Examining the Role of Islamic Consumption Patterns in Mediating the Effect of PKH Social Assistance on Community Welfare: Evidence from Kamang Magek District

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Abstract. *This study examines the mediating role of Islamic consumption patterns in the relationship between the Program Keluarga Harapan (PKH) social assistance and community welfare in Kamang Magek District. As a government social protection initiative, PKH aims to reduce poverty and improve the quality of life of beneficiary households however its success depends not only on the amount of aid provided but also on how it is utilized, particularly in accordance with Islamic consumption principles. Using a quantitative approach, data were collected through questionnaires distributed to PKH beneficiaries and analyzed with Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS 4. The study involved 144 households selected from a population of 576 beneficiaries through the Slovin formula with a 4% margin of error. The findings reveal that the indirect effect of PKH assistance on community welfare through Islamic consumption patterns is significant, with a path coefficient of 0.178, a T-statistic of 2.092 (>1.96), and a P-value of 0.036 (<0.05). This indicates that PKH positively influences welfare and the effect becomes stronger when mediated by Islamic consumption behavior. Practices consistent with Islamic values such as prioritizing essential needs, avoiding excessive consumption and allocating part of income to zakat, infaq, and ṣadaqah enhance both material and spiritual well being. The study concludes that incorporating Islamic consumption principles can make social assistance programs more effective and sustainable, highlighting the need for government and related institutions to strengthen education on Islamic consumption to optimize the impact of social welfare policies*

Keywords: Islamic Consumption Behavior; Social Assistance Program; Family Hope Program (PKH); Societal Welfare; Mediating Role.

1. Introduction

The welfare of society serves as a fundamental indicator of a nation's overall development achievement (Ekins, 1986). A higher degree of societal welfare signifies equitable development, adequate fulfillment of fundamental needs and enhanced living standards among citizens. In contrast a lower level of welfare reveals ongoing disparities, poverty and restricted access to essential public services(Wirata, 2022). In the Indonesian context, the issue of societal welfare continues to pose a major challenge especially for households within the low income group(Ressul Ulia et al., 2024). This situation is evidenced by the continued prevalence of poverty, even though the government has

implemented numerous interventions through its social protection initiatives(Wahyuni et al., 2023).

One of the main programs initiated by the government is the *Program Keluarga Harapan* (PKH) or the Family Hope Program. PKH is a form of conditional cash transfer aimed at low-income households that meet specific criteria, including families with school-aged children, toddlers, pregnant women, persons with disabilities and the elderly(Wahyuni et al., 2023). The program is designed to break the intergenerational cycle of poverty by enhancing access to education, healthcare, and basic family needs. Since its launch in 2007, the Family Hope Program (PKH) has evolved into a vital component of Indonesia's national poverty reduction framework (Yasin & Rizqie Aris, 2023). According to data from the Ministry of Social Affairs, the program has benefited millions of poor households throughout Indonesia including communities in the province of West Sumatra (Setiawan, 2025).

However, the effectiveness of the Family Hope Program (PKH) in improving household welfare continues to be debated. Empirical evidence suggests that the cash transfers are frequently allocated to immediate consumption and in certain instances are spent on lower-priority expenditures (Putra et al., 2023). This situation prompts the question of whether such assistance can effectively and sustainably improve the quality of life of beneficiaries. Here, the consumption behavior of recipients is pivotal. How households allocate the provided funds largely dictates the extent of the program's contribution to welfare enhancement. Allocations toward productive uses such as investing in children's education or improving family nutrition, are likely to yield significantly greater benefits compared to expenditures on temporary or non-essential consumption (Hermawati et al., 2024).

