

Household Consumption-Decision Practices Among Songket Artisans: Associations with Income-Related and Socioeconomic Conditions

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ABSTRACT

Background: Home-based craft work intersects with household spending decisions, yet reported budgeting and price responses are not equivalent to observed expenditure.

Aims: To examine associations of income-related and family socioeconomic agreement indices with self-reported consumption-decision practices among women songket artisans in Palembang.

Methods: This decision-oriented reappraisal used estimates from a 2018 cross-sectional survey of 50 women selected from a reported population of 100 in Kelurahan 30 Ilir. Thirteen five-point Likert items were combined into two predictors and a four-item practice index; the original multiple regression was retained without re-estimation.

Results: Both indices were positively associated with the practice index: income-related X1 ($B = .318, \beta = .396, p = .001$) and family socioeconomic X2 ($B = .615, \beta = .442, p < .001$). The fitted model was significant, $F(2, 47) = 21.897, p < .001, R^2 = .482$.

Conclusion: The results describe conditional associations between heterogeneous survey responses. They do not establish effects on monetary consumption, decision quality, or causal mechanisms. The study identifies measurement domains for subsequent household-decision research in home-based production settings.

INTRODUCTION

Household consumption involves more than the amount of money spent. Families also decide which purchases to prioritize, whether to record expenses, and when to adjust quantities as prices change. Contemporary household-finance research distinguishes these everyday practices from measured expenditure and from welfare outcomes (Gomes et al., 2021; Zhang et al., 2022). Experiments and survey evidence further suggest that spending decisions depend on information, expected prices, and the resources available when choices arise (Coibion et al., 2023; Fuster et al., 2021; Weber et al., 2022). These distinctions matter when the evidence comes from agreement-scale responses rather than observed transactions. The present article examines that narrower evidence in a historical survey of women producing songket textiles in Palembang, Indonesia.

Home-based production creates an analytically relevant boundary between productive activity and family life: responses about work, family expenses, and consumption may be closely related even when they describe different concepts. The original 2018 study surveyed women artisans in the Tangga Buntung songket cluster, specifically RT 17 and RT 18 of Kelurahan 30 Ilir (Nadia, 2018). Its questionnaire addressed perceived production circumstances, household needs, expenditure recording, home food preparation, and responses to anticipated price rises. Subsequent Indonesian research describes how women's home-based employment can intersect with income insecurity and domestic responsibilities, although those studies involve different populations and periods (Achidsti & Fathin, 2022; Buchori et al., 2024). The 2018 survey should therefore be understood as evidence about its own respondents, not as a description of present-day artisan livelihoods. The distinctive analytical question is what associations its recorded responses can support.

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The timing of purchases is especially relevant because prices and income do not necessarily change together. Research on subjective inflation expectations documents heterogeneity in how households interpret prices and make spending plans (Andrade et al., 2023; D'Acunto & Weber, 2024; Niizeki & Hori, 2023). Information experiments have linked revised expectations with spending choices, but the direction and size of observed responses depend on the type of expenditure and the information supplied (Coibion et al., 2023; Coibion et al., 2024). Studies of financial scarcity likewise suggest that responses depend on current and anticipated resource shortfalls rather than on a simple assumption that hardship uniformly impairs judgment (de Bruijn & Antonides, 2022; Hilbert et al., 2022). For an artisan household, recording expenses or buying before an expected price rise could reflect planning, while reducing consumption after a price increase could reflect constraint. Neither interpretation can be confirmed without information on actual choices and budgets.

Family circumstances add another dimension to resource allocation. Dependents and education-related costs can compete with other needs, but agreement that such costs matter is not equivalent to a measured household budget. In a structural study of Australian couples, Botha and Ribar (2023) showed that reported hardship and household composition can be examined jointly, although that design cannot be transferred directly to this sample. More recent work on education-related expenditure and financial resilience similarly distinguishes demands on resources from households' ability to absorb them (Cai et al., 2026). Evidence on financial literacy and risk protection highlights why capabilities and available assets should also be measured independently when explaining consumption adjustment (Bertola & Lo Prete, 2025). In the Palembang questionnaire, these dimensions were blended into a short family socioeconomic index, creating a specific measurement boundary for interpretation.

