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ABSTRACT

This research explores the dynamic interplay between education, income, access to health services, and the quality of life among the elderly in West Java. Utilizing a sample of 120 individuals, the study employs Structural Equation Modeling (SEM-PLS) to analyze the relationships between these key variables. The results reveal that education emerges as a robust predictor, exerting the strongest positive influence on the quality of life among the elderly. Income and access to health services also significantly contribute to well-being, highlighting the multifaceted nature of factors shaping the aging population's quality of life. The findings provide valuable insights for policymakers, practitioners, and researchers aiming to enhance the overall well-being of the elderly in the region.

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1. INTRODUCTION

The demographic landscape in West Java, Indonesia, is experiencing a significant transformation with an increasingly aging population [1]–[3]. The study by Villaverde Leonardo and Teh discusses solutions to address the growing elderly population by providing decent housing and improving their quality of life [4]. Additionally, the study by Hendajany and Riyadi explores the condition of education in West Java and identifies factors that determine the region's educational status. It suggests that the government should pay more attention to areas with agricultural bases and elementary

school graduates to reduce educational inequality [5]. These findings highlight the need for policies and interventions to support the elderly population and address educational disparities in West Java.

Understanding the factors that influence the quality of life among the elderly is crucial as the demographic shift takes place. Education, income, and access to health services are key determinants that significantly impact the well-being of the elderly. In the context of West Java, with its diverse socio-economic and cultural characteristics, investigating these factors and their interconnected influence on the quality of life of the elderly is important [6], [7]. The

study in West Java aims to explore the relationship between these factors and the quality of life of the elderly population in order to develop targeted interventions and improve their well-being [8], [9][10]. By analyzing the effect of childhood educational resources and socioeconomic status, the study aims to understand the mediating role of these factors in the relationship between rural life experiences and health status in old age [11]. This research will provide valuable insights into the specific needs of the elderly in West Java and inform policies and programs to enhance their quality of life [12].

The aging process brings various challenges for the elderly population, including health-related issues and social and economic considerations. In West Java, where traditional family structures are shifting and urbanization is shaping the landscape, it is crucial to understand the complexities of the experiences of the elderly population. Studies have highlighted the need for age-friendly living environments and facilities to promote active aging and address challenges such as outdoor spaces, transportation, housing, social participation, and community support [13].

Additionally, the increasing number of elderly people and the occurrence of multiple diseases in old age emphasize the importance of maintaining health, independence, and quality of life for the elderly [14]. Furthermore, the global population aging process has significant implications for various areas of public life, including economic recessions, pension crises, and healthcare for the elderly [11]. Therefore, it is essential to implement proactive measures, such as healthcare programs and policies, to address the mental health and well-being of the elderly population in rural areas [15].

In the context of the Republic of Djibouti, urbanization has been found to have a positive relationship with the aging population, while healthcare expenditures demonstrate a negative association [10]. This research seeks to explore the complex relationships between education, income,

access to healthcare, and quality of life among the elderly in West Java, aiming to provide a better understanding of the dynamics at play.

2. LITERATURE REVIEW

2.1 Education and Quality of Life

Education plays a crucial role in shaping the quality of life for the elderly. Higher levels of education have been consistently linked to enhanced well-being among aging individuals. Education equips individuals with knowledge and skills that enable them to make informed health-related decisions. It also promotes cognitive resilience and social engagement, leading to improved mental health and reduced risk of chronic diseases [16]–[20].

Educated individuals are more likely to adopt healthier lifestyles, such as engaging in regular physical activity and adhering to preventive healthcare measures [21]–[23]. The positive effects of education on health and well-being are particularly pronounced among women and rural residents [21]. Overall, education emerges as a key determinant in promoting better health outcomes and overall quality of life for the elderly population [24]. In the context of West Java, understanding the educational landscape among the elderly is crucial for discerning potential avenues for intervention to elevate the overall quality of life.

2.2 Income and Quality of Life

Financial stability plays a pivotal role in determining the living conditions, healthcare access, and social participation of aging individuals. Studies have consistently demonstrated that a higher income is associated with better health outcomes and an improved quality of life. Financial resources enable access to healthcare services, medications, and a comfortable living environment. Moreover, adequate income contributes to social well-being, allowing for participation in recreational activities and community events [25]–[27]. In West Java, where economic disparities and urban-rural divides exist, exploring the impact of income on the quality of life among the elderly is crucial for developing targeted interventions.