Within the Islamic framework, consumption is viewed as having both moral and spiritual significance, extending beyond its purely economic function (Aulia et al., 2013). The Islamic consumption framework underscores the importance of maintaining a balance between material needs and obligations in the afterlife (Fakhri & Farabi, n.d.). Key principles, including refraining from *israf* (extravagance), prioritizing fundamental needs, maintaining the blessings of wealth, and directing a portion of income toward *zakat*, *infaq*, and *ṣadaqah*, constitute important guidelines for effective consumption management. Islamic consumption practices encourage not only the efficient utilization of wealth but also the attainment of well-being that encompasses both material prosperity and spiritual fulfilment (In'amullah & Lestari, 2023). In other words, Islamic consumption patterns can serve as a foundation for social assistance recipients to utilize the funds they receive more effectively and beneficially. In the context of the Family Hope Program (PKH), the implementation of Islamic consumption practices is expected to strengthen the impact of social assistance on community welfare. The aid received is not merely spent on temporary needs but is also directed toward productive and spiritually meaningful expenditures. For example, funds may be used to improve children's nutrition, cover school fees, or enhance household conditions, while also allocating a portion for sharing with others through *ṣadaqah*. In this way, government-provided assistance not only delivers short-term benefits but also contributes to sustainable welfare in accordance with Islamic values.

The case of Kamang Magek District presents a compelling context for investigation. Located in Agam Regency, West Sumatra, the community in this area maintains strong adherence to Islamic values yet continues to confront significant welfare-related challenges (Fani, 2019). The implementation of the Family Hope Program (PKH) in this region presents both opportunities and challenges. It offers potential as a mechanism for enhancing living standards, yet its effectiveness is contingent upon the manner in which recipients manage

the assistance. Empirical evidence from the field indicates considerable variation in fund utilization, with some households allocating resources toward education and health, while others primarily spend on short-term consumption (Muharir, 2022). These circumstances highlight the significance of investigating the mediating role of Islamic consumption patterns in the linkage between PKH social assistance and the welfare of the community.

Theoretically, this study is grounded in the concept of mediation in the analysis of inter-variable relationships. PKH social assistance serves as the independent variable, which is expected to influence community welfare as the dependent variable. However, this influence is not always direct; it can be strengthened or weakened by another variable, in this case, Islamic consumption patterns. When Islamic consumption practices are applied, the received assistance is more effective in enhancing welfare. Conversely, if recipients fall into hedonistic or consumptive consumption patterns, the assistance is unlikely to produce significant changes. Therefore, Islamic consumption patterns can be regarded as a mediating variable that bridges the effect of PKH assistance on community welfare.

The urgency of this study becomes even more pronounced when linked to the Sustainable Development Goals (SDGs), particularly those aiming to eradicate poverty ("Sustainable Transport, Sustainable Development," 2021). The Indonesian government seeks to ensure that social protection programs not only mitigate poverty but also enhance the resilience of families (Wibowo & Machdum, 2023). Within this framework, insights from studies on Islamic consumption patterns can offer significant guidance for policy development. Implementing Islamic consumption education for PKH recipients may function as a complementary strategy that strengthens program effectiveness, allowing social assistance to achieve outcomes that are both charitable and transformative.

Beyond its practical implications, this research contributes theoretically to the fields of Islamic economics and social policy. Much of the existing literature has primarily emphasized the economic evaluation of PKH, including aspects such as income enhancement and poverty alleviation (Surya et al., 2024; Wiartana, 2020). At the same time, the mediating dimension of Islamic values in influencing the effectiveness of social assistance remains underexplored. This study aims to address this gap by examining how the application of Islamic consumption principles can strengthen the effects of government programs on community welfare. Thus, the research holds both practical relevance and academic significance.

From the foregoing, it is clear that the relationship between social assistance, consumption patterns, and community welfare is complex. Although PKH provides opportunities to enhance the living standards of low-income families, the effectiveness of such assistance is largely shaped by beneficiaries' consumption behaviors. Incorporating Islamic consumption principles is expected to maximize the impact of social assistance, ensuring it is more sustainable and culturally congruent. Consequently, investigating the mediating role of Islamic consumption patterns in the effect of PKH on community welfare in Kamang Magek District is highly significant.

