

# The Effect of Income, Work Experience, Number of Family Members on Household Consumption: The Mediating of Lifestyle

Household  
Consumption of  
University Lectures

Sri Prilmayanti Awaluddin

Institut Teknologi dan Bisnis Nobel; Makassar, Indonesia

E-Mail: sriprilmayantia@gmail.com

Al Kausar

Institut Bisnis dan Keuangan Nitro; Makassar, Indonesia

E-Mail: kauzar.kalam@gmail.com

4787

Submitted:  
JULY 2025

Accepted:  
DECEMBER 2025

## ABSTRACT

Household consumption among university lecturers is influenced by income, work experience, family size, and lifestyle, which reflects personal preferences and social factors. This study examines how income, work experience, and family size affect household consumption, with lifestyle as a mediating variable, among lecturers in Makassar. A quantitative explanatory design was employed, surveying 200 lecturers (100 from public and 100 from private universities) using structured questionnaires. Data were analyzed through Structural Equation Modeling with Partial Least Squares (PLS-SEM). Results show that income and work experience significantly influence lifestyle, while family size does not. Lifestyle strongly mediates the relationship between economic factors and household consumption, with indirect effects confirming that income and work experience affect spending through lifestyle. These findings underscore lifestyle as a critical behavioral channel linking personal economic factors to consumption patterns. The study contributes theoretically by supporting consumption and lifestyle models in behavioral economics and offers practical implications for universities and policymakers to consider income and lifestyle in designing welfare and financial literacy programs for lecturers.

**Keywords:** Household Consumption, Income, Lecturers, Lifestyle, Number of Family Members, PLS-SEM, Work Experience.

## ABSTRAK

Konsumsi rumah tangga di kalangan dosen dipengaruhi oleh pendapatan, pengalaman kerja, jumlah anggota keluarga, serta gaya hidup, yang mencerminkan preferensi pribadi dan faktor sosial. Penelitian ini bertujuan menelaah pengaruh pendapatan, pengalaman kerja, dan jumlah anggota keluarga terhadap konsumsi rumah tangga dengan gaya hidup sebagai variabel mediasi pada dosen di Makassar. Desain penelitian menggunakan pendekatan kuantitatif eksplanatori, dengan 200 responden (100 dosen dari universitas negeri dan 100 dari universitas swasta) yang disurvei melalui kuesioner terstruktur. Data dianalisis menggunakan Structural Equation Modeling dengan metode Partial Least Squares (PLS-SEM). Hasil penelitian menunjukkan bahwa pendapatan dan pengalaman kerja berpengaruh signifikan terhadap gaya hidup, sedangkan jumlah anggota keluarga tidak. Gaya hidup berperan sebagai mediator yang kuat dalam hubungan faktor ekonomi dan konsumsi rumah tangga, dengan efek tidak langsung menunjukkan bahwa pendapatan dan pengalaman kerja memengaruhi konsumsi melalui gaya hidup. Temuan ini menekankan pentingnya memahami gaya hidup sebagai saluran perilaku yang menghubungkan faktor ekonomi pribadi dengan pola konsumsi. Secara praktis, hasil ini dapat menjadi pertimbangan bagi

**JIMKES**

Jurnal Ilmiah Manajemen  
Kesatuan  
Vol. 13 No. 6, 2025  
pp. 4787-4798  
IBI Kesatuan  
ISSN 2337 – 7860  
E-ISSN 2721 – 169X  
DOI: 10.37641/jimkes.v13i6.3808

**Kata kunci:** *Konsumsi Rumah Tangga, Pendapatan, Dosen, Gaya Hidup, Jumlah Anggota Keluarga, PLS-SEM, Pengalaman Kerja.*

## INTRODUCTION

Consumption is one of the most fundamental economic activities in human life, from birth to death. Every individual and household consumes to meet their daily needs. However, consumption is not limited to the purchase and use of goods or services; it reflects a society's level of well-being, lifestyle, and economic orientation in a broader context (Wilska, 2002; Fatrisia et al., 2024). In the context of lecturers as a professional group, household consumption becomes more complex because it is influenced by income stability, academic work experience, and family responsibilities (Azhari, 2022). In this modern era, lecturers' lifestyles have changed along with increased access to information, technology, and professional demands (Scholz, 2021). Consumption is no longer merely functional but also expressive and symbolic, reflecting social status and personal preferences. A person's lifestyle is strongly influenced by social structures, cultural norms, and individual expectations regarding their self-image (Bagozzi, 2006; Qureshi et al., 2021; Salsabila et al., 2025). In academic circles, this is reflected in habits such as accessing paid knowledge resources, using digital technology in teaching, and participating in scientific forums, all of which impact certain consumption patterns.

