

# The Effect of Lifestyle on Willingness to Pay: Empirical Study of Organic Rice in Malang, Indonesia

ABDUL WAHIB MUHAIMIN<sup>1\*</sup>, HERY TOIBA<sup>1</sup>, LIS M. YAPANTO<sup>2</sup>

<sup>1</sup>Department of Social Economics, Faculty of Agriculture, University of Brawijaya, Malang, INDONESIA

<sup>2</sup>Faculty of Fishery and Marine Science, Management of Aquatic, Universitas Negeri Gorontalo. INDONESIA.

Correspondence author\*: abd.wahib@ub.ac.id

**Abstract:** This study aims to analyze the relationship of lifestyle and general sustainability values to the level of Willingness To Pay for organic rice. This study used the Generalized Structured Component Analysis (GeSCA) method developed by Heungsun Hwang, Hec Montreal & Takane in 2004. The aim is to replace factors with linear combinations of indicators (manifest variables) in SEM analysis. This analysis approach uses the least square method in the parameter estimation process [1]. GeSCA is a new method of component-based SEM, very important and can be used for score calculation (not scale) and can also be applied to very small samples. The findings of the study based on the values of sustainability obtained altruistic values did not significantly influence on the value of the bio-sphere, biosphere values significantly influence on willingness to pay (WTP) and lifestyle significantly influence on altruistic values, and Willingness to Pay (WTP) for organic rice. This study is original because it focuses on certain regional areas in East Java Province, Indonesia. It concentrates on the problem of influences of lifestyle and the general sustainable value on consumer willingness to pay for organic rice so that it can provide marketers with information on how much they will pay more for organic rice. Therefore, this provides specific information that is important for journal readers.

**Keywords:** Lifestyle, willingness to pay, Sustainability Values, organic rice Structured, Component Analysis.

## 1. Introduction

A healthy lifestyle or back to nature has become a new trend in community life. This because people are increasingly aware that the use of chemicals can actually have a negative effect on the health of the body and the surrounding environment [2]. The food consumption pattern of the Indonesian people is increasingly shifting towards lifestyle changes that pay more attention to health and the environment. These conditions are slowly forming a community healthy lifestyle that is environmentally friendly. According to [3], a healthy lifestyle has been institutionalized internationally which requires agricultural products to have safe consumption attributes, high nutrient content and environmentally friendly. Attention to organic food by the Indonesian and international communities over time has increased.

One of the organic foods consumed by Indonesian people is organic rice. Thus the tendency of changes in public consumption to a healthy lifestyle and the existence of pro-environmental attitudes make the demand for organic rice continue to increase every year. Organic rice can be said as exclusive rice, meaning that organic rice is not sold anywhere, but needs special marketing methods. The high price of organic rice has caused its consumers are also from

limited circles, namely people who understand its superiority and are willing to pay more expensive prices [4].

The effect of consumer behavior on the willingness to pay for organic rice in the presence of a new phenomenon or fact that demand for organic rice is increasing. This is because the behavior of rice consumers has shifted from simply consuming medium-quality rice to high-quality rice [5]. Community interest in organic rice affects the development of organic rice producers. This is in line with the research of [6] which states that environmental awareness and increasing consumer interest in organic rice and willingness to pay for organic features lead to the company's interest in marketing organic products by initiating major changes and innovations. However, all changes to the attributes of organic rice require high production costs, this is a result of improving the quality of the product itself so that it will affect the selling price of organic rice itself. Thus this research is important to conduct to find out what factors can influence the willingness to pay for organic rice.

Many studies have been conducted on Willingness to Pay, especially those that discuss what factors influence willingness to pay from various perspectives. Research on this WTP has been done by several approaches, among others, in the study of [7], that the factors that influence willingness to pay

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 include: attitudes, environment, health and attributes; in the research of [8] has focused on consumer behavior from organic menu choice restaurants. This study aims to fill this gap by investigating consumer decision-making processes in relation to organic menu choices based on models of values, attitudes and behavior. The novelty in this study is a more focused on lifestyle which in there contained general sustainability values (altruistic and biosphere values) that will influence on the willingness to pay more for organic rice (WTP), which is an interesting research topic for research in the field of marketing.