2. Methods

This research constitutes a field study utilizing a descriptive quantitative approach. Data were gathered via questionnaires administered to households receiving support from the Family Hope Program (PKH) in Kamang Magek District. The quantitative method was selected for its ability to offer empirical insights into the numerical relationships among

variables (Waruwu et al., 2025). The main aim of this research is to examine the hypothesized impact of PKH social assistance on community welfare, with Islamic consumption patterns acting as a mediating factor. Kamang Magek District in Agam Regency, West Sumatra Province, was purposively chosen as the study site due to its significant population of PKH recipients and the community's strong religious and socio-cultural orientation, which aligns with the study's focus on Islamic consumption behavior.

The research employs both primary and secondary data sources. Primary data were collected via questionnaires administered to respondents. The analytical method used is path analysis, which extends linear regression by incorporating a mediating variable. A mediating variable serves to bridge the effect of one variable on another, elucidating the mechanism through which the relationship occurs (Widhiarso & Urbayatun, 2013). The analysis was conducted using the SmartPLS 4 software.

2.1. Size of Dataset

The study population comprised all households benefiting from the Family Hope Program (PKH) in Kamang Magek District. Based on data from PKH facilitators in September 2025, there were 576 beneficiary households. Due to the relatively large population size, the researcher employed purposive sampling, selecting respondents according to specific criteria (Subhaktiyasa, 2024). The sample size was calculated using Slovin's formula with a 4% margin of error, yielding 144 respondents. This sample is deemed sufficiently representative of the population and suitable for multivariate statistical analysis.

2.2. Study Variables

This study includes three types of variables: an independent variable, a mediating variable, and a dependent variable.

2.2.1. Independent Variable (X) in the Study

In this study, the independent variable is social assistance provided through the Family Hope Program (PKH). This variable is expected to affect community welfare both directly and indirectly via Islamic consumption patterns. PKH is a conditional social protection initiative aimed at enhancing the living standards, educational attainment, and health of economically disadvantaged families (Muharir, 2022). The indicators consist of the frequency of PKH assistance reception, the monetary value of the aid received, the extent to which the funds are used according to program goals, the appropriateness of aid allocation relative to family needs, and the effect of the assistance on meeting basic household necessities (Diana Febrianti & Diyah Utami, 2019).

2.2.2. Mediator Variable (M) in the Study

In this study, the mediating variable is Islamic consumption patterns. Acting as a mediator (M), it links the effect of PKH social assistance to community welfare. Islamic consumption patterns denote the way individuals or households allocate resources in accordance with Sharia principles, emphasizing balance, fairness, sustainability, and compliance with halal guidelines (Badu, 2024). The indicators comprise prioritizing essential needs over desires, refraining from consumptive and excessive spending, designating part of the income for zakat, infak, and sedekah, restricting consumption to halal goods and services, and managing family finances according to Sharia-compliant principles.

2.2.3. Dependent Variable (M) in the Study

In this study, the dependent variable is community welfare, shaped by the effects of PKH social assistance and the application of Islamic consumption patterns (Wastiyatun, 2021). Community welfare refers to the attainment of both material and spiritual well-being, realized when fundamental needs are satisfied and life is lived in a balanced, safe, and religiously guided manner (Nufi Mu'tamar Almahmudi, 2019). The indicators comprise meeting basic needs for clothing, food, and shelter, access to educational and health services, enhancement of household income and purchasing capacity, and overall household economic stability (Beik & Arsyianti, 2015).

The hypotheses of this study are as follows:

H1: It is hypothesized that the PKH social program has a positive and significant effect on the welfare of recipient communities (direct hypothesis).

H2: It is hypothesized that the PKH social program has a positive and significant effect on the Islamic consumption patterns of recipients (direct hypothesis).

H3: It is hypothesized that Islamic consumption patterns have a positive and significant effect on the welfare of recipient communities (direct hypothesis).

H4: It is hypothesized that Islamic consumption patterns mediate the relationship between PKH social assistance and community welfare (mediation hypothesis).