Classical theories have long explored the relationship between income and consumption. Household consumption rises with disposable income, though not proportionally, as stated in basic psychological law (Schumpeter & Keynes, 1936). Modigliani and Brumberg (2005) expanded this with the life cycle hypothesis, emphasizing that consumption considers both current income and future savings needs. Hall (1978) and Fischer (2003) added that expectations of future income also shape spending behavior. For lecturers, work experience influences productivity that can affect income stability and consumption patterns, with more experienced lecturers typically earning more and managing spending differently (Alsulami, 2018; Dwipayanti & Kartika, 2020). Beyond income and experience, family size plays a role in household expenditure, as greater responsibilities encourage more careful spending and affect lifestyle choices (Akee et al., 2010). In the local context, lecturers in Makassar are interesting research subjects because they occupy a midpoint between a modern professional lifestyle and local cultural values that tend to be collectivistic. Makassar, as a metropolitan city in eastern Indonesia, has experienced rapid social and economic change. This has impacted the consumption patterns of urban communities, including lecturers, which are now increasingly complex and influenced by various personal economic factors. A study by Prilmayanti et al. (2022) shows that lifestyle plays a mediating role between income and household consumption. This finding is relevant to re-examine in a more specific context, namely, lecturers at universities in Makassar.

Furthermore, research conducted by Liu et al. (2021) found that individual characteristics such as age, education level, and occupational background play a role in determining an individual's level of cultural and material consumption. This strengthens the argument that lecturers' household consumption is influenced not only by purely rational economic factors, but also by personal and social preferences shaped by work experience and family structure. Research by Amornrat (2013) also shows that individual experience contributes to lifestyle changes that impact consumption patterns. However, the results of a study by Prilmayanti et al. (2022) actually show that experience does not always have a significant impact on lifestyle. This presents an interesting academic area to be re-examined with different subjects and populations, particularly lecturers who have unique professional and social characteristics compared to industrial workers or labourers. In the context of the number of dependents in the family, research by Young

and Hamdok (1994) revealed that the number of family members has a significant influence on household consumption allocation, particularly in expenditures for basic needs such as food.

Previous studies have shown that individual characteristics and personal experience influence household consumption (Amornrat, 2013; Liu et al., 2021). But findings are inconsistent, and most focus on general populations rather than lecturers. Additionally, the interaction between lecturers' professional and social characteristics and family factors on consumption patterns remains underexplored. This highlights the need to examine household consumption specifically among lecturers, considering both personal and family-related influences. This study seeks to investigate how income, professional experience, and family size affect household consumption, considering lifestyle as a mediating factor, among lecturers in Makassar.

## **LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT**

### **The Determinants of Lifestyle**

Household consumption is a reflection of economic capability, lifestyle preference, and personal well-being. It includes both food and non-food expenditures, and serves as an indicator of living standards. Carroll (2001) argued that consumption behavior is determined by a combination of current and expected future income, as well as access to credit. This is particularly relevant for lecturers, who typically earn stable incomes but also face irregular financial demands due to family obligations, academic responsibilities, and social expectations. In modern societies, consumption has evolved beyond basic needs to include lifestyle-based spending such as entertainment, personal development, and social engagement (Wilska, 2002; Paterson, 2023). This is echoed in the work of lifestyle, which was found to significantly affect household consumption levels (Matharu et al., 2020; Prilmayanti et al., 2022; Kholis & Salsabila, 2023). Törmälehto et al. (2013) linked household consumption to subjective well-being, indicating that material comfort and the ability to meet social expectations are essential components of perceived happiness.

The relationship between income and consumption has long been examined in both classical and modern economic theories. Keynesian theory posits that consumption rises with disposable income, though not proportionally, reflecting Keynes's fundamental psychological law (Schumpeter & Keynes, 1936). Modigliani and Brumberg (2005) highlighted lifetime consumption and savings planning via the life cycle hypothesis, while Hall (1978) emphasized consumption following a random walk based on new income information. Empirical evidence shows income impacts household welfare and consumption (Melicharová, 2006; Akee et al., 2010). In Indonesia, income positively affects lifestyle, which mediates the income-consumption relationship (Prilmayanti et al., 2022).

Work experience critically shapes earnings potential, decision-making, and consumption behavior. Experienced individuals often have higher job stability, greater knowledge, and stronger financial planning, influencing lifestyle choices (Card et al., 2007). Alsulami (2018) found that education and work experience significantly affect wages in Saudi Arabia, with more experienced workers earning higher salaries and accessing broader consumption options. Personal experience also shapes behavioral responses, particularly in consumer settings (Amornrat, 2013). However, context matters: Prilmayanti et al. (2022) found industrial workers in Makassar showed no significant lifestyle changes with experience, suggesting stagnant income or cultural norms can limit behavioral impact (Becker & Murphy, 2007). Family structure, especially the number of dependents, also affects consumption patterns. Larger households face greater needs and obligations, influencing spending habits (Akee et al., 2010; Auzina & Počs, 2010). Household size impacts resource allocation and food consumption, particularly in rural or low-income contexts (Young & Hamdok, 1994), which is relevant for professionals like lecturers balancing personal and family needs in urban areas.

- H1: Income has a significant effect on lifestyle.
- H2: Work experience has a significant effect on lifestyle.
- H3: Number of family members has a significant effect on lifestyle.