## 2. Material and Methods

This study uses an explanatory research type through a quantitative analysis approach that aims to analyze the relationship of lifestyle and general sustainability values to the level of Willingness To Pay for organic rice. This research was conducted at three Depo. The sampling method intentionally (purposive) with a sample of 150 respondents. The data collection technique used in this study is the survey method. The process carried out by researchers in primary data collection by distributing questionnaires. All variables in this study were measured using a 1-5 Likert scale. Respondents were asked to determine their opinions from a statement submitted in writing. The Likert Scale generally uses 5 (five) points. The assessment ranges from 1 to 5 are as follows: 1 = Very Disagree; 2 = Disagree; 3. Fairly Agree; 4 = Agree and; 5. Very Agree. The testing of empirical models and hypotheses in research uses Generalized Structured Component Analysis (GSCA) developed by Hwang et al (2004) with the aim of replacing factors with linear combinations of indicators (manifest variables) in Structural Equation Modeling (SEM) which includes measurement models and structural models. According to [1] This analytical approach uses the least square method in the parameter estimation process.

## 3. Results and Discussion

### 3.1 Test of Validity and Reliability

The Unidimensionality Test of each construct is done by looking at the convergent validity of each construct indicator. Respondents Characteristic Variables do not need to conduct Validity and Reliability test because it is an ordinal scale. Testing is done by conducting Discriminant Validity and Composite Reliability. Discriminant validity, is a measurement of reflexive indicators based on cross loading with its latent variables. Another method is by comparing the square root of average variance extracted (AVE) value of each construct, with correlations between other constructs in the model. Whereas composite reliability testing aims to test the validity of the instrument in a research model. It is recommended that the square root of average variance extracted measurement value must be greater than 0.50 and the reliability composite value is  $\geq 0,70$ . Furthermore, the test results of Discriminant validity and Composite Reliability in Table 1.

**Table 1. Discriminant validity Testing Results**

Variable	Average Variance Extracted (AVE)	Composite Reliability
Altruistic value	0.754	0.835
Biosphere Value	0.653	0.893
Lifestyle	0.677	0.876
Willingness to Pay (WTP)	0.741	0.883

Source: primary data analysis results (2019)

The discriminant validity test results where all the values of Average variance extracted (AVE) are greater than 0,50. Thus it can be concluded that this measurement has met the Convergent Validity requirement based on the value of Average Variance Extracted (AVE). The composite reliability test results show a satisfactory value, where all latent varia-

**Table 2. Testing Result of Goodness Of Fit Overall Model.**

Criteria	Cut-of value	Model Results	Information
SRMR	$\leq 0.08$	0.154	Marginal
GFI	$\geq 0.90$	0.992	Good Model

Source: primary data analysis results (2019).

The test results of the Goodness of Fit Overall Model based on Table 2, show that GFI has fulfilled the cut off value, so the GSCA model in this study is suitable and feasible to be used, so interpretation can be made for further discussion.

Goodness of Fit Structural models is measured using FIT and AFIT. FIT formed from the structural model is 0,62. So, the model formed can explain all existing variables amounted to 0.62. The diversity of Altruistic Values, Egoistic Values, Biosphere Value, Lifestyle, Pro-Environmental Value and willingness to pay (WTP) which can be explained by the model amounted to 62% and the rest (38%) can be explained by other variables which not included in the study. That is, if viewed from the FIT value obtained, the model formed can be said good.

Adjusted from FIT is almost the same as AFIT. However, because there is not only one variable that affects performance but there are five variables so that it would be better if the interpretation of the model's accuracy using AFIT. AFIT formed from the structural model is 0,614. So, the model formed can explain all variables equal to 0,614. The diversity of Altruistic Values, Egoistic Values, Biosphere Values, Lifestyle, Pro-Environmental Value and willingness to pay (WTP) that can be explained by the model is equal to 61.4% and the rest (38.6%) can be explained by other variables. Means that, if viewed from the AFIT value obtained, the model formed can be said still quite good.

