

THE EFFECT OF SOCIALMEDIA ON THE FINANCIAL BEHAVIOR OF GENERATION Z WOMEN, WITH FINANCIAL LITERACY AS A MODERATING VARIABLE

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Abstract

This study aims to determine the influence of the pine resin industry of PT. Kencana Hijau Bina Lestari on the economic conditions of the community in Amassangan Village, Binuang Sub-district, Polewali Mandar District, and to identify its economic and environmental impacts. The study employed a descriptive quantitative approach. Data were collected through observation, questionnaires, documentation, and literature review. A Likert-scale questionnaire was administered to 100 respondents. Data were analyzed using SPSS through validity, reliability, normality, F-test, t-test, simple linear regression, and coefficient of determination. The results show that the presence of the industry was categorized as high, with an average score of 356.25, while the community economy was categorized as moderate, with an average score of 337.9. The F-test produced an F value of 60.455 with a significance of 0.001, while the t-test produced a t value of 2.978 with significance ≤ 0.001 . The regression equation showed a constant of 10.385 and a regression coefficient of 1.880. The R value of 0.618 and R Square of 0.382 indicate that the industry has a positive and significant influence and explains 38.2% of the variation in community economic conditions, while 61.8% is explained by other factors not examined. Economic benefits are mainly reflected in employment opportunities and income, but they have not been evenly distributed. Environmentally, residents have not experienced significant negative impacts, although they remain concerned about potential future.

Keywords: Pine Resin Industry, Community Economy, Employment, Income, Linear Regression.

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh industri getah pinus PT. Kencana Hijau Bina Lestari terhadap ekonomi masyarakat Kelurahan Amassangan, Kecamatan Binuang, Kabupaten Polewali Mandar serta mengidentifikasi dampak industri terhadap kondisi ekonomi dan lingkungan masyarakat. Penelitian menggunakan pendekatan kuantitatif deskriptif. Data diperoleh melalui observasi, kuesioner, dokumentasi, dan studi literatur. Kuesioner berskala Likert digunakan pada 100 responden masyarakat Kelurahan Amassangan. Data dianalisis menggunakan SPSS melalui uji validitas, reliabilitas, normalitas, uji F, uji t, regresi linear sederhana, dan koefisien determinasi. Hasil penelitian menunjukkan bahwa keberadaan industri berada pada kategori tinggi dengan skor rata-rata 356,25, sedangkan ekonomi masyarakat berada pada kategori sedang dengan skor rata-rata 337,9. Uji F menghasilkan Fhitung 60,455 dengan signifikansi 0,001, sedangkan uji t menunjukkan nilai t sebesar 2,978 dengan signifikansi $\leq 0,001$. Persamaan regresi menunjukkan konstanta 10,385 dan koefisien regresi 1,880. Nilai R sebesar 0,618 dan R Square sebesar 0,382 menunjukkan bahwa keberadaan industri berpengaruh positif dan signifikan serta menjelaskan 38,2% variasi ekonomi masyarakat, sedangkan 61,8% dipengaruhi faktor lain yang tidak diteliti. Manfaat ekonomi terutama terlihat pada penciptaan lapangan pekerjaan dan pendapatan, tetapi belum dirasakan secara merata. Dari sisi lingkungan, masyarakat belum merasakan dampak negatif yang

signifikan, namun terdapat kekhawatiran terhadap potensi dampak di masa mendatang sehingga keberlanjutan hutan pinus dan pengelolaan limbah perlu mendapat perhatian.

Kata kunci: Industri Getah Pinus, Ekonomi Masyarakat, Lapangan Pekerjaan, Pendapatan, Regresi Linear

INTRODUCTION

Industrialization is a process of economic structural change that can promote economic growth and expand employment opportunities. Todaro and Smith (2015) describe industrialization as a process of economic structural transformation characterized by a shift in dominant economic activities from the agricultural sector toward the industrial sector. In a regional context, the presence of industry can create new economic activities through labor absorption, increased income, and the growth of supporting economic activities.