The study's hypotheses are presented as follows: Based on these hypotheses, the research model can be depicted as follows:
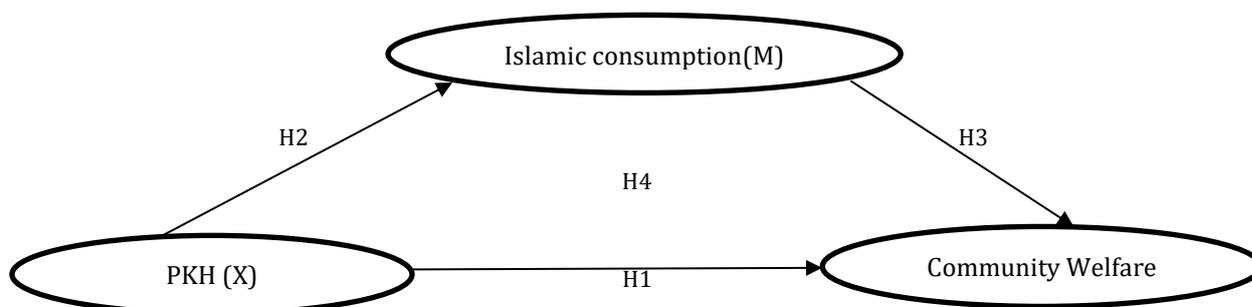

Figure 1. Study Model

3.   Results and Discussion

This study involved 144 household respondents. The characteristics of the respondents are categorized according to village, gender, age, educational level, and occupation.
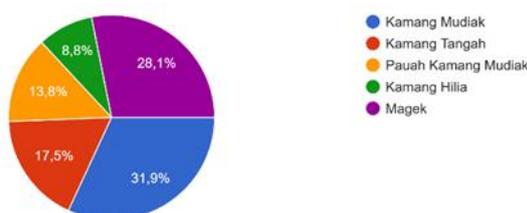

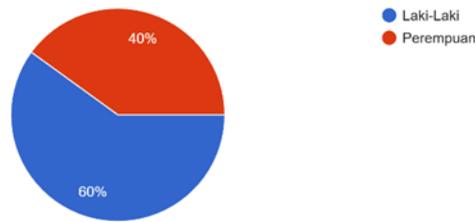**Figure 2.** Respondent Classification by Place of Residence
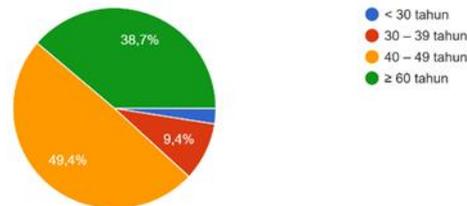
Figure 3. Respondent Classification by Gender

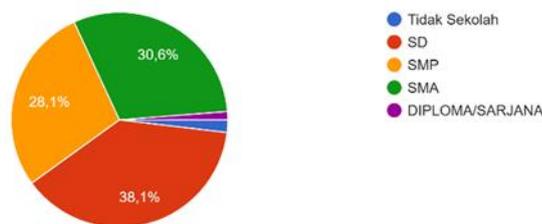

Figure 4. Respondent Classification by Age

Figure 5. Respondent Classification by Educational Attainment
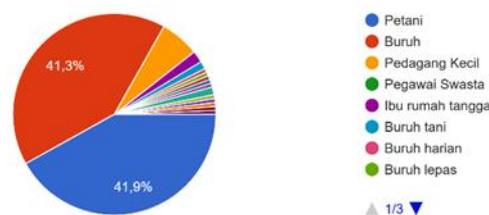

Figure 6. Respondent Classification by Main Occupation

The findings indicate that respondents were evenly represented across the villages/subdistricts of Nagari Kamang Mudiak, Kamang Hilia, Pauah Kamang Mudiak, Kamang Tangah, and Magek. Male household heads constituted 60% of the sample. Nearly half of the respondents (49%) were aged between 40 and 49 years. The most common educational attainment was primary school graduation (38%), while the predominant occupations were farming (42%) and labor work (41%).