### 3.2. Variable Measurement Model

Conversion of path diagram into measurement model in each variable (Altruistic Value, Egoistic Value, Biosphere Value, Lifestyle, Pro Environmental Value and Willingness to Pay (WTP)) can be known through Table 3.

**Table 3. Altruistic Value Variable Measurement Model.**

Indicator	Estimate	SE	CR
NA1	0.785	0.011	72.62*
NA2	0.935	0.005	179.12*
NA3	0.877	0.008	105.09*
B1	0.657	0.106	6.17*
B2	0.832	0.032	25.83*
B3	0.864	0.011	77.81*
B4	0.859	0.014	62.34*
B5	0.847	0.018	46.34*
B6	0.769	0.017	44.68*
GH1	0.763	0.001	1213.08*
GH2	0.876	0.007	122.74*
GH3	0.902	0.013	70.34*
GH4	0.857	0.011	78.08*
GH5	0.699	0.020	35.6*
WTP1	0.810	0.017	47.83*
WTP2	0.879	0.015	60.17*
WTP3	0.858	0.067	12.79*
WTP4	0.894	0.023	39.63*

Source: primary data analysis results (2019).

Table 3 based on the measurement model of the Altruistic Value Variable also informs that I want to participate in pre-serving the surrounding environment (NA2) has the highest loading value namely equal to 0.935. This means that I want to participate in preserving the surrounding environment (NA2) is the most dominant indicator in measuring the Altruistic Value Variable., the measurement model of the Bio-sphere Value Variable also informs that by consuming or-ganic rice I also help preserve the environment (B3) has the highest loading value namely equal to 0.864. This means that by consuming organic rice, I also help preserve the environ-ment (B3) is the most dominant indicator in measuring Bio-sphere Value Variables, The Lifestyle Variable measurement model also informs that Age affects on altruistic values, ego-istic values and WTP of organic rice (GH3) has the highest loading value namely equal to 0.902. This means that the age affects on the altruistic value, the egoistic value and the WTP of

organic rice (GH3) is the most dominant indicator in measuring Lifestyle Variables, whereas the WTP variable measurement model also informs that I am consistent in consuming organic rice (WTP4) has the highest loading value namely equal to 0.894. This means that I am consistent in consuming organic rice (WTP4) is the most dominant indicator in measuring WTP Variables.

#### Hypothesis Testing Results

In the structural model, nine hypotheses of relationships among the variables (direct influence) were tested. The testing results of the relationship among the research variables in whole are presented in Table 4.

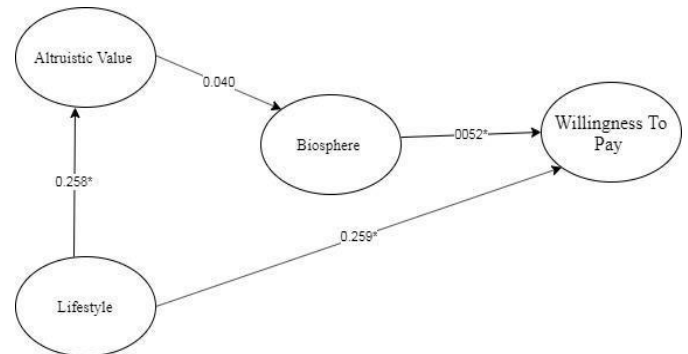
**Table 4. Testing Results of Direct Influence Hypothesis**

Direct Influence	Path Coefficient	Standard Error	Critical Ratio	Information
Altruistic -> Biosphere	0.040	0.131	0.3	Not Significant
Lifestyle -> Altruistic	0.258	0.027	9.61*	Significant
Lifestyle ->WTP	0.259	0.017	15.7*	Significant
Biosphere ->WTP	0.052	0.024	2.18*	Significant

CR\* = significant at .05 level

Source: primary data analysis results (2019)

The results of the analysis show that all relationships among variables on the direct effect show significant except on the relationship between Altruistic Values on the Biosphere Value. To give an overview of the model of the relationship among the latent variables of each path in this study clearly, then it is seen as visualization of Fig. (2).