### The Effect of Lifestyle

Lifestyle is defined as a pattern of behavior, attitudes, and values that reflect how people live, what they value, and how they spend their time and money (Wilska, 2002; Jensen, 2007; Zahra & Anoraga, 2021). It is not only influenced by economic factors such as income and employment, but also by social, cultural, and psychological elements. Lifestyle acts as a key mediating factor in understanding consumer behavior (Bagozzi, 2006; Singh et al., 2025). In today's digital and information-driven society, people make consumption decisions not only based on necessity but also identity, social influence, and symbolic expression (Venkatesh et al., 2022).

Lifestyle and personality significantly shape online purchase intentions by influencing consumers' brand attitudes, highlighting how consumption behaviors evolve in the digital era (Chang et al., 2015; Tufail et al., 2018). Beyond digital engagement, individual characteristics such as education level, occupation, and social networks play a crucial role in shaping both lifestyle choices and cultural consumption patterns (Liu et al., 2021). Within the context of this study, lifestyle is conceptualized as a mediating variable that connects key determinants, income, work experience, and family responsibilities to household consumption. This mediation suggests that variations in lifestyle can amplify or attenuate the impact of these factors on spending behavior and resource allocation within households.

- H4: Lifestyle has a significant effect on household consumption.
- H5: Lifestyle mediates the relationship between income and household consumption.
- H6: Lifestyle mediates the relationship between work experience and household consumption.
- H7: Lifestyle mediates the relationship between number of family members and household consumption.

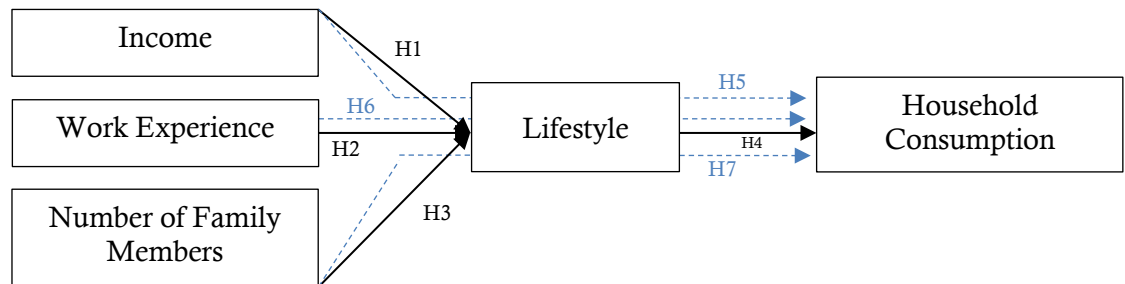


Figure 1. Research Framework

Figure 1 illustrates that the conceptual framework of this study is built around the idea that individual and household factors influence lifestyle, which in turn affects household consumption. Specifically, the framework hypothesis is that income (H1), work experience (H2), and the number of family members (H3) each have a positive and significant impact on an individual's lifestyle. Lifestyle itself is proposed to directly affect household consumption (H4), reflecting how personal habits and preferences translate into spending behavior. Beyond these direct relationships, the framework also examines lifestyle as a mediating factor, suggesting that it channels the effects of income (H5), work experience (H6), and family size (H7) on household consumption.

## RESEARCH METHODS

This study uses a quantitative explanatory research design to examine the influence of income, work experience, and the number of family members on household consumption through the mediating variable of lifestyle among lecturers in Makassar. The population consists of full-time lecturers working in both public and private universities in the city, with purposive sampling applied to select respondents who are married or have family dependents. Data are collected through a structured questionnaire using a 5-point Likert scale, distributed online and offline, covering 14 indicators adapted from previous validated studies. Following the recommendation by Hair et al. (2010), the minimum sample size is set at 140, though a larger sample is targeted to ensure adequate model strength. The data are analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to assess the direct and indirect relationships between variables.

The research employs four main variables: income, work experience, number of family members, lifestyle, and household consumption. The income variable (X1) is measured using three indicators: sufficiency of regular income, ability to earn additional income, and sufficiency of income after covering fixed expenses. These indicators reflect the respondent's overall financial stability and capacity to meet ongoing economic needs. The work experience variable (X2) consists of three indicators: level of knowledge and skills, confidence in generating value, and decision-making based on experience. This variable assesses the extent to which respondents' professional background contributes to their productivity and economic decisions. The number of family members variable (X3) is measured through two indicators: concern for the welfare of family members and consumption decisions influenced by the number of dependents. These indicators capture how family size affects household resource allocation and spending behavior.

The lifestyle variable (Z) includes three indicators: social encouragement from the community, self-actualization needs in social contexts, and personal identity expressed through consumption patterns. This variable reflects the social and psychological dimensions influencing consumption preferences. Lastly, the household consumption variable (Y) is represented by three indicators: fulfillment of basic needs, healthcare-related expenses, and expenditures for family togetherness. These indicators collectively describe the household's consumption priorities and spending structure. This model allows for a nuanced analysis of how individual and household economic factors intersect with personal identity and behavior to shape consumption patterns.