3.1. Assessment of Validity

The study utilized convergent validity (outer loading) to assess construct validity.
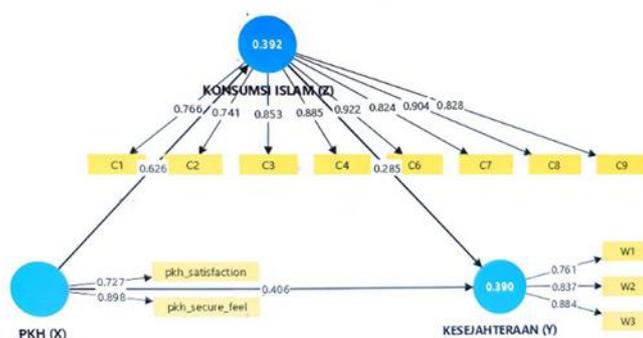

Figure 7. Outer Loading Results (PLS 2025 Output)

As shown in Figure 2 of the outer loading, all indicators exhibit loading factor values exceeding 0.7, indicating that they are valid according to convergent validity criteria.

3.2. Assessment of Reliability

The reliability assessment was conducted using composite reliability.

Table 1. Results of Cronbach's Alpha and Composite Reliability
(PLS 2025 Output)

	Cronbach's Alpha	Composite Reliability
PKH	0.719	0.799
KONSUMSI ISLAMI	0.941	0.951
KESEJAHTERAAN	0.781	0.868

As shown in Table 2, the composite reliability and Cronbach's alpha values are equal to or greater than 0.7, indicating that the questionnaire employed in this study is reliable and exhibits consistent measurement.

3.3. R-Square

Presented below are the results of the R-squared analysis.

Table 2. Results of the R-Squared Test (PLS 2025 Output)

	R Square	Adjusted R Square
KONSUMSI ISLAMI	0.392	0.387
KESEJAHTERAAN	0.390	0.381

Based on the R-square results from the PLS output, the R-square value for the Islamic Consumption variable is 0.392, with an Adjusted R-square of 0.387, indicating that the independent variables in the model explain approximately 39.2% of the variance in Islamic consumption patterns, while the remaining 60.8% is influenced by other factors not analyzed in this study. Meanwhile, the R-square value for the Welfare variable is 0.390, with an Adjusted R-square of 0.381, suggesting that the independent and mediator variables together account for approximately 39% of the variance in community welfare, while the remaining 61% is explained by factors outside the model. These results indicate that the model has a moderate predictive capability in explaining both endogenous variables.

3.4. Results of the Bootstrapping Analysis

Significance levels are determined through the bootstrapping procedure. Hypothesis significance is evaluated based on the T-statistic and P-value from the bootstrapping algorithm output, where a T-statistic ≥ 1.96 and a P-value ≤ 0.05 indicate a statistically significant effect.

Table 3. Results of Path Coefficient Analysis (PLS 2025 Output)

	Sampel asli (O)	Rata-rata sampel (M)	Standar deviasi (STDEV)	T statistik (|O/STDEV|)	Nilai P (P values)
KONSUMSI ISLAM (M) -> KESEJAHTERAAN (Y)	0.285	0.273	0.121	2.354	0.019
PKH (X) -> KESEJAHTERAAN (Y)	0.406	0.412	0.117	3.479	0.001
PKH (X) -> KONSUMSI ISLAM (M)	0.626	0.630	0.090	6.936	0.000

Based on the bootstrapping results presented in Table 2, the path coefficients, T-statistics, and P-values for each relationship between variables were obtained, namely: Islamic Consumption (M) → Welfare (Y). The path coefficient is 0.285, with a T-statistic of 2.354 and a P-value of 0.019. Since the P-value is less than 0.05, the relationship between Islamic Consumption and Welfare is statistically significant. This indicates that higher adherence to Islamic consumption practices is associated with higher levels of community welfare. For the relationship PKH (X) → Welfare (Y), the path coefficient is 0.406, with a T-statistic of 3.479 and a P-value of 0.001. These results show that the direct effect of PKH on Welfare is also significant, as the P-value is below 0.05. This suggests that PKH social assistance makes a tangible contribution to improving the welfare of beneficiary households. For the relationship PKH (X) → Islamic Consumption (M), the path coefficient is 0.626, with a T-statistic of 6.936 and a P-value of 0.000, indicating that PKH has a highly significant effect on Islamic Consumption. Thus, PKH assistance not only directly improves welfare but also encourages beneficiaries to adopt consumption patterns more aligned with Islamic principles.