**Fig. (2).**

#### Hypothesis 2: Effect of Altruistic Value on Biosphere Value.

The hypothesis testing with the GSCA approach produces path coefficients of the influence of Altruistic Value on the Biosphere Value does not significantly influence with the path coefficient equal to 0,04 and CR value of 0,3. Because CR <1,96 then there is enough empirical evidence to accept H0: which states that Altruistic Value does not significantly influence on the Biosphere Value.

**Hypothesis 2: Effect of Lifestyle on Altruistic Value.**

The hypothesis testing with the GSCA approach produces path coefficients of the influence of Lifestyle on Altruistic Value has significant effect with path coefficient equal to 0,258 and CR value of 9,61. Because  $CR > 1,96$  then there is enough empirical evidence to accept H1: which states that Lifestyle has a positive and significant effect on Altruistic Value. The coefficient with positive sign indicates that the higher the Lifestyle then the higher the Altruistic Value will be.

**Hypothesis 3: Effect of Lifestyle on WTP.**

The hypothesis testing with the GSCA approach produces path coefficients of the influence of Lifestyle on WTP has a significant effect with a path coefficient equal to 0,259 and a CR value of 15,7. Because  $CR > 1,96$  then there is enough empirical evidence to accept H1: which states that Lifestyle has a positive and significant effect on WTP. The coefficient with positive sign indicates that the higher the Lifestyle then the higher WTP will be.

**Hypothesis 4: Effect of Biosphere Value on WTP.**

The hypothesis testing with the GSCA approach produces path coefficients of the influence of The Biosphere value on WTP has a significant effect with the path coefficient equal to 0,052 and CR value of 2,18. Because  $CR > 1,96$  then there is enough empirical evidence to accept H1: which states that the Biosphere Value has a positive and significant effect on WTP. The coefficient with positive sign indicates that the higher the Biosphere value then the higher WTP will be.

The findings of this study indicate that altruistic values not significantly affect on the biosphere values. This is not in line with the research of [8], [9], [10], which states that altruistic value has a positive effect on the value of the biosphere. Altruistic values understand the moral aspects and show that a person intends to focus on other people than himself in terms of making judgments on issues related to the environment [11] increasing benefits for the general public [12].

Respondents' perceptions about altruistic values in the decision to pay more for organic rice perceived high in preserving the environment, respecting natural wealth and caring about social issues related to the environment and its ecosystem. Various environmental problems threaten environmental sustainability, among others global warming, urban air pollution, lack of water, environmental noise, and loss of biodiversity. Many of these problems are rooted in human behavior [13]; [14]; [15], And thus can be managed by changing relevant behavior so that could reduce environmental impacts. Changes in human behavior are believed to be needed because the energy efficiency benefits produced, for example, energy efficiency equipment, home insulation, and water savings tend to be overtaken by consumption growth [16] In addition, physical and technical innovation implies behavior change also because individuals must accept and understand them, buy them, and use them in the right way.

Related to the influence of Lifestyle on Altruistic Values suggests that lifestyle has a positive relationship to altruistic

values. Lifestyle is one of the essential aspects in this modern era. Lifestyle is an illustration for everyone who wears it and describes how much a person's behavior in society. Participating in preserving the environment is an important indicator in measuring altruistic values while the indicator of age influences on the values of altruistic, egoistic and willingness to pay which is the most powerful indicators of measuring the lifestyle.

The findings in this study have broadened the concept proposed by [17] that value is a fundamental consideration for consumers with the environment. Individuals who adhere to values will have an influence on consumption behavior. The effect forms an awareness of the benefits obtained after consuming organic food. Certainly the values adopted by each individual will influence the next attitude, these attitudes affect consumption behavior.

