keuangan, pengendalian gaya hidup, dan perencanaan keuangan berkelanjutan untuk mewujudkan kesejahteraan finansial rumah tangga yang lebih baik.

Introduction

Household financial decision-making is an important aspect of household management aimed at ensuring financial stability and long-term well-being for all family members. Through financial planning, families can manage their expenses based on their income (Siswanti et al., 2024). Determining household income is essential to achieving financial well-being, which can be defined as a condition in which households are able to manage their money effectively to meet basic needs, plan for the future, and avoid potential financial problems (Sulkiah, 2023).

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Financial literacy encompasses individuals' abilities to understand, manage, and make prudent financial decisions. Although the level of financial literacy in Indonesia increased from 38.03% in 2019 to 49.68% in 2022 (OJK), many households are still unable to apply proper financial decisions in daily life (Citra Wardhani & Iramani, 2023). In this context, financial literacy not only influences how households make decisions but also shapes healthy financial lifestyles, ultimately affecting financial well-being.

Research studies indicate that financial knowledge and good money management skills are crucial for improving household financial well-being. Recent research by Sulkiah (2023) emphasizes the importance of appropriate financial attitudes and behaviors, such as learning to save and being cautious in financial management. This positive approach to financial management can encourage families to make better decisions, helping them avoid financial problems often caused by poor household financial management (Stefani Marina Palimbong, 2023).

Although various studies show that financial literacy and financial attitudes play important roles in household financial well-being, many also indicate that external factors such as access to financial services and the social environment influence households' ability to make optimal decisions.

In the process of meeting needs, household financial decision-making is influenced by lifestyle. With the emergence of new lifestyles in society, many heads of households as the driving force cannot resist higher standards of living and end up following trends and modern lifestyles (Hadi et al., 2023). Lifestyle has emerged as a symbol of modernity, representing a matter of choice, and households must decide which needs are most urgent to avoid excessive consumption (Faizah et al., 2023).

Financial well-being is a condition in which individuals or families can adequately meet their living needs, manage finances wisely, and maintain resilience against future financial risks. In the family context, financial well-being is not only determined by income but also by the ability to make sound financial decisions, manage expenses, save, and plan for the future. Effective family financial management is a fundamental basis for creating stability and comfort in life, especially amid rising living costs and the complexity of household needs. Therefore, it is important to understand the factors that influence family financial well-being in order to establish healthy and sustainable financial management patterns.

Lifestyle as an intervening variable is an additional element that can influence the relationship between household financial decision-making and financial well-being. Therefore, this study aims to explore more deeply the influence of household financial decision-making on financial well-being and to measure the extent to which lifestyle intervenes in the relationship between household financial decision-making and household financial well-being. This study provides a new approach to analyzing how household financial decision-making affects financial well-being using quantitative methods.

Literatur Review

Household Financial Decision-Making

Household financial decision-making is a process in which individuals or families determine how to allocate their income to meet needs, save, invest, and manage debt and financial risk. These decisions are greatly influenced by financial literacy, financial behavior, and external factors such as the social and economic environment (Lie & Evelyn, 2020). According to Andrianingsih & Laras Asih (2022), households with good financial understanding are able to make rational financial decisions, avoid excessive debt, and plan long-term finances more effectively.

According to Ajzen (1991), the Theory of Planned Behavior is an extension of the Theory of Reasoned Action developed in 1975, itself evolving from the earlier Theory of Reasoned Behavior by Fishbein in 1980. This theory states that the main factor in the Theory of Reasoned Action is a person's intention to perform a behavior. This intention is influenced by several factors: attitudes derived from behavioral beliefs, subjective norms stemming from normative beliefs, and perceived behavioral control (Hadi et al., 2023). Therefore, this theory emphasizes that sound financial decisions do not rely solely on economic factors but are also influenced by financial knowledge, attitudes, and household financial behavior (Goso, 2022). Indicators of this concept include family member participation in financial decision-making, financial control, and joint decision-making (Lie & Evelyn, 2020).