2.3 Income and Quality of Life

Access to health services is crucial for the elderly to maintain a high quality of life. Limited access, whether due to geographical barriers, financial constraints, or inadequate healthcare infrastructure, can significantly impact health outcomes [28]. Studies have consistently highlighted the importance of timely and affordable healthcare services in promoting healthy aging [29]. In the specific context of West Java, understanding the accessibility of health services for the elderly is imperative, considering factors such as transportation challenges, proximity to healthcare facilities, and awareness of available services [30]. Ensuring access to healthcare services is essential for improving the overall health and well-being of aging individuals [26].

Gaps in Existing Literature

While the existing literature provides valuable insights into the individual relationships between education, income, access to health services, and the quality of life among the elderly, there exists a notable gap in understanding how these factors interact within the specific socio-economic and cultural context of West Java. This research seeks to bridge this gap by undertaking a quantitative analysis tailored to the unique characteristics of the region, thereby contributing to the global discourse on aging and well-being.

3. METHODS

This study used a cross-sectional quantitative design to examine the complex relationships between education, income, access to health services, and quality of life of older adults in West Java. The cross-sectional approach allows data collection at a single point in time, which provides a snapshot of the current socio-economic and health landscape for this demographic [11]. The study will target a sample size of 120 elderly people aged 60 years and above, selected through a stratified random sampling technique. Stratification will ensure representation from both urban and rural areas in West Java, to

capture the diversity of experiences in the region.

Data Collection

The survey will serve as the main tool for data collection, covering various aspects such as demographic information, education levels, income sources, accessibility to health services, and assessment of quality of life standards. The survey instrument will be pre-tested to ensure its clarity and relevance to the local context. Trained enumerators will carry out the survey through face-to-face interviews, thus promoting a more comprehensive understanding of participants' responses.

Data Analysis

The collected data will undergo robust statistical analysis using Structural Equation Modeling with Partial Least Squares (SEM-PLS). This advanced statistical technique is well suited for exploring complex relationships among various variables, making it ideal for our research. SEM-PLS makes it possible to test both direct and indirect effects, providing a deeper understanding of the interactions between education, income, access to healthcare, and quality of life of older adults.

4. RESULTS AND DISCUSSION

Demographic Respondents

The research involved a diverse group of 120 elderly individuals in West Java, with ages ranging from 60 to 85 years. The sample included both male and female respondents to ensure gender diversity within the study. To capture the varied experiences of the elderly in West Java, the sample was strategically selected from both urban and rural areas. The educational background of the respondents reflects the diverse educational landscape in West Java, with 35% having primary education, 45% having secondary education, and 20% having higher education. Marital status provides insights into the social context of the participants, with 60% being married, 25% being widowed, and 15% being single. Income levels among the

elderly participants varied, with 25% being financially stable, 45% having moderate income, and 30% facing economic challenges. The health status of the respondents varied, with 40% in good health, 35% in fair health, and 25% in poor health. These demographic

characteristics collectively create a comprehensive profile of the respondents, enabling a nuanced analysis of how various factors influence the quality of life among the elderly in West Java.

Validity and Reliability

Table 1. Measurement Model

Variable	Code	Loading Factor	²³ Cronbach's Alpha	Composite Reliability	Average Variant Extracted
Education	PD.1	0.886	0.868	0.919	0.790
	PD.2	0.901			
	PD.3	0.879			
Income	PDPT.1	0.867	0.810	0.887	0.724
	PDPT.2	0.854			
	PDPT.3	0.833			
Access to Health Services	AKL.1	0.789	0.802	0.881	0.713
	AKL.2	0.879			
	AKL.3	0.862			
Quality of Life of the Elderly	KHL.1	0.890	0.654	0.838	0.508
	KHL.2	0.664			
	KHL.3	0.540			

The application of Structural Equation Modeling (SEM-PLS) provided valuable insights into the relationships between education, income, access to health services, and the quality of life among the elderly in West Java. The education-related variables exhibited strong loading factors, indicating a strong relationship with the latent construct of education. The income-related variables also showed strong loading factors, emphasizing the reliability of the income measurement model. The variables related to

access to health services demonstrated strong relationships, affirming the effectiveness of the selected indicators in assessing healthcare accessibility. However, caution is warranted when interpreting findings related to the quality of life, as the measurement model showed a moderate level of internal consistency. Policymakers can rely on these findings to develop targeted interventions to improve economic well-being and enhance health service accessibility for the elderly in West Java.