Organic rice is part of organic food which is an environmentally friendly product. organic food is an environmentally friendly product and is an element of individual belief systems. [18], suggested that organic food has been traditionally consumed with the belief in the benefits and nutrients by several countries in Asia such as Japan, China, Korea and several other Asian countries. Consumer behavior consumes organic rice related to lifestyle. [19] proposes that lifestyle describes the overall self of consumers who interact with the environment including consumption patterns.[20]suggested that marketers sought to find the relationship between types of products and lifestyles for segmentation needs. Consumers develop a set of concepts to reduce mismatches in values and lifestyle. [21] suggest in market-ing, a marketer needs to know someone's perception, what that person thinks, because what consumers think will im-pact on their next action. One perception that will influence the purchase of organic food is the perception of price [22].

Consumer perceptions on the prices to pay more are based on interpretations of price differences that exist and from their interpretations on the supply because prices are one of the important factors in influencing consumer buying intentions[19]. It was also stated by [23] that market researchers who adopt a lifestyle approach tend to classify consumers based on the AIO concept, namely activity, interest, and opinion. Consumer consumption activities are expressed in activities, interests and opinions that support health such as living a balanced life, caring and maintaining health [24].

The findings in the field based on consumer perceptions of consuming organic rice in relation to lifestyle that all respondents agree that the high and low levels of education have an effect on altruistic values, egoistic values and WTP for organic rice, as well as the high and low income effects on altruistic values. [25] in their study concluded, there is a positive effect from the length (years) of education with the consistent health. This argument is based on "Human capital theory and status attainment model" [26]Schools provide general skills, especially related to cognitive, special skills that are useful for work, social values, behavior and have an important disposition for achievement of a goal [27].

The pattern of consumption of organic rice in consumers is the habit of consuming organic rice which is done according to their tastes and needs. In this study there are 3 categories

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of consumption patterns of organic rice, namely just starting out, routinely, mixed, and occasionally. Occasionally categories show that not all consumers only consume organic rice for their daily consumption, but also replace it with non-organic rice. Replacing with non-organic rice is generally done if the supply of organic rice is run out or because it is more economical. Mixed categories are consumers whose daily consumption uses organic rice but are mixed with non-organic rice, with the reason of healthier lifestyle but still economical. The routine category explains how to consume organic rice continuously and without being mixed with non-organic rice. Expenditures to consume organic rice will also affect the amount of food expenditure per month. [28] suggest that consumers who have a healthy lifestyle tend to make healthy efforts by consuming natural foods, and living a balanced life and having a positive attitude towards organic food. In addition, consumers who have a healthy lifestyle consider activities that support health.

Changes in the lifestyle of a society in relation to food are also related to cultural change. Natural foods derived from agriculture such as organic rice becomes more interesting when processed more modernly in accordance with the demands of the times [29]. Healthy lifestyles have encouraged people in various countries and encouraged healthy lifestyle movements with a global theme back to nature. This movement is based on that everything that comes from nature is good and useful and guarantees a balance. By consuming organic rice has become the main choice for fulfilling this healthy lifestyle [30]

The influence of Lifestyle on WTP suggests that lifestyles have a positive effect on willingness to pay more for organic rice. In line with the research of [31] Lifestyle is strongly influenced by the consumer environment either geographically and demographically (related to income, age, and education level in influencing consumer behavior to build an awareness attitude towards a healthy life pattern.

The lifestyle in this study was measured based on the level of education, income, age, number of families and reference groups. The average education of respondents in this study is S1/Bachelor degree, average income between Rp. 5.000.000, - to Rp. 10.000.000, -, with an average age of 21 years to 65 years, and the number of families of 2-10 people. Respondents' description on lifestyle assesses that the level of education has an effect on the value of altruistic, egoistic and WTP for organic rice supported by the high and low of income, age and reference group indicators. The findings of this study are supported by the opinion of [32], [33], [34] that people who have higher education certainly have a lot of knowledge about healthy lifepattern so that they meet their families by eating healthy and sufficient nutrition.

High and low income will affect the lifestyle of respondents in consuming organic rice. The proportion of consumption is proportional to the rate of increase in income received to a certain extent so that there is a tendency that the higher the income of a person the lower the percentage of income spent in buying organic rice. This is in accordance with the opinion of [35], [36], that consumption is directly proportional to income, this can be seen from changes in income affecting consumption patterns.