## RESULTS

This study involved a total of 200 respondents, consisting of 100 lecturers from public universities and 100 lecturers from private universities in Makassar. The selection was based on purposive sampling, targeting full-time lecturers who are married or have dependent family members.

**Table 1.** Characteristics of Research Respondents

Attribute	Category	Frequency (n)	Percentage (%)
Institution Type	Public University Lecturers	100	50%
	Private University Lecturers	100	50%
Gender	Male	124	62%
	Female	76	38%
Age	25-30 years	18	9%
	31-40 years	92	46%
	41-50 years	63	31.5%
	Over 50 years	27	13.5%
Educational Qualification	Master's Degree (S2)	142	71%
	Doctoral Degree (S3)	58	29%
Work Experience	Less than 5 years	12	6%
	6-10 years	38	19%
	11-15 years	79	39.5%
Monthly Income (IDR)	More than 15 years	71	35.5%
	< 5 million	48	24%

Attribute	Category	Frequency (n)	Percentage (%)
Number of Family Members	5-10 million	88	44%
	> 10 million	64	32%
	1-2 dependents	38	19%
	3-4 dependents	105	52.5%
	> 4 dependents	57	28.5%

Based on Table 1, the study involved 200 lecturers from Makassar, equally divided between public and private universities (100 each). The majority of respondents were male (62%), with females making up 38%. Most lecturers were aged between 31–40 years (46%), followed by those aged 41–50 (31.5%), over 50 (13.5%), and 25–30 (9%). In terms of educational qualifications, 71% held a Master’s degree (S2), while 29% had a Doctoral degree (S3). Regarding work experience, 39.5% had 11–15 years of experience, 35.5% had more than 15 years, 19% had 6–10 years, and 6% had less than 5 years. Monthly income varied, with 44% earning IDR 5–10 million, 32% earning more than IDR 10 million, and 24% earning less than IDR 5 million. For family size, 52.5% of respondents had 3–4 dependents, 28.5% had more than 4, and 19% had 1–2 dependents, indicating a diverse demographic relevant for analyzing household consumption behavior.

To assess the convergent validity of the measurement model, the value of Average Variance Extracted (AVE) was examined for each latent variable. AVE measures the amount of variance captured by a construct in relation to the amount of variance due to measurement error. According to Hair et al. (2014), an AVE value of 0.5 or higher indicates adequate convergent validity, meaning that the latent variable explains more than half of the variance in its indicators.

Table 2. Validity Test

Variable	AVE	Validity	Explanation
Household Consumption	0.682	0.5	Valid
Income	0.655		Valid
Lifestyle	0.615		Valid
Number of Family Members	0.812		Valid
Work Experience	0.568		Valid

Table 2 shows that the results show that all constructs meet the minimum AVE threshold of 0.5, thus confirming that each variable demonstrates sufficient convergent validity. Among the variables, the Number of Family Members has the highest AVE (0.812), indicating a very strong relationship between the construct and its indicators. Meanwhile, Work Experience has the lowest AVE (0.568), but it is still above the required threshold, which means it is also considered valid. These results support the reliability of the measurement model and justify the continuation of the structural model analysis.

To assess the internal consistency reliability of each construct in the measurement model, Cronbach’s Alpha values were examined. Cronbach’s Alpha evaluates how closely related a set of indicators is as a group and is one of the most commonly used measures of reliability in social science research. According to Hair et al. (2014), a construct is considered reliable if its Cronbach’s Alpha is greater than or equal to 0.6, especially in exploratory studies or early model testing.

Table 3. Reliability Test

Variable	Cronbach Alpha	Standard	Explanation
Household Consumption	0.769	0.6	Reliable
Income	0.737		Reliable
Lifestyle	0.684		Reliable
Number of Family Members	0.770		Reliable
Work Experience	0.615		Reliable

Based on Table 3 above, it can be concluded that all variables meet the minimum reliability threshold, as their Cronbach's Alpha values exceed 0.6. This indicates that the indicators for each construct consistently measure the intended latent variables. Number of Family Members shows the highest internal consistency ( $\alpha = 0.770$ ), while work experience has the lowest ( $\alpha = 0.615$ ), though still acceptable. These results confirm that the constructs are statistically reliable and suitable for further structural model evaluation.