The broader decision literature provides several useful but non-equivalent perspectives. Simon's (1955) bounded-rationality account centers on decisions made with limited information and cognitive capacity; later work examines budgeting rules, mental accounts, and planned spending (Antonides & de Groot, 2022; Chudziak, 2024; Silva et al., 2023). A nationally representative survey by Zhang et al. (2022) identified budgeting practices that cannot be reduced to low liquidity alone. Consumer experiments have also linked attention to the available budget and purchase choices (Amasino et al., 2023), while studies of financial stress examine behavioral responses under deliberately manipulated conditions (Hughes et al., 2024; Larsen et al., 2023). These investigations help interpret why a respondent might agree with several expenditure-management statements. They do not establish that the same psychological mechanisms operated among the 50 Palembang artisans.

Studies of consumption adjustment increasingly distinguish observed spending, hypothetical responses, survey expectations, and model-based predictions (Adams & Rojas, 2024; Bielskis & Lastauskas, 2024). Randomized-transfer evidence illustrates heterogeneity in household spending responses (Boehm et al., 2025), whereas work on inventories identifies financial considerations in the timing of purchases (Baker et al., 2024). Evidence from developing economies and studies of consumption volatility show why uncertainty and the regularity of resources may matter (Massil et al., 2025; Song et al., 2024; Xu et al., 2025). However, most of these studies measure transactions, shocks, expectations, or repeated observations, whereas the songket dataset combines three agreement indices in a single survey. The empirical gap addressed here is not the absence of a general theory of consumption, but the limited interpretation of consumption-related practices in this particular home-based production setting. A transparent reappraisal can clarify which findings remain meaningful and which stronger claims the source data cannot sustain.

This article reinterprets the original 2018 survey within a narrowly defined household decision framework, preserving its sample, items, reported diagnostics, and regression estimates

(Nadia, 2018). It examines whether the income-related agreement index (X1) and family socioeconomic agreement index (X2) are positively associated with a four-item consumption-practice index (Y), as proposed in H1 and H2. Their joint association is assessed through the previously estimated two-predictor model rather than a new test. The theoretical contribution is a disciplined distinction between self-reported practices, underlying decision mechanisms, and monetary outcomes; the contextual contribution is evidence from women in a songket home-production cluster. The practical relevance lies in identifying what more specific financial and choice data future artisan-support interventions would require. No causal effect, behavioral bias, or optimized decision rule is asserted.

METHOD

Research design and setting

This study is a secondary, decision-oriented reappraisal of an existing quantitative cross-sectional survey conducted in 2018 in RT 17 and RT 18, Kelurahan 30 Ilir, Ilir Barat II, Palembang, Indonesia. The original investigation used questionnaire responses and ordinary least squares multiple regression in SPSS 16 to evaluate associations between two composite agreement indices and a consumption-related score. The present article retains the original observations and published estimates and revises their conceptual interpretation only. Because respondent-level data were not available for this reappraisal, it does not reconstruct item scores, repeat the original diagnostic tests, or estimate an alternative model. This design supports descriptions of contemporaneous statistical associations but does not establish temporal sequence or causal effects.

Population and Participants

The original source reported a population of 100 songket artisans in the two neighborhood units and a sample of 50 women, calculated using the Slovin formula with a 10% margin parameter. It described its selection method as simple random sampling without providing the sampling frame or exact randomization procedure. The reported sample was entirely female, with 25 participants aged 21–29 years, 15 aged 30–39 years, and 10 older than 40 years. The descriptive earnings categories were recorded separately from the agreement-scale predictor X1 and should not be used to interpret the coefficient as a monetary income effect. The analysis remains restricted to the reported 50 participants and does not presume representativeness beyond this production cluster.