Lifestyle

Lifestyle refers to the patterns of behavior of individuals or households in allocating resources, including financial management. In the context of this study, lifestyle acts as an intervening variable that can strengthen or weaken the relationship between household financial decision-making and financial well-being.

Lifestyle Theory (Alfred Adler, 1920) explains that consumption preferences, spending habits, and the ways individuals manage their finances are heavily influenced by the lifestyle patterns they adopt (Pujia et al., 2024). According to Faizah et al. (2023), a consumptive lifestyle can reduce financial well-being by encouraging uncontrolled spending and low levels of saving or investment. Hadi et al. (2023) show that households with a consumptive lifestyle tend to allocate income to secondary and tertiary needs, reducing the effectiveness of implemented financial strategies. Indicators used include patterns of spending leisure time, habits of following trends and the latest fashions, and individual views on evolving lifestyles (Hadi et al., 2023).

Financial Well-Being

Financial well-being is a condition in which individuals or households have economic stability that enables them to meet their living needs, achieve financial goals, and handle emergencies without experiencing excessive financial stress.

According to the financial literacy theory proposed by Huston (2010), financial literacy encompasses an understanding of basic financial concepts (such as saving, investing, debt, and risk) as well as the ability to apply this knowledge in daily financial decisions. Rofiqoh et al. (2024) state that household financial well-being is greatly influenced by the level of financial literacy, where individuals with better understanding of financial products and management strategies tend to have more stable and well-planned financial conditions. With adequate financial literacy and appropriate financial management strategies, households can achieve more stable and sustainable financial well-being. Indicators of financial well-being include the alignment of financial decisions with family needs, the level of financial stability, and the overall impact of financial decisions on household financial conditions (Andiani et al., 2022).

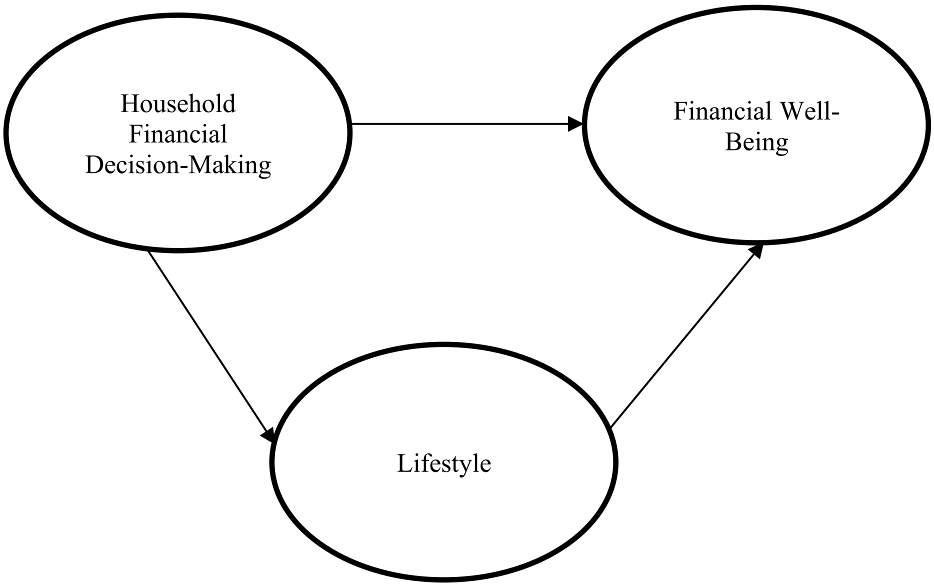

Figure 1. Conceptual Framework

Research Hypotheses:

H$_1$: Household financial decision-making affects financial well-being.

H$_2$: Household financial decision-making affects lifestyle.

H$_3$: Lifestyle can influence financial well-being.

H$_4$: Lifestyle can mediate the relationship between household financial decision-making and financial well-being.