The bootstrapping results demonstrate that all three relationships in the structural model are significant at the 95% confidence level ($\alpha = 0.05$). This confirms that Islamic Consumption functions as a mediating variable, strengthening the influence of PKH on community welfare, thereby supporting hypotheses H1, H2, and H3.

Table 4. Results of Specific Indirect Effects Analysis (PLS 2025 Output)

	Sampel asli (O)	Rata-rata sampel (M)	Standar deviasi (STDEV)	T statistik (|O/STDEV|)	Nilai P (P values)
PKH (X) -> KONSUMSI ISLAM (M) -> KESEJAHTERAAN (Y)	0.178	0.174	0.085	2.092	0.036

Based on the bootstrapping results presented in Table 4 (Specific Indirect Effects), the indirect path coefficient of the PKH on Welfare through Islamic Consumption is 0.178, with a T-statistic of 2.092 and a P-value of 0.036. Since the P-value is less than 0.05 (0.036 < 0.05), it can be concluded that the indirect effect of PKH on Welfare through Islamic Consumption is statistically significant. These results indicate that Islamic Consumption functions as a mediating variable in the relationship between PKH and community welfare.

In other words, social assistance provided through the PKH program not only directly improves the welfare of beneficiaries but also indirectly enhances welfare by promoting consumption behaviors aligned with Islamic principles. Thus, the greater the effect of PKH on Islamic Consumption, the greater its impact on improving community welfare, supporting the acceptance of Hypothesis 4 (H4).

From an Islamic economic perspective, consumption represents an essential aspect that reflects the economic behavior of a Muslim. Consumption is not merely aimed at fulfilling physical needs but is also oriented toward achieving maslahah (public benefit) and barakah (blessings). Therefore, when the PKH social assistance is utilized in accordance with Islamic consumption principles—such as avoiding israf (extravagance), prioritizing basic needs, and ensuring that both the sources and uses of funds comply with Sharia its impact on welfare becomes more meaningful, sustainable, and of higher quality.

These findings also support the CIBEST Model theory (Beik & Arsyianti, 2016), which emphasizes that welfare in the Islamic perspective is measured not only by material aspects but also by spiritual dimensions. Social assistance managed through Islamic consumption patterns can reduce the risk of spiritual poverty and promote balanced welfare, known as the prosperity quadrant. Thus, the PKH program contributes to both material and spiritual well-being when beneficiaries possess awareness in managing their consumption according to Islamic values. Moreover, these results are consistent with previous studies (for instance, Rahmawati, 2021; and Lubis, 2023), which indicate that Islamic consumption behavior can serve as a key factor in enhancing the effectiveness of government social assistance programs. The assistance received tends to yield more positive outcomes when communities adopt a consumption orientation that is prudent, proportional, and imbued with spiritual value.

Overall, the findings of this study affirm that the Family Hope Program (PKH) is effective in improving community welfare, both directly and indirectly, through the development of Islamic consumption patterns. Therefore, community empowerment programs should not solely emphasize financial aspects but also incorporate Islamic ethical values in the utilization of social assistance funds, in order to achieve holistic welfare aligned with the principles of maq maqaṣid al-shari'ah.

4. Conclusions

This study concludes that the Family Hope Program (PKH) has a positive influence on community welfare in Kamang Magek District, encompassing both material and spiritual dimensions. However, this influence becomes more significant when mediated by Islamic consumption patterns. This implies that the success of PKH is not solely determined by the amount of assistance provided, but also by how beneficiaries manage and spend the aid in accordance with Sharia principles such as prioritizing basic needs, avoiding excessive consumption, and allocating part of their income for zakat, infaq, and sadaqah. Accordingly, the adoption of Islamic consumption patterns plays a crucial role in making social assistance programs more effective, impactful, and sustainable. Therefore, the government and relevant institutions are encouraged to strengthen education and guidance on Islamic consumption practices in order to optimize the social policy's impact on improving overall community welfare.

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