The pine resin industry is an industry that utilizes natural resources as raw materials. Pine resin is obtained through tapping pine trees and can subsequently be processed into rosin and turpentine. PT. Kencana Hijau Bina Lestari Site Polewali Mandar was established in Amassangan Urban Village in 2021. The industry processes pine resin into rosin and turpentine, as well as derivative products such as alpha-pinene, dipentene, pine oil, and terpine oil. The main raw materials are obtained from Sumarorong Sub-district, Mamasa District, while the factory is located in Binuang Sub-district due to considerations of accessibility, infrastructure, proximity to markets, and labor availability.

The presence of industry in a region has the potential to change the economic structure of the community. Hirschman (1958) explains that industrial development can create backward and forward linkages that expand employment opportunities, both within the industry and in supporting economic activities. In this study, economic benefits are assessed through employment opportunities, income, and socio-economic changes in the community.

On the other hand, industries that utilize natural resources need to consider sustainability. Excessive pine resin tapping may pose risks to tree conditions, long-term production, and ecosystems. Industrial waste management is also an important component of sustainable production activities. Therefore, this study assesses not only economic benefits but also community perceptions of environmental conditions around the industry.

Based on these conditions, this study aims to analyze the influence of the pine resin industry of PT. Kencana Hijau Bina Lestari on the economy of the Amassangan community and to describe its impacts on the economic and environmental aspects of the community.

METHOD

This study employed a quantitative method with a descriptive approach. The research was conducted in Amassangan Urban Village, Binuang Sub-district, Polewali Mandar District. The research population consisted of the residents of Amassangan Urban Village. Based on the Taro Yamane calculation, with a population of 3,632 people and a 10% margin of error, a sample size of approximately 97 respondents was obtained; in the implementation of the study, questionnaires were administered to 100 respondents.

Primary data were obtained through field observations and questionnaires, while secondary data were obtained from documents, BPS, books, journals, and relevant written sources. The questionnaire used a five-point Likert scale. The instrument was pilot-tested on 30 respondents with characteristics similar to those of the population. Item validity was assessed using the Pearson Product-Moment correlation with an *r*-table value of 0.361, while reliability was assessed using Cronbach's Alpha.

The independent variable (X) was the presence of the pine resin industry of PT. Kencana Hijau Bina Lestari, measured through the dimensions of industrial activities and industrial impacts. The dependent variable (Y) was the community economy, measured through employment opportunities, community income, and socio-economic changes. Data were analyzed using SPSS, including validity, reliability, Kolmogorov-Smirnov normality, F-test, t-test, simple linear regression, and coefficient of determination (R^2), with a significance level of 0.05.

RESULTS AND DISCUSSION

3.1 Presence of the industry

The questionnaire results show that the industry presence variable had a total score of 1,425, with an average score of 356.25, and was categorized as high. The industrial activity dimension obtained a score of 743 or 52.1%, with an average of 371.5, while the industrial impact dimension obtained a score of 682 or 47.8%, with an average of 341. These results indicate that the community is aware of the industry's presence and generally views its existence and benefits positively.

Dimensi	Skor	Persentase	Rata-rata	Kategori
Kegiatan industri	743	52,1%	371,5	Tinggi
Dampak industri	682	47,8%	341	Tinggi
Total	1.425	100%	356,25	Tinggi

3.2 Community Economic Conditions

The community economy variable obtained a total score of 3,717, with an average of 337.9, and was categorized as moderate. The employment opportunities dimension obtained a score of 1,427 or 38.3% and was categorized as high. The income dimension obtained a score of 1,274 or 33.5% and was categorized as moderate. Meanwhile, socio-economic changes obtained a score of 1,016 or 27.3% and were categorized as moderate. These findings indicate that the strongest economic benefit is reflected in employment opportunities, while broader economic changes in the community have not yet been evenly distributed.

Dimensi	Skor	Persentase	Rata-rata	Kategori
Lapangan pekerjaan	1.427	38,3%	356,75	Tinggi
Pendapatan	1.274	33,5%	318,5	Sedang
Perubahan sosial-ekonomi	1.016	27,3%	338,6	Sedang
Total	3.717	100%	337,9	Sedang

3.3 Instrument and Prerequisite Tests

The validity test showed that the questionnaire items met the validity criteria based on the comparison between the calculated *r* values and the *r*-table value of 0.361. The reliability test produced a Cronbach's Alpha value of 0.866, indicating that the instrument was highly reliable. The Kolmogorov-Smirnov

normality test produced an Asymp. Sig. value of 0.115, indicating that the data were normally distributed and could be used in regression analysis.