Research Methods

This study uses a quantitative methodology. A 5-point Likert scale, with 1 indicating “strongly disagree” and 5 indicating “strongly agree,” was used to design the questionnaire. The research population can be categorized as either “finite” or “infinite.” A finite population is one where the exact number of members is known, while an infinite population is one where the number of members cannot be precisely determined. In this study, the population is considered infinite, with an unknown total size (Rosyida & Priantilianingtiasari, 2023). A sample is a portion of the population taken as a data source and representative of the population. The Lemeshow formula is used to calculate the sample size when the total population is unknown (Rosyida & Priantilianingtiasari, 2023). If the population size is unknown, the sample size can be estimated using the following formula:

$$n = \frac{z^2 \times P \times (1-p)}{d^2}$$

Note:

n = Number of samples

Z = Z-value at 95% confidence level (1.96)

P = Maximum estimated proportion 50% (p = 0.5)

d = Alpha 10% or margin of error (d = 0.1)

From this calculation, the result obtained was 96.04, which was rounded up to 100. Therefore, this study used a sample of 100 respondents. The sampling method employed was stratified random sampling, while data analysis was conducted using statistical tests with the Structural Equation Modeling (SmartPLS) application.

Result and Discussion

Result

Validity Test

Convergent validity relates to the principle that the observed variables of a construct should have high correlations. Convergent validity is tested by examining factor loading values and comparing them to the practical rule of > 0.50. The validity test in this study was used to evaluate the level of validity. The testing was conducted using the SmartPLS software.

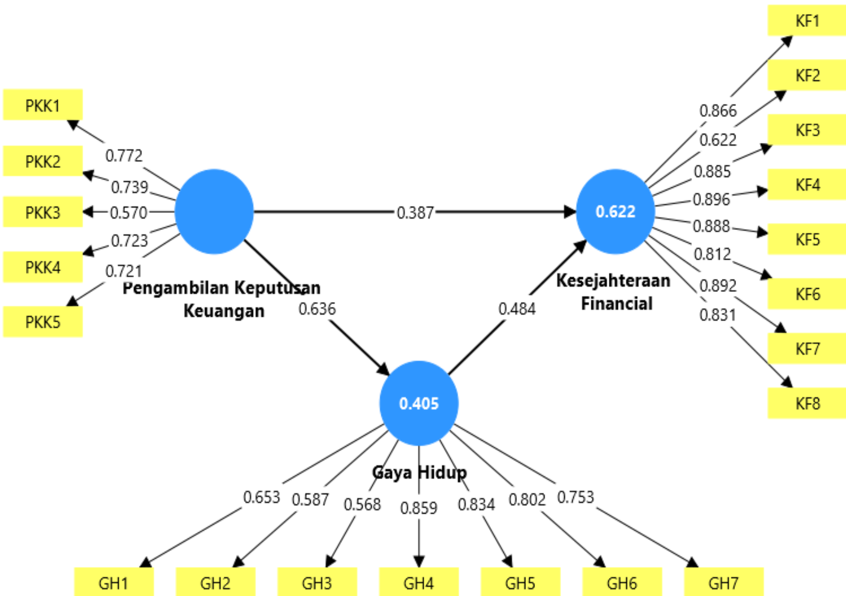

Figure 2. Outer Model

Table 1. Validity Test Results

	Household Financial Decision-Making	Lifestyle	Financial Well-Being
PKK1	0.772		
PPK2	0.739		
PPK3	0.570		
PPK4	0.723		
PPK5	0.721		
GH1		0.653	
GH2		0.587	
GH3		0.568	
GH4		0.859	
GH5		0.834	
GH6		0.802	
GH7		0.753	

KF1	0.866
KF2	0.622
KF3	0.855
KF4	0.896
KF5	0.888
KF6	0.812
KF7	0.892
KF8	0.831

Source: *Processed Data, 2025*

For the convergent validity (Figure 2), the factor loading values for each construct were obtained. All factor loading values for the constructs were > 0.50. Thus, all items are considered valid (Sarstedt, Hair, et al., 2020).