Instrument and Operational Definitions

The original questionnaire contained 13 five-point Likert statements, scored from strongly disagree (1) to strongly agree (5). The income-related index (X1, six items) covered perceptions regarding own capital, age, production time, work experience, education, and the belief that higher income is accompanied by greater family consumption. The family socioeconomic index (X2, three items) covered the contribution of weaving to livelihood, family size and consumption needs, and education-related expenses. The consumption-related index (Y, four items) addressed recording monthly expenses, cooking at home, purchasing additional goods before anticipated price increases, and reducing consumption when prices rise. These are heterogeneous reported behaviors and beliefs; Y is not a transaction-based expenditure measure or a validated measure of decision quality. Because one X1 statement refers directly to consumption, its content partly overlaps with the substantive domain of Y.

Instrument Diagnostics and Statistical Analysis

The source thesis assessed item correlations using a reported threshold of $r = .2787$ and reported Cronbach's alpha coefficients of .730 for X1, .785 for X2, and .767 for Y. These statistics describe the original item screening and internal consistency, not a new dimensionality or

construct-validity analysis. The original study also evaluated normality and heteroskedasticity graphically and examined collinearity using tolerance and variance inflation factors. Its fitted model was $Y = a + b_1X_1 + b_2X_2 + \varepsilon$, estimated using SPSS 16 at $\alpha = .05$; reported p values of .000 are presented as $p < .001$. Unstandardized slopes concern units of the original summed or composite Likert-derived survey indices, not rupiah-denominated income or expenditure. All regression results below reproduce, and no additional regression, mediation, interaction, bootstrap, or predictive validation is claimed.

Analytical Workflow

Figure 1 summarizes the documented data-to-interpretation sequence. It separates the historical field survey and its reported regression from the conceptual reappraisal conducted for this article. The diagram is a representation of the analytical record, not evidence of additional fieldwork or new statistical testing.

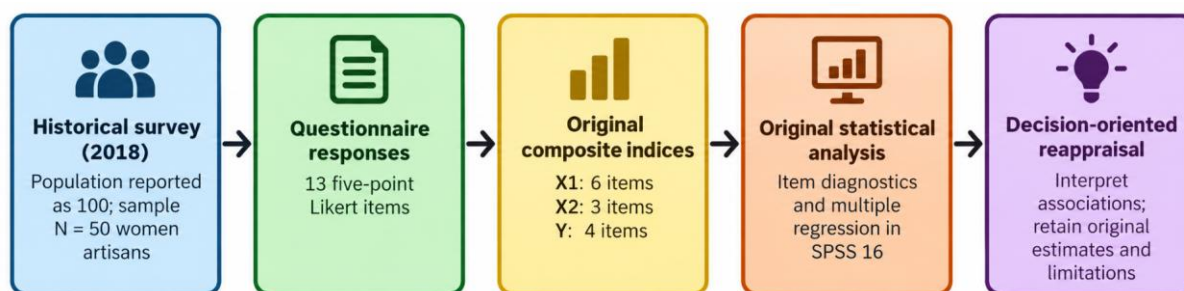


Figure 1. Documented analytical workflow and the scope of the present reappraisal

The figure illustrates the research process, beginning with a historical survey conducted in 2018 involving a reported population of 100 individuals and a sample of 50 women artisans. Data were collected using a questionnaire consisting of 13 items measured on a five-point Likert scale, subsequently grouped into three composite variables: X1 (6 items), X2 (3 items), and Y (4 items). The original statistical analysis was conducted using SPSS 16, including item diagnostics and multiple regression analysis. Finally, a decision-oriented reappraisal was performed to interpret the relationships among variables while preserving the original estimates and acknowledging the study's limitations.

RESULTS AND DISCUSSION

Results

All 50 respondents in the original study were women. The reported age distribution was 50% aged 21–29, 30% aged 30–39, and 20% above 40 years, while educational attainment was 22% junior high school, 60% senior high school, and 18% diploma or bachelor's degree. Reported earnings fell below IDR 1 million for 24% of respondents, between IDR 1 and 2 million for 62%, and above IDR 2 million for 14% (Table 1). These values describe respondent profiles, not the regression variables or actual household consumption.