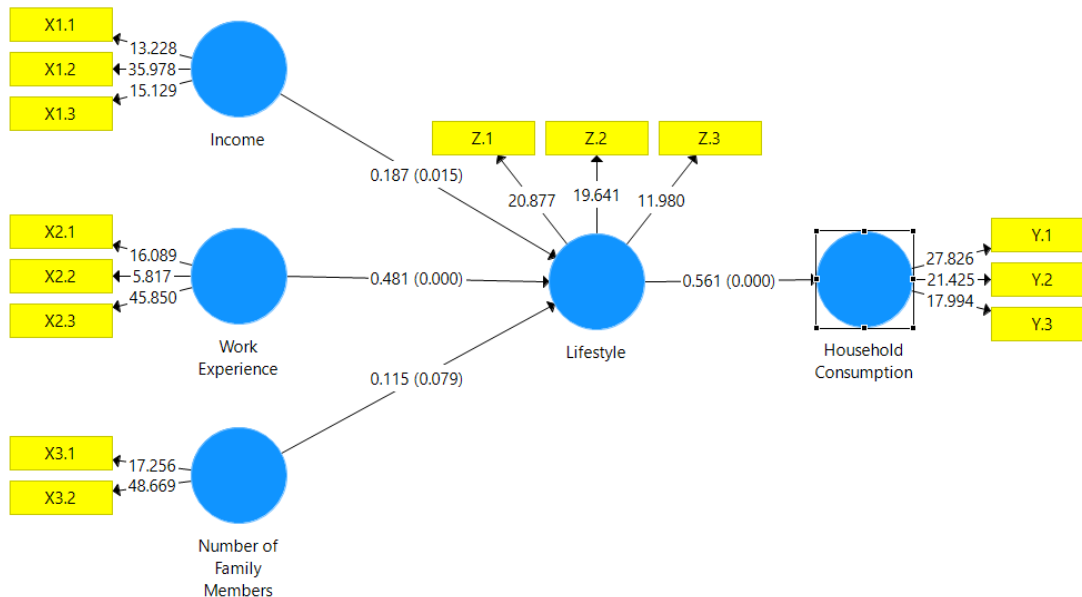


Figure 2. Bootstrapping Model (Path Coefficients & P-Values)

Figure 2 shows that the model demonstrates that income has a positive and statistically significant effect on lifestyle (path coefficient = 0.187,  $p = 0.015$ ), indicating that higher income levels are associated with improved lifestyle among lecturers. Work experience shows a stronger and highly significant influence on lifestyle (0.481,  $p = 0.000$ ), meaning that more experienced lecturers tend to exhibit more established or differentiated lifestyle patterns. In contrast, the effect of the number of family members on lifestyle is not statistically significant (0.115,  $p = 0.079$ ), suggesting that family size does not meaningfully influence lifestyle in this sample. The model also confirms that lifestyle has a strong and significant positive effect on household consumption (0.561,  $p = 0.000$ ), reinforcing the mediating role of lifestyle in translating economic and personal factors into consumption behavior. Each indicator reflects the observed variables that significantly load onto their respective latent constructs, with loading values well above acceptable thresholds, further supporting the model's reliability.

To examine the mediating role of lifestyle in the relationship between the exogenous variables and household consumption, specific indirect effect values were analyzed. These values indicate the strength of the indirect influence that each independent variable has on household consumption through the mediator (lifestyle). According to the results, work experience has the strongest indirect effect (0.270), followed by income (0.105) and number of family members (0.065). These values reinforce the role of lifestyle as a mediating variable, particularly between professional and economic factors and consumption behavior.

**Table 4.** Indirect Effects

Path	Indirect Effect Value	Explanation
Income → Lifestyle → Household Consumption	0.105	Lifestyle mediates the effect of income
Number of Family Members → Lifestyle → Household Consumption	0.065	Weak mediation effect via lifestyle
Work Experience → Lifestyle → Household Consumption	0.270	Strongest mediation through lifestyle

Table 5 presents the specific indirect effects of three independent variables on household consumption, mediated through the variable lifestyle. These effects represent how much influence each predictor has on household consumption indirectly by first influencing lifestyle. The strongest indirect effect comes from work experience, with a coefficient of 0.270, indicating that lecturers with greater experience tend to develop certain lifestyle patterns, which in turn significantly influence their household spending. This suggests that professional maturity contributes not only to behavioral consistency but also to consumption decisions through lifestyle orientation. Income also shows a meaningful indirect effect of 0.105, confirming that higher income contributes to an enhanced lifestyle, which then impacts household consumption. Although smaller than work experience, this effect is still substantial and highlights the role of economic capacity in shaping consumption indirectly. Lastly, the number of family members exhibits the weakest indirect effect, with a coefficient of 0.065, suggesting that while family responsibilities may influence lifestyle to some extent, their indirect contribution to household consumption through lifestyle is limited in this study. The findings reinforce that lifestyle functions as an effective mediating variable, especially in linking work experience and income to consumption patterns.

The hypothesis testing was conducted using PLS-SEM approach. The evaluation focused on the significance of direct and indirect relationships among the variables in the model.

**Table 5.** Hypothesis Testing

Hypothesis	Coef.	P-Value	Result
H1 Income → Lifestyle	0.187	0.015	Supported
H2 Work Experience → Lifestyle	0.481	0.000	Supported
H3 Number of Family Members → Lifestyle	0.115	0.079	Not supported
H4 Lifestyle → Household Consumption	0.561	0.000	Supported
H5 Income → Lifestyle → Household Consumption	0.105		Supported
H6 Work Experience → Lifestyle → Household Consumption	0.270		Supported
H7 Number of Family Members → Lifestyle → Household Consumption	0.065		Not Supported

Based on Table 5, the first hypothesis proposed that income has a positive and significant effect on lifestyle. This hypothesis is supported, as indicated by a path coefficient of 0.187 with a p-value of 0.015, which is below the significance threshold of 0.05. This finding suggests that lecturers with higher income levels tend to adopt more developed or modern lifestyle patterns. The second hypothesis stated that work experience has a significant effect on lifestyle. The test result supports this hypothesis with a stronger path coefficient of 0.481 and a p-value of 0.000, indicating that longer experience is associated with more defined lifestyle behaviors, likely due to accumulated stability, knowledge, and financial confidence.