[37] states that the level of consumer awareness of a healthy lifepattern can be used as an indicator to predict the chances of acceptance of products in the market. The presence of trend nowadays where the emergence of consumer awareness of the importance of healthy and environmentally friendly products is middle to upper consumers. The majority of respondents who are willing to pay for organic rice are middle to upper class respondents who claim that the consumption of organic rice is based on fulfilling lifestyle. Lifestyle variables significantly influence on the factors that influence the value of WTP given. This is in line with the research of [38], [39], [40] which states that efforts to create a healthy environment are the basis of the existence of quality improvement in the human life. The improvement of the life quality can be controlled by individual consumers by making changes for choosing and consuming certain items that are environmentally friendly.

The effect of Biosphere Value on WTP suggests that the value of the biosphere has a positive effect on the WTP of organic rice. This is not in line with the research of [41] who stated that the value of the biosphere did not have a positive effect on the WTP of organic rice. Respondents' perceptions of the biosphere's value on the environment perceived high by respondents, as seen from average value of the respondents' answer the majority of respondents answer agree on the concern for the surrounding environment one of them by consuming organic rice and respondents thought that the natural balance was sensitive and easily disturbed. [42] found that environmental attitudes positively influence customers' willingness to pay for pro-environmental activities. Previous research also suggested that environmental problems such as the value of the biosphere can affect the willingness to pay consumers directly or indirectly through attitudes [43]

#### 4. Research Implications

This study aims to explore the relationship between consumer general sustainability values, lifestyle and willingness to pay more for organic rice. The research findings show that lifestyle has a positive relationship on the altruistic values and egoistic values. Lifestyle has a positive effect on willingness to pay more for organic rice. In line with [44] Lifestyle is strongly influenced by the consumer environment either geographically and demographically (related to income, age, and level of education) in influencing consumer behavior to build an awareness attitude towards a healthy lifestyle. The consumer's altruistic value focuses on looking after others for themselves, which affects the value of the biosphere, which burdens the ecosystem and non-human living things. This finding is different from previous findings, which show a positive relationship between altruistic and biosphere values [9].

Interestingly, this shows rather mixed results compared to previous studies which [8] showed an insignificant relationship between egoistic value and biosphere value Biosphere value seems to be a strong antecedent to the influence of lifestyle on WTP. Overall, the findings of this study support the relationship of biosphere values and willingness to pay more for organic rice. The results offer empirical evidence to support the value attitude behavior model. Results like this

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convey important information for the organic rice industry, especially when selling organic rice should focus on the target market, so that it will determine the success in marketing organic rice.

## 5. Research Limitations

This research has limitations conducted in three different places that sell organic rice in Malang City, East Java Province with a sample of 150 consumers, Future studies are expected to use a larger sample and expand the scope of the study so that the results of this study can be generalized. Although this study has limitations, but research has a large impact by offering empirical evidence to support the value attitude behavior model. Results like this convey important information for the organic rice industry, especially when selling organic rice should focus on the target market, so that it will determine the success in marketing organic rice.

## 6. Conclusions

The results of the study can be concluded that according to the model of the relationship on willingness to pay shows that there is no relationship between altruistic values on biosphere values but there is an indirect relationship on the pro-environmental values through the biosphere value, there is a relationship between egoistic value on the value of the biosphere and also there is an indirect relationship on the pro-environmental value through the biosphere value. In addition, there is a relationship of lifestyle on the altruistic values and egoistic values and there is also an indirect relationship through the biosphere value and the pro-environmental value on the WTP. This study recommends increasing interest in buying organic rice among the community is not easy. Therefore, commitment and cooperation is needed among the stakeholders. Emphasis on the benefits attributes that can be felt by consumers in the short term is more important to be socialized, such as attributes of flavor, durability, stickiness, and for long-term health and environmentally friendly so that it will be better if the socialization is carried out by demonstrating a comparison between organic and non-organic rice that has been cooked become cooked rice.

## Conflict of Interest Statement

The authors declare that they have no conflict of interest.

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