Table 1. Demographic and reported earnings characteristics (N = 50)

Characteristic	Category	n	%
Gender	Female	50	100
Age	21–29 years	25	50
Age	30–39 years	15	30
Age	Over 40 years	10	20
Education	Junior high school	11	22
Education	Senior high school	30	60
Education	Diploma/bachelor's degree	9	18
Monthly earnings	Below IDR 1 million	12	24
Monthly earnings	IDR 1–2 million	31	62
Monthly earnings	Above IDR 2 million	7	14

In the original pooled item-response summaries, the 'agree' option represented 64.0% of responses for X1, 51.3% for X2, and 54.0% for Y. These are percentages of responses across statements, not shares of households carrying out one particular practice. The reported item-correlation ranges and Cronbach's alpha coefficients are presented in Table 2. Their magnitudes are consistent with internal consistency as originally reported, but cannot establish that each agreement index represents a single coherent decision construct.

Table 2. Reported diagnostics for the original composite agreement indices

Original index	Items	Reported item correlations	Cronbach's α
Income-related (X1)	6	.469–.723	.730
Family socioeconomic (X2)	3	.628–.810	.785
Consumption-related (Y)	4	.662–.710	.767

Table 3 reproduces the original regression coefficients. Conditional on X2, X1 was positively associated with the Y response index ($B = .318$, $SE = .091$, $\beta = .396$, $t = 3.499$, $p = .001$), supporting H1 as an associational hypothesis. Conditional on X1, X2 was also positively associated with Y ($B = .615$, $SE = .158$, $\beta = .442$, $t = 3.903$, $p < .001$), supporting H2 in the same limited sense. The intercept was $B = .754$ ($SE = 2.223$, $p = .736$), and the reported VIF was 1.162 for both predictors. These coefficients describe agreement-index differences within the fitted model and are not estimates of income effects measured in rupiah.

Table 3. Original multiple regression predicting consumption-related survey responses

Predictor (index)	B	SE	β	t	p	VIF
Constant	.754	2.223	—	.339	.736	—
Income-related index (X1)	.318	.091	.396	3.499	.001	1.162
Socioeconomic index (X2)	.615	.158	.442	3.903	< .001	1.162

The fitted equation was $Y = .754 + .318X1 + .615X2$. The joint regression was statistically significant, $F(2, 47) = 21.897$, $p < .001$, with $R = .695$, $R^2 = .482$, and adjusted $R^2 = .460$ (Table 4). The fitted model therefore accounted for 48.2% of the within-sample variance in Y responses; the remaining 51.8% is unexplained residual variance in this sample, not a quantified effect of identifiable omitted variables. No out-of-sample forecast evaluation, causal identification, or intervention assessment was performed.

Table 4. Fit of the original two-predictor survey regression

Model statistic	Reported value	Model statistic	Reported value
N	50	R	.695
$F(2, 47)$	21.897	R^2	.482
p (F test)	< .001	Adjusted R^2	.460
Residual df	47	Std. error of estimate	1.460

Discussion

The positive partial association of X1 with Y indicates that artisans reporting higher scores on a mixture of production-related beliefs and circumstances also tended to endorse more consumption-management statements, conditional on X2. That is a relationship among survey responses, not evidence that a measured rise in monthly income changed spending behavior. Household-finance research finds heterogeneous responses to resource gains and losses, reflecting differences in liquidity and adjustment possibilities (Carvalho et al., 2016; Fuster et al., 2021; Gomes et al., 2021). Larsen et al. (2023) further distinguish reactions to income shocks from reactions to expenses in an experimental setting. Those studies make resource availability a plausible topic for subsequent investigation, but neither the timing nor the magnitude of an income shock was measured in the Palembang survey. Consequently, the X1 coefficient is best

read as a conditional association within the original questionnaire rather than a causal consumption elasticity.

The X2 coefficient suggests that perceived household demands and the economic role of weaving were jointly related to the reported practices. Its items concern livelihood contribution, household size and needs, and education expenses, all of which could enter an actual allocation problem. Botha and Ribar (2023) show the analytical importance of examining family composition alongside financial hardship, while Cai et al. (2026) examine education spending as a competing resource demand in a different setting. These comparisons do not imply that the same mechanisms were present in Palembang, where actual dependent counts and education outlays were not modeled separately. Nor does a higher X2 score reveal whether basic necessities, educational costs, or enterprise inputs were prioritized. The practical implication is to separate these components when investigating future household budget choices.