The third hypothesis tested the effect of the number of family members on lifestyle, which was found to be not significant, with a coefficient of 0.115 and a p-value of 0.079 (above 0.05). Therefore, H3 is rejected, suggesting that family size does not significantly influence lifestyle choices among lecturers in this study. The fourth hypothesis proposed that lifestyle positively affects household consumption, which is strongly supported with a coefficient of 0.561 and a p-value of 0.000. This confirms that lifestyle plays a critical role in shaping lecturers' consumption patterns.

The mediation hypotheses were also evaluated using specific indirect effect values. For H5, the mediation is supported with an indirect effect value of 0.105, indicating that income influences consumption through changes in lifestyle. Similarly, H6 is supported with the highest indirect effect of 0.270, confirming lifestyle as a strong mediator in this relationship. However, H7 is not supported, due to the nonsignificant direct effect of family members on lifestyle and a weak indirect effect of 0.065.

## **DISCUSSION**

The findings of this study provide valuable insights into how personal economic indicators influence lifestyle, and how lifestyle, in turn, affects household consumption among lecturers in Makassar. The results reinforce existing theories while also offering new perspectives within the academic context of Indonesia. The significant positive effect of income on lifestyle confirms the fundamental propositions of Keynesian consumption theory and the life cycle hypothesis, which argue that as income increases, individuals tend to elevate their standard of living (Schumpeter & Keynes, 1936; Modigliani & Brumberg, 2005). This result is consistent with empirical studies by Akee et al. (2010), Liu et al. (2021), and Bricker et al. (2021), where income was shown to positively affect behavioral and consumption decisions. In the case of lecturers, higher income provides greater flexibility to engage in lifestyle-enhancing activities, including education, technology use, social participation, and recreational spending (Rahman & Risman, 2021; Nijboer et al., 2025).

Work experience was also found to significantly influence lifestyle, with the strongest direct effect among all exogenous variables. This supports the findings of Amornrat (2013) and Alsulami (2018), who argued that accumulated professional experience leads to more stable, confident, and aspirational behavior patterns. Among lecturers, longer tenure may bring not only higher income but also greater social networks and status, all of which contribute to shaping lifestyle (Murcahyanto et al., 2022; Setiawan & Ratih, 2025). Moreover, this variable also demonstrated the strongest indirect effect on household consumption through lifestyle (0.270), further emphasizing its importance in mediating economic behavior. Interestingly, the number of family members did not significantly influence lifestyle, contradicting earlier findings by Young and Hamdok (1994) and Auzina and Počs (2010), who found that larger household sizes led to more conservative or need-focused consumption patterns. The nonsignificant relationship in this study may reflect the relatively stable and moderate income levels of lecturers, who may not significantly alter their lifestyle regardless of family size, or it may be due to cultural norms in urban Makassar that buffer the effects of family obligations through shared support systems or institutional benefits.

The role of lifestyle as a mediating variable was clearly established. Lifestyle significantly influenced household consumption (path coefficient = 0.561,  $p = 0.000$ ), affirming studies by Wilska (2002), Bagozzi (2006), and Tufail et al. (2018), which describe lifestyle as a central determinant in modern consumer behavior. This relationship implies that consumption is no longer driven solely by income or need, but by preferences, identity, and social signalling, especially within professional communities such as academia. The mediating role of lifestyle was further supported by the significant indirect effects of income (0.105) and work experience (0.270) on household consumption. These results validate the conceptual model proposed by Prilmayanti et al. (2022), who found similar mediating effects in industrial worker populations. The present study extends that model to the academic profession, indicating that personal economic indicators alone are insufficient to explain consumption behavior without understanding the lifestyle choices that translate income and experience into action. On the other hand, the indirect effect of the number of family members on household consumption through lifestyle was weak and not statistically supported. This outcome suggests that lifestyle does not serve as a strong channel through which family size influences spending. This may reflect the fact that household consumption related to family obligations is often non-discretionary and may not be mediated through lifestyle preferences.

The study highlights economic indicators and lifestyle as key determinants of household consumption in academia, emphasizing work experience and confirming lifestyle as a mediator, thereby extending classic consumption theories to professional contexts. Consequently, university administrators can enhance lecturers' well-being and professional growth through targeted programs, indirectly influencing consumption and lifestyle satisfaction, while context-specific strategies may be needed for work-life balance, given the limited impact of family size.