Reliability Test

Reliability is a measure of how consistently an indicator assesses its variable. The values used to determine the level of reliability in the SEM model are Composite Reliability > 0.70, Cronbach's Alpha > 0.70, and Average Variance Extracted (AVE) > 0.50. The purpose of this type of reliability assessment is to determine the internal consistency of the variable indicators.

Table 2. Reliability Test

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Lifestyle	0.848	0.864	0.887	0.534
Financial Well-Being	0.940	0.954	0.950	0.707
Household Financial Decision-Making	0.749	0.758	0.833	0.502

Source: *Processed Data, 2025*

According to Janna & Herianto (2021), an instrument is considered reliable if it produces consistent and trustworthy data even when used under different conditions. The output for composite reliability shows values of 0.887 for Lifestyle, 0.950 for Financial Well-Being, and 0.833 for Household Financial Decision-Making. All composite reliability values are above > 0.70, indicating that Lifestyle, Financial Well-Being, and Household Financial Decision-Making have good reliability or fall into the reliable category (Sarstedt, Ringle, et al., 2020). Cronbach’s alpha values are 0.848 for Lifestyle, 0.940 for Financial Well-Being, and 0.749 for Household Financial Decision-Making. Since all values exceed > 0.70, they meet the Cronbach’s alpha requirement. Additionally, the AVE values are 0.534 for Lifestyle, 0.707 for Financial Well-Being, and 0.502 for Household Financial Decision-Making. All AVE values are > 0.50.

R Square Value

R square is a value that indicates how much the combined independent variables influence the dependent variable, with a range from 0 to 1. It describes the extent to which the independent variables collectively affect the value of the dependent variable in a statistical model.

Table 3. R Square Value

	R-square	R-square adjusted
Lifestyle	0.405	0.399
Financial Well-Being	0.622	0.614

Source: *Processed Data, 2025*

Based on the analysis output using the PLS-SEM method, the R square value for Lifestyle is 0.405 and for Financial Well-Being is 0.622. This indicates that the R square value for the Lifestyle variable is 0.405, meaning that Lifestyle can be explained by other variables by 40%, which is categorized as moderate. Meanwhile, the R square value for the Financial Well-Being variable is 0.622, indicating that Financial Well-Being can be explained by Household Financial Decision-Making by 62%, also falling into the moderate category.

Path Coefficients, Specific Indirect Effect, and Total Effect

Path coefficients are important values that indicate the direction and strength of relationships between variables in a study. The range of path coefficient values is from -1 to 1. Values between 0 and 1 indicate a positive relationship between variables, while values between -1 and 0 indicate a negative relationship. The specific indirect effect is an analysis used to test hypotheses about the indirect influence of one variable on another, calculated using bootstrapping. Bootstrapping assesses the significance or probability of the indirect effects and total effects. The total effect refers to the combined direct and indirect effects among variables.