Interpreting the outcome index requires distinguishing its four reported practices instead of treating them as a single expenditure volume. Evidence on scarcity and expenditure substitution cautions against assuming that the same spending response fits all households (Dahan & Sayag, 2024). Recording monthly expenses is a monitoring action, cooking at home may be a routine or a cost-management choice, and advance purchases before price increases are decisions about timing or inventory. Reducing consumption when prices rise describes a different response to changing affordability. Zhang et al. (2022) document substantial variation in how consumers budget, while Antonides and de Groot (2022) identify budgeting processes among self-employed individuals. Baker et al. (2024) demonstrate that strategically held household inventories can have financial significance, but neither that finding nor this survey establishes whether the artisans' stated advance purchases were financially advantageous. Higher Y scores therefore should not be equated with more consumption, rationality, or welfare improvement.

The price-related questions are consistent with considering expectations (Qian, 2025), although the questionnaire did not estimate expected inflation or observe planned and realized purchases. Niizeki and Hori (2023) report that expenditure responses vary across types of goods, and Andrade et al. (2023) show that inflation expectations are connected differently with durable spending across households. Experimental studies find that information can change spending behavior, but results differ with the treatment, time horizon, and spending category (Coibion et al., 2023; Coibion et al., 2024; Chopra et al., 2025). Work on consumer inflation perceptions likewise documents heterogeneous expectation formation (Aidala et al., 2024; Weber et al., 2022). In the songket study, one statement on buying before price rises and another on cutting back after rises cannot distinguish stockpiling from precaution or hardship. The findings motivate more specific price-expectation and expenditure diaries rather than supporting a claim that inflation expectations determined behavior.

A decision-theoretic interpretation also needs to avoid assuming that scarcity necessarily produces cognitive impairment. Bounded rationality describes choices made under limits on information and processing, but the present study neither assigned decision tasks nor measured cognitive mechanisms (Simon, 1955). Experiments on financial scarcity and stress provide mixed or condition-dependent evidence about intertemporal valuation and inhibitory control (Hilbert et al., 2022; Hughes et al., 2024). Review evidence cautions against a uniform scarcity account, while research on mental accounting demonstrates that budgeting categories and decision procedures vary (de Bruijn & Antonides, 2022; Silva et al., 2023). Chudziak (2024) develops a formal account of category-based consumption, and Amasino et al. (2023) study attention to budgets in controlled choice tasks. These bodies of work provide interpretive contrasts, not validated psychological explanations for coefficients estimated from agreement indices.

The two standardized estimates, $\beta = .396$ for X1 and $\beta = .442$ for X2, are relatively close; no reported test compared their difference. Calling socioeconomic circumstances the dominant

determinant would also overlook the different lengths and content of the two indices. An X1 item explicitly states that higher income accompanies more consumption, creating overlap with the conceptual subject of Y and possible shared-method inflation. Studies that directly measure uncertainty, spending, and household heterogeneity can distinguish concepts that remain combined here (Albuquerque & Green, 2023; Brown et al., 2024; Fermand et al., 2024; Xu et al., 2025). Evidence concerning consumption smoothing and resilience further varies across groups and settings (Bertola & Lo Prete, 2025; Cho et al., 2025). The responsible interpretation is that both reported indices retain positive conditional associations, not that one is an empirically established superior decision driver.

The reported R^2 of .482 describes fit to these 50 self-reported response profiles rather than prospective predictive accuracy. In other contexts, repeated household expenditure records or randomized interventions permit comparisons between intentions, spending, and subsequent financial outcomes (Boehm et al., 2025; Fuster et al., 2021). Studies of liquidity, digital inclusion, and consumption volatility illustrate how alternative data can reveal adjustment patterns that a one-time survey cannot identify (Song et al., 2024; Xu, 2023). More generally, household decision reviews emphasize that resources, beliefs, and behavior are related but distinct objects of study (D'Acunto & Weber, 2024; Gomes et al., 2021). The absence of respondent-level data precludes retesting regression assumptions, creating subscales, or assessing predictive stability. This limits the claims that can follow from the apparently substantial in-sample R^2 .