## CONCLUSION

The findings confirmed that income and work experience significantly and positively influence the lifestyle of lecturers. Among the two, work experience had the strongest effect, indicating that the longer a lecturer has worked, the more developed and stable their lifestyle tends to become. In contrast, the number of family members did not significantly influence lifestyle, suggesting that family size does not substantially shape lifestyle decisions among lecturers in this context. Furthermore, lifestyle was found to have a strong and significant impact on household consumption, confirming its role as a central mediating variable in this study. Both income and work experience demonstrated significant indirect effects on household consumption through lifestyle, whereas the number of family members did not. In summary, this research highlights the importance of lifestyle as a behavioral channel through which personal economic indicators affect consumption behavior. The results suggest that efforts to understand and improve household consumption patterns among professionals, such as lecturers, should not focus solely on income levels, but also consider professional experience and lifestyle orientation. These insights are relevant for university administrators and policymakers interested in designing more effective financial planning, well-being programs, and support systems tailored to the academic community.

This study highlights that income and work experience shape lifestyle, which in turn influences household consumption, while family size has a limited effect. Universities and policymakers can support lecturers through financial planning and lifestyle management programs, as well as welfare and benefit policies that enhance quality of life. These findings suggest that interventions should focus on individual motivations and lifestyle preferences rather than assuming household size dictates consumption patterns. For future research, it is recommended to explore how lifestyle mediates consumption in different professional groups, regions, or cultural contexts, and to examine additional factors such as digitalization, social influences, or psychological traits that may further explain variations in consumption behavior.

## REFERENCES

- [1] Akee, R. K. Q., Copeland, W. E., Keeler, G., Angold, A., & Costello, E. J. (2010). Parents' incomes and children's outcomes: A quasi-experiment using transfer payments from casino profits. *American Economic Journal: Applied Economics*, 2(1), 86–115.
- [2] Alsulami, H. (2018). The effect of education and experience on wages: The case study of Saudi Arabia. *American Journal of Industrial and Business Management*, 8(1), 129–142.
- [3] Amornrat, P. (2013). The influence of customer experience on behavioral response in lifestyle center in Bangkok. *AU Journal of Management*, 11(2), 27–35.
- [4] Auzina, A., & Počs, R. (2010). Impact of income changes on private consumption expenditure and its structure. In *Business and Management 2010: Proceedings of the 6th International Scientific Conference*, 33(58), 579–585.
- [5] Azhari, F. (2022). Pengaruh pendapatan terhadap konsumsi rumah tangga di kampung banyusuci Bogor. *An Nuqud Journal of Islamic Economics*, 1(1), 33–40.
- [6] Bagozzi, R. P. (2006). Explaining consumer behavior and consumer action: From fragmentation to unity. *Seoul Journal of Business*, 12(2), 111–143.
- [7] Becker, G. S., & Murphy, K. M. (2007). Education and consumption: The effects of education in the household compared to the marketplace. *Journal of Human Capital*, 1(1), 9–35.
- [8] Bricker, J., Krimmel, J., & Ramcharan, R. (2021). Signaling status: The impact of relative income on household consumption and financial decisions. *Management Science*, 67(4), 1993–2009.