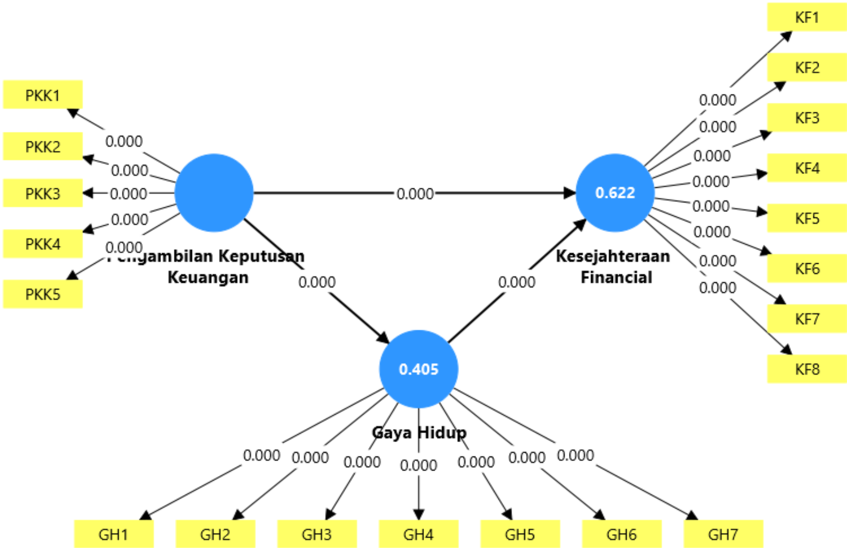

Figure 3. Inner Model

Table 4. Path Coefficient, Specific Indirect Effect & Total Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Result
Path Coeffisients						
Household Financial Decision-Making-> Financial Well-Being	**0.387**	**0.389**	**0.110**	**3.521**	**0.000**	**Accepted**
Household Financial Decision-Making -> Financial Well-Being	**0.636**	**0.647**	**0.070**	**9.054**	**0.000**	**Accepted**
Lifestyle -> Financial Well-Being	**0.484**	**0.482**	**0.099**	**4.896**	**0.000**	**Accepted**
Inderect Effect						
Household Financial Decision-Making -> Lifestyle -> Financial Well-Being	**0.308**	**0.310**	**0.066**	**4.687**	**0.000**	**Accepted**
Total Effect						
Household Financial Decision-Making -> Financial Well-Being	**0.695**	**0.699**	**0.069**	**10.129**	**0.000**	**Accepted**

Source: *Processed Data, 2025*

Based on the path coefficients output above, it can be concluded that household financial decision-making affects financial well-being, as indicated by a parameter coefficient value of 0.387. The significance value of 0.000 is less than the 5% alpha level, and the T statistic of 3.521 is greater than the critical value of 1.984 (t-table), indicating that the hypothesis is accepted. Additionally, household financial decision-making affects lifestyle, shown by a parameter coefficient of 0.636 with a significance value of 0.000 and a T statistic of 9.054, confirming the hypothesis.

Lifestyle also has an effect on financial well-being, with a parameter coefficient value of 0.484, a significance value of 0.000, and a T statistic of 4.896, all indicating hypothesis acceptance. The specific indirect effect output shows that the indirect influence of household financial decision-making on financial well-being is mediated by lifestyle, with an indirect effect parameter value of 0.308. The significance value of 0.000 is less than the 5% alpha level, and the T statistic of 4.687 exceeds 1.984, supporting the hypothesis.

The total effect output indicates that the combined direct and indirect effects have a parameter coefficient value of 0.695. The significance value of 0.000 is less than the 5% alpha level, and the T statistic of 10.129 is greater than 1.984, confirming that the total effect result is accepted.

Discussion

Household Financial Decision-Making Affects Financial Well-Being

Based on the results of this study, household financial decision-making has a significant effect on financial well-being ($\beta = 0.387$, $p = 0.000$). This finding aligns with the Theory of Reasoned Behavior, indicating that the better a household manages its finances, the higher its financial well-being will be. Wise financial decisions involve budget planning, income allocation, saving, investing, and effective debt management. Households that maintain control over their spending tend to be better able to meet basic needs, prepare emergency funds, and plan long-term finances more effectively.

This finding is consistent with research by Citra Wardhani & Iramani (2023), which states that the level of household financial well-being is strongly influenced by the ability to manage income and expenses efficiently. Based on the results of this study, it can be concluded that sound financial decision-making is essential to improve household financial well-being.

Household Financial Decision-Making Affects Lifestyle

Based on the results of this study, household financial decision-making has a significant effect on lifestyle ($\beta = 0.636$, $p = 0.000$). This is consistent with the Theory of Reasoned Behavior, indicating that the better a household manages its finances, the more controlled its lifestyle will be. Wise household financial decisions involve budget planning, income management, and controlling consumption patterns to match financial capacity.

This finding aligns with research by Faizah et al. (2023), which found that families with strong financial understanding are more likely to adopt a frugal and planned lifestyle compared to households with highly consumptive habits. Another study by Hadi et al. (2023) also shows that household lifestyle patterns are greatly influenced by how they allocate and manage their income the more disciplined their financial management, the more directed their lifestyle choices. Based on these results, it can be concluded that good financial decision-making plays an important role in shaping household lifestyle patterns.