3.4 Influence of the Industry on the Community Economy

The simultaneous test showed an F value of 60.455 with a significance level of 0.001. Because the significance level was lower than 0.05, the regression model was considered significant. The partial test produced a t value of 2.978 with significance ≤ 0.001 , indicating that the presence of the industry significantly influenced the community economy.

Simple linear regression analysis produced a constant of 10.385 and a regression coefficient of 1.880. Thus, the regression equation can be written as $Y = 10.385 + 1.880X$. The positive coefficient indicates that an increase in the industry presence score is followed by an increase in the community economic condition score.

The R value of 0.618 indicates a strong relationship between the presence of the industry and the community economy. The R Square value of 0.382 means that the presence of the industry explains 38.2% of the variation in community economic conditions, while 61.8% is influenced by other factors not examined in this study. Thus, the industry's influence is categorized as moderate despite being statistically significant.

Analisis	Nilai	Interpretasi
Uji F	60,455; Sig. 0,001	Model signifikan
Uji t	2,978; Sig. $\leq 0,001$	Pengaruh signifikan
Konstanta	10,385	Nilai dasar Y
Koefisien regresi	1,880	Pengaruh positif
R Square	0,382 (38,2%)	Pengaruh kategori sedang

3.5 Economic and Environmental Impacts

The presence of the industry provides employment opportunities and sources of income for some members of the community. Residents directly involved in industrial activities experience more tangible benefits, including more stable incomes. In addition, derivative economic activities such as food stalls, supporting businesses, and services around the industrial site may emerge as indirect impacts. These findings are consistent with Hirschman's concept of industrial linkages, which explains that industrial activities can generate backward and forward linkages.

However, these benefits have not been experienced equally. The community's livelihood structure is still dominated by agriculture, plantations, and other businesses. The study also shows that not all residents are directly involved in the industry, and there is a perception that the recruitment process is not yet fully transparent and open to the local community. This condition helps explain why the overall influence of the industry is categorized as moderate.

From an environmental perspective, residents have not experienced significant negative impacts from industrial activities. Nevertheless, the community remains concerned about possible future impacts. These concerns are mainly related to waste management and the sustainability of pine forests as a source of raw materials. Therefore, economic benefits need to be balanced with environmental management through sustainable tapping practices, reforestation, and adequate waste management.

CONCLUSION

The presence of the pine resin industry of PT. Kencana Hijau Bina Lestari has a positive and significant influence on the economy of the Amassangan community. The regression results show a significance level of 0.001, an F value of 60.455, a t value of 2.978, and an R Square value of 0.382. This means that the presence of the industry explains 38.2% of the variation in the community economy, while 61.8% is explained by other factors outside the study. The industry's economic contribution is categorized as moderate because community involvement is not evenly distributed and livelihoods are still dominated by agriculture, plantations, and other businesses. From an environmental perspective, residents have not experienced significant negative impacts, but they continue to expect waste management and pine forest sustainability to remain key priorities.

RESEACRCH IMPLICATIONS AND RECOMMENDATIONS

PT. Kencana Hijau Bina Lestari needs to strengthen waste management and ensure that its operational activities do not cause pollution. The sustainability of raw materials should be maintained through environmentally friendly tapping techniques and regular reforestation or replanting activities. In the economic aspect, the recruitment process should be conducted transparently and provide broader opportunities for the local community. Skills training programs are also important so that residents can develop competencies that match the industry's needs.

The community is expected to actively provide feedback if there are indications of pollution or problems in the recruitment process, while also improving skills that can support participation in industrial activities and local economic enterprises. Future research could include other variables such as agriculture, micro, small, and medium enterprises (MSMEs), trade, and long-term environmental impacts to provide a more comprehensive explanation of community welfare.

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