- [9] Card, D., Chetty, R., & Weber, A. (2007). Cash-on-hand and competing models of intertemporal behavior: New evidence from the labor market. *The Quarterly journal of economics*, 122(4), 1511-1560.
- [10] Carroll, C. D. (2001). A theory of the consumption function, with and without liquidity constraints. *Journal of Economic Perspectives*, 15(3), 23-45.
- [11] Chang, C. C., Tsai, J. M., Hung, S. W., & Lin, B. C. (2015). A hybrid decision-making model for factors influencing the purchase intentions of technology products: the moderating effect of lifestyle. *Behavior & Information Technology*, 34(12), 1200-1214.
- [12] Dwipayanti, N. K., & Kartika, I. N. (2020). Pengaruh modal, pengalaman kerja, dan lama usaha terhadap produktivitas serta pendapatan BUMDes di Kabupaten Badung. *E-Jurnal EP Unud*, 9(2), 354-382.
- [13] Fatrisia, M. E., Witjaksono, B., Yudistria, Y., & Baskara, I. (2024). The influence of consumer ethnocentrism, attitudes and consumer intentions on actual purchasing behavior on instant noodle products. *Jurnal Ilmiah Manajemen Kesatuan*, 12(5), 1613-1634.
- [14] Fischer, M. J. (2003). The relative importance of income and race in determining residential outcomes in US urban areas, 1970-2000. *Urban affairs review*, 38(5), 669-696.
- [15] Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate data analysis* (7th ed.). New York: Pearson.
- [16] Hair, J. F., Hult, G. T. M., Ringle, C., & Sarstedt, M. (2014). *A primer on partial least squares structural equation modeling (PLS-SEM)*. London: Sage Publications.
- [17] Hall, R. E. (1978). Stochastic implications of the life cycle-permanent income hypothesis: theory and evidence. *Journal of political economy*, 86(6), 971-987.
- [18] Jensen, M. (2007). Defining lifestyle. *Environmental sciences*, 4(2), 63-73.
- [19] Kholis, N., & Salsabila, F. T. (2023). The effect of social environment on household consumption patterns through lifestyle. *Jurnal Samudra Ekonomi dan Bisnis*, 14(2), 213-226.
- [20] Liu, H., Lu, S., Wang, X., & Long, S. (2021). The influence of individual characteristics on cultural consumption from the perspective of complex social network. *Complexity*, 20(1), 1-14.
- [21] Matharu, M., Jain, R., & Kamboj, S. (2020). Understanding the impact of lifestyle on sustainable consumption behavior: a sharing economy perspective. *Management of environmental quality: An International Journal*, 32(1), 20-40.
- [22] Melicharová, A. (2006). Decision-making process of households on food consumption. *Zemědělská Ekonomika—Praha*, 52(7), 328-334.
- [23] Modigliani, F., & Brumberg, R. (2005). *Utility analysis and the consumption function: An interpretation of cross-section data*. Cambridge, MA: The MIT Press.
- [24] Murcahyanto, H., Mohzana, M., & Fahrurrozi, M. (2022). Work experience and achievement: their influence on lecturers' career. *Al-Ishlah: Jurnal Pendidikan*, 14(2), 1219-1230.
- [25] Nijboer, J. K., Hoekstra, T., Douma, E. H., Fluit, M., Vos, L., & Hoekstra, F. (2025). Lifestyle coaching for people living with physical disabilities: exploring perceptions of clients and professionals. *Disability and Rehabilitation*, 3(2), 1-11.
- [26] Paterson, M. (2023). *Consumption and everyday life*. New York: Routledge.
- [27] Prilmayanti, M., Sari, H. R., & Alghifari, R. M. (2022). Personal economic indicator and its distribution on household consumption level. *Journal of Economic and Business Research*, 25(2), 104-113.
- [28] Qureshi, A. M., Baber, S., & Abbas, F. (2021). impact of western culture on university students' lifestyle. *Psychology and education*, 58(1), 4677-4687.
- [29] Rahman, A., & Risman, A. (2021). Is behavior finance affected by income, learning finance and lifestyle. *The EUrASEANs: Journal on Global Socio-Economic Dynamics*, 4(29), 29-40.
- [30] Salsabila, S. S., HR, Q. A., Nurwandayani, N., Akhir, S., Ismail, L., & Nasriah, N. (2025). Pengaruh citra diri terhadap perilaku hedonisme lifestyle pada mahasiswa Unismuh Makassar. *Journal of Management and Social Sciences*, 4(1), 09-19.
- [31] Scholz, J. (2021). How consumers consume social media influence. *Journal of Advertising*, 50(5), 510-527.
- [32] Schumpeter, J. A., & Keynes, J. M. (1936). The general theory of employment, interest and money. *Journal of the American Statistical Association*, 31(196), 791-890.
- [33] Setiawan, D., & Ratih, I. A. B. (2025). Pengaruh pengalaman kerja, jam kerja, dan masa kerja terhadap pendapatan pekerja formal PT. X Surabaya. *Jurnal Nirta: Studi Inovasi*, 4(2), 1-8.
- [34] Singh, S., Chaubey, D. S., Raj, R., Kumar, V., Paliwal, M., & Mahlawat, S. (2025). Social media communication, consumer attitude and purchase intention in lifestyle category products: A PLS-SEM modeling. *Marketing Intelligence & Planning*, 43(2), 272-296.
- [35] Törmälehto, V.-M., Kannas, O., & Säylä, M. (2013). Integrated measurement of household-level income, wealth and non-monetary well-being in Finland (Working Papers 1/2013). Statistics Finland. Retrieved in July 2025 from. [https://www.stat.fi/tup/julkaisut/tiedostot/julkaisuluettelo/ywrrp1\\_201300\\_2013\\_10518\\_net.pdf](https://www.stat.fi/tup/julkaisut/tiedostot/julkaisuluettelo/ywrrp1_201300_2013_10518_net.pdf)
- [36] Tufail, H. S., Humayon, A. A., Shahid, J., & Murtza, G. (2018). Impact of lifestyle and personality on online purchase intentions of internal auditors through attitude towards brands. *European Online Journal of Natural and Social Sciences*, 7(3), 72-83.

- [37] Venkatesh, V., Speier-Pero, C., & Schuetz, S. (2022). Why do people shop online? A comprehensive framework of consumers' online shopping intentions and behaviors. *Information Technology & People*, 35(5), 1590-1620.
- [38] Wilska, T. A. (2002). Me – A consumer? Consumption, identities and lifestyles in today's Finland. *Acta Sociologica*, 45(3), 195–210.
- [39] Young, T., & Hamdok, A. A. (1994). Effects of household size and composition on consumption in rural households in Matabeleland South, Zimbabwe. *Agricultural Economics*, 11(2), 335–343.
- [40] Zahra, D. R., & Anoraga, P. (2021). The influence of lifestyle, financial literacy, and social demographics on consumptive behavior. *The Journal of Asian Finance, Economics and Business*, 8(2), 1033-1041.