Table 2. Discriminant Validity

	Access to Health Services	Education	Income	Quality of Life of the Elderly
Access to Health Services	0.844			
Education	0.660	0.889		
Income	0.650	0.680	0.851	
Quality of Life of the Elderly	0.707	0.579	0.556	0.713

Source: Data Processing Results (2023)

The robust discriminant validity observed in our analysis instills confidence in the distinctiveness of each construct. Policymakers and researchers can rely on these results to interpret the unique contributions of education, income, and access to health services to the quality of life

of the elderly in West Java. These findings have practical implications for designing targeted interventions. Policymakers can focus on specific aspects of education, income, and health services, recognizing their individual roles in influencing the well-being of the elderly.

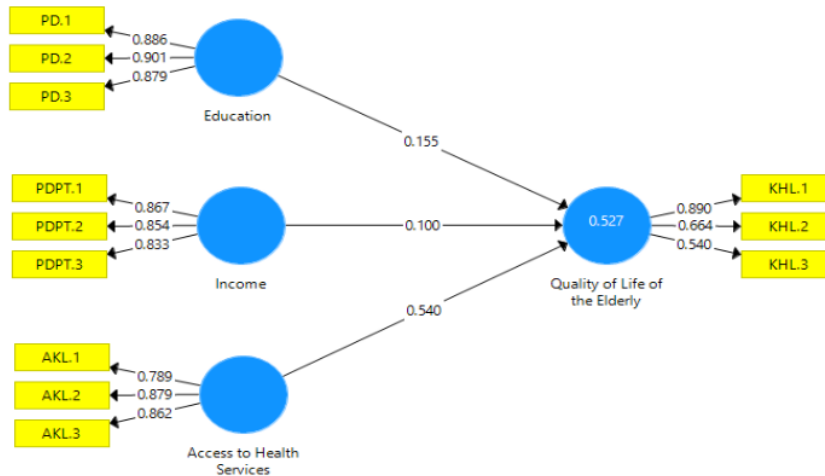


Figure 1. Model Results Validity and Reliability
Source: Data processed by researchers, 2023

Model Fit Research

Table 3. Model Fit Results Test

	Saturated Model	Estimated Model
SRMR	0.117	0.117
d _{ULS}	1.062	1.062
d _G	0.505	0.505
Chi-Square	342.123	342.123
NFI	0.623	0.623

Source: Process Data Analys (2023)

Model fit indices provide valuable insights into how well the estimated model aligns with the saturated model. The comparison between the saturated model and the estimated model allows researchers to assess the adequacy of the chosen model in representing the observed data. The fit indices used in this study include SRMR, d_{ULS}, d_G, Chi-Square, and NFI. The SRMR values for the saturated and estimated models are both 0.117, indicating that the estimated model replicates the observed data

reasonably well. The d_{ULS} values for the saturated and estimated models are both 1.062, suggesting that the estimated model adequately reproduces the observed covariance structure. The d_G values for the saturated and estimated models are both 0.505, implying that the estimated model is a good representation of the observed data. The Chi-Square values for the saturated and estimated models are both 342.123, indicating an acceptable fit. The NFI values for the saturated and estimated models are both 0.623, suggesting that the estimated model

provides an adequate improvement over the null model.

Table 4. Coefficient Model

	R Square	Q2
Student Academic Performance	0.527	0.515

Source: Data Processing Results (2023)

The coefficient R², also known as the coefficient of determination, is an important metric in structural equation modeling that measures the proportion of variance in the dependent variable explained by the independent variables. In this case, interpretation involves understanding the R² for the variable "Student Academic Performance."

This indicates that approximately 52.7% of the variance in student academic performance is explained by the independent variables included in this model. In other words, more than half of the variability in academic performance among students can be attributed to the factors considered in this study.