The contribution of this reappraisal is consequently diagnostic and contextual. Research on self-employment and mental budgeting suggests that enterprise and personal financial categories deserve separate measurement (Antonides & de Groot, 2022), while Indonesian studies describe potential intersections between women's home-based livelihoods and household responsibilities (Achidsti & Fathin, 2022; Buchori et al., 2024). Cross-country work on financial well-being also separates current money-management stress from anticipated future security (van Raaij et al., 2023). Reviews and financial-education research offer possible approaches for future support, but no such program was tested in the surveyed community (Alvarez Padilla et al., 2025; Cismaru & Akdaş, 2024). Comparing the present survey with more elaborate decision studies clarifies the missing ingredients: observed alternatives, monetary amounts, payment timing, household composition, and outcomes. That bounded claim is more informative than reclassifying an explanatory survey as an optimization or behavioral-causality test. Within its historical and geographical limits, the case helps specify what a future decision-support study for home-based artisans would need to observe.

Implications for Evidence-Based Decision Support

For future research and appropriately assessed artisan-support programs, the household–enterprise boundary should be measured directly rather than inferred from agreement scores. Relevant information would include the timing and variability of weaving receipts, purchase and input costs, family expenditure categories, cash reserves, available credit, price expectations, and the alternatives considered before a purchase. Research on budgeting and the self-employed provides practical starting points for separating financial categories (Antonides & de Groot, 2022; Zhang et al., 2022). Evidence on household liquidity and choice timing also shows why intervention design should be linked to specific, observable decisions rather than a global index of 'good' consumption (Boehm et al., 2025; Kuchler & Pagel, 2021). Any budgeting aid or payment-scheduling support would require prospective evaluation; the 2018 estimates cannot establish its effectiveness.

Limitations

Six restrictions shape the interpretation. First, the sample comprised 50 women from two neighborhood units, and the exact random-draw procedure was not documented. Second, the data were collected in 2018 and analyzed cross-sectionally, so neither time ordering nor causal

processes can be established. Third, X1, X2, and Y blended distinct agreement items, including an X1 statement that overlaps with the consumption domain; common-method response patterns remain possible. Fourth, Y was not measured in rupiah and does not directly assess decision alternatives, risk preferences, uncertainty, welfare, or quality. Fifth, the original graphical assumptions checks could not be independently reviewed using individual residuals because raw data were unavailable in this reappraisal. Sixth, contemporary references illuminate comparison and future measurement rather than retrospectively establishing events or conditions in the original 2018 setting.

Suggestions for Future Research

Subsequent work could start with one clearly specified decision, such as purchasing goods before a predicted price increase, postponing a discretionary expense, or allocating weaving receipts between business inputs and household necessities. Repeated household expenditure diaries and prospective records of income receipts, dependents, education costs, inventories, and price expectations would allow researchers to observe decisions separately from their outcomes. Design-based studies could then compare alternative budgeting or information supports under appropriately documented conditions. Distinct, validated measures should be developed for monetary resources, beliefs about prices, decisions made, and the welfare consequences of those decisions. These proposals describe future research designs, not analyses conducted with the 2018 dataset.

CONCLUSION

This decision-oriented reappraisal retained the reported findings of a 2018 survey involving 50 women songket artisans in Kelurahan 30 Ilir, Palembang. The original income-related agreement index was positively associated with consumption-practice responses ($B = .318, \beta = .396, p = .001$), as was the family socioeconomic agreement index ($B = .615, \beta = .442, p < .001$). Their joint model was significant, $F(2, 47) = 21.897, p < .001$, accounting for 48.2% of within-sample variation in the reported Y score. These associations concern heterogeneous self-reported practices rather than expenditure amounts or objectively assessed decision quality. The article's contribution is to establish a defensible interpretation of the original evidence and to delineate the additional measurements needed for research on consumption decisions at the boundary between craft production and family life.

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