Lifestyle Can Influence Financial Well-Being

Based on the results of this study, lifestyle has a significant effect on financial well-being ($\beta = 0.484$, $p = 0.000$). This finding is consistent with Lifestyle Theory, indicating that the lifestyle adopted within a household has a major impact on the family's financial condition. Households with a consumptive lifestyle tend to face difficulties in maintaining financial balance, especially if their spending does not match their income level. Conversely, families that adopt a frugal and planned lifestyle are more likely to achieve more stable financial well-being because they can manage financial resources better and prioritize needs over mere wants.

This finding aligns with research by Faizah et al. (2023), which states that a consumptive lifestyle contributes to decreased financial well-being, especially when households rely heavily on credit facilities and have low levels of savings. Based on the results of this study, it can be concluded that lifestyle has a direct influence on household financial well-being. Households that can adjust their lifestyle to match their economic conditions will be better able to achieve long-term financial stability. Therefore, it is important for every family to adopt a lifestyle that aligns with their financial capacity, avoid excessive consumption behaviors, and manage spending wisely to maintain optimal financial well-being.

Lifestyle Can Mediate the Relationship Between Household Financial Decision-Making and Financial Well-Being

Based on the results of this study, lifestyle acts as a moderating variable in the relationship between household financial decision-making and financial well-being ($\beta = 0.308$, $p = 0.000$). This finding aligns with the Theory of Reasoned Behavior and Lifestyle Theory, indicating that even if a household makes sound financial decisions, the positive impact on financial well-being can be either strengthened or weakened depending on the lifestyle adopted. If a family has a consumptive and uncontrolled lifestyle, even well-considered financial decisions will not effectively improve financial well-being (Faizah et al., 2023), showing that a consumptive lifestyle can hinder the effectiveness of financial decisions in enhancing household well-being, especially when spending is more oriented toward trends rather than basic needs.

This finding is supported by Ali & Asyik (2023), who state that lifestyle plays an important role in determining whether household financial decisions will have a positive or negative impact on financial well-being. Households that can control their lifestyle and avoid excessive consumption will be better able to optimize the financial decisions they make, thereby achieving financial well-being more effectively. Therefore, it is important for every family to focus not only on financial planning but also on balanced lifestyle management to better achieve financial well-being.

Conclusion and Suggestion

Conclusion

The findings of this study indicate that household financial decision-making has a significant effect on financial well-being, where families that can manage income and expenses wisely tend to have more stable financial conditions. Additionally, this study found that financial decision-making influences lifestyle, meaning that better financial management in households leads to more controlled lifestyle patterns. Furthermore, lifestyle has been shown to have a direct effect on financial well-being, with households adopting a consumptive lifestyle being more vulnerable to financial instability compared to those with a frugal and planned lifestyle. Moreover, lifestyle also moderates the relationship between financial decision-making and financial well-being, indicating that the impact of financial decisions on a family's economic well-being can be strengthened or weakened depending on how the household manages its lifestyle. Thus, this study emphasizes that household financial well-being depends not only on the financial decisions made but also on the extent to which households can control consumption patterns and adjust their lifestyle to their financial conditions.

Suggestion

Based on these findings, several recommendations can be made to improve household financial well-being. First, enhancing financial literacy is essential, whether through government education programs or individual initiatives to understand budgeting, saving, and investing wisely. Second, households need to adopt financially healthy lifestyles by being more selective in setting spending priorities and avoiding excessive consumption that does not match actual needs. Third, financial decisions should be optimized by developing money management strategies that include allocating funds for savings, investments, and smart debt management to maintain long-term economic stability. Fourth, families should adjust their lifestyles to match their income levels to avoid consumption patterns that can lead to financial imbalance. Fifth, the government is expected to promote public policies that support household financial well-being, such as financial education programs, access to more inclusive financial services, and regulations that educate the public to manage finances more carefully. By applying wise financial strategies and controlling lifestyle, every household can achieve more stable financial well-being and build strong economic resilience to face various financial challenges in the future.

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