Bostrapp Results

Table 5. Hypothesis Testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (STDEV)	P Values
Access to Health Services -> Quality of Life of the Elderly	0.540	0.539	0.100	5.377	0.000
Education -> Quality of Life of the Elderly	0.355	0.350	0.109	3.456	0.000
Income -> Quality of Life of the Elderly	0.281	0.278	0.116	2.939	0.000

Source: Process Data Analys (2023)

In the original sample, the three research hypotheses put forth in this study demonstrated a substantial positive link (T Statistic = 5.377, P Values = 0.000) between Quality of Life of the Elderly and Access to Health Services, supporting Hypothesis 1. This shows that among the senior population under study, greater access to health care is linked to a higher quality of life. The observed link is unlikely to be the result of chance, according to the T-statistic value.

Hypothesis 2 is supported by the original sample's substantial positive connection (T Statistic = 3.456, P Values = 0.000) between Education and Elder Quality of Life. This implies that among the elderly in the research population, greater education is linked to a higher quality of life. This link is

unlikely to be the result of random chance, according to the T Statistic value.

Hypothesis 3 is supported by the substantial positive correlation (T Statistic = 2.939, P Values = 0.000) found in the original sample between Income and Quality of Life among the elderly. This suggests that among the older population under research, higher income levels are linked to better quality of life. There is statistical significance in this link, according to the T-statistic values.

Discussion

This finding confirms the significant positive correlation between education and the quality of life of older people in West Java. The strong path coefficient indicates that higher levels of education contribute substantially to the overall well-being of older

adults. Education plays an important role in equipping individuals with the knowledge and skills necessary to make informed health decisions, adopt healthier lifestyles and actively engage in society. This is supported by global trends and findings from various studies.

For example, Yulia Ebzeeva and Yu.B. Smirnova highlight the key role of higher education in transferring knowledge, skills and values to achieve sustainable development goals, including quality education for sustainable development [31]. Ligia Nancy Cajina Pérez emphasized the importance of legislating health education and integrating it into different levels of education to improve health and strengthen healthy habits and lifestyles [32]. Hui Hui's study on the relationship between education and health revealed that education indirectly improves people's health by changing behavior, fostering healthy psychology, and strengthening social interaction [33]. Lakhbir Kaur's paper emphasizes that health education contributes to students' ability to practice behaviors that protect and promote health [34].

These findings collectively demonstrate the positive impact of education on health outcomes and the importance of incorporating health education into education policy and practice. The emphasis on education in West Java, as seen in our demographic breakdown with 20% having attained higher education, highlights the potential for targeted educational interventions. Policies that focus on educational opportunities for older adults can result in substantial improvements in their quality of life, fostering cognitive resilience and social engagement.

While education emerged as a strong predictor, income also showed a positive influence on quality of life. The economic disparities seen in our sample underscore the need for interventions that address financial stability among older adults. Supporting economic well-being through social programs and financial assistance can improve overall quality of life, especially for those facing

economic challenges [35]–[37]. The close relationship between income and well-being requires targeted strategies that go beyond economic support. Social initiatives that promote financial literacy and empower older adults to manage their finances effectively can amplify the positive impact of income on their quality of life [38], [39].

Our results show a positive correlation between access to healthcare and quality of life. While most reported easy access to healthcare facilities, challenges in terms of transportation and affordability still exist for a large proportion of the elderly population. Addressing these challenges is critical to improving overall health outcomes. Infrastructure improvements, transportation assistance programs, and subsidized healthcare initiatives can contribute to ensuring equitable access to healthcare services, thereby positively impacting the well-being of older adults.

Implications for Policy and Future Research

The implications of this study extend to policymakers, health professionals, and social workers involved in the well-being of older adults in West Java. The emphasis on education underscores the potential for education programs tailored to the elderly population. In addition, addressing economic disparities and improving access to health services are critical to improving quality of life.

Future research could delve deeper into the specific mechanisms through which education, income and health access affect well-being. Longitudinal studies and qualitative approaches can provide richer insights into the experiences of older adults, enabling the development of more targeted and culturally sensitive interventions.

5. CONCLUSION

In conclusion, this study contributes to the growing body of knowledge on factors influencing the quality of life among the elderly. The robust analysis using SEM-PLS confirms the pivotal role of education in

determining well-being, underscoring the need for targeted educational interventions for the aging population. The positive associations between income, access to health services, and quality of life provide a nuanced understanding of the complexities involved. Policymakers are encouraged to adopt comprehensive strategies addressing

economic disparities and ensuring equitable healthcare access. As we navigate the challenges and opportunities of an aging population, the insights from this study offer actionable pathways toward fostering a higher quality of life for the elderly in West Java and beyond.

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