Syntax Admiration: p-ISSN 2722-7782 | e-ISSN 2722-5356 Vol. 5, No. 5, May 2024

The Effect of Policy Implementation, Leadership, Financial Institutions, Community Participation in Mining Management on Community Welfare in Education

Mimpin Sitepu
Program Pascasarjana Jakarta, Universitas Satyagama, Indonesia
Email:

Abstract

The purpose of this study was to determine the effect of policy implementation, leadership, financial institutions, community participation in mining management, on community welfare in education. This research was conducted in the Bangka Belitung Islands Province as a case study. The research design used was descriptive analytic design followed by sampling using the Stratified Random Sampling technique with a total of 452 respondents and data analysis with simple and multiple linear regression. In addition, classic assumption tests are also performed which include normality test, multicollinearity test, autocorrelation test and heteroscedasticity test. The results of the analysis show that in the case of Bangka Belitung Islands Province, (1) the implementation of the policy had a significant effect on the welfare of the field of society; (2) Leadership has a significant effect on community welfare in education; (3) Financial Institutions have a significant effect on community welfare in education; (4) Community participation has a significant effect on community welfare in education; (5) The implementation of policies, leadership, financial institutions and community participation together have a significant effect on the welfare of the community in the field of education.

Keywords: *Community Welfare, School Participation Rates, Policy Implementation, Leadership, Financial Institutions, Community Participation*

Introduction

The XXI century is a time when the development of science and technology, especially communication technology, has progressed rapidly (Alimin & Islami, 2022). This resulted in an increasingly rapid flow of information and the opening of international markets that triggered free competition in various aspects of life (Budiutomo, Santoso, & Hakim, 2021). As part of the global community, Indonesia is also involved in this free competition, including as a member of the Asian Free Trade Area (AFTA) and Asian Free Labour Area (AFLA). Therefore, Indonesia must be able to compete, especially in trade. The logical consequence is the importance of the existence of superior and adequate Indonesian human resources in the future to occupy strategic positions (Maria, Rufaidah, & Singagerda, 2023);(Brewster & Söderström, 2017);(Wulandari, 2020).

Human development actually has a broad meaning (Nurlayli & Jumarni, 2022). The basic idea of human development is to create positive economic, social, political, cultural, and environmental growth and changes in human well-being (McNair, 2017).

How to cite:	Mimpin Sitepu (2024) The Effect of Policy Implementation, Leadership, Financial Institutions, Community Participation in Mining Management on Community Welfare in Education, *(5) 5*
E-ISSN:	2722-5356
Published by:	Ridwan Institute

Therefore, man must be positioned as the real wealth of the nation. Armed with this concept, the main goal of human development must be to be able to create an environment that allows its people to live long, healthy, and productive lives (Human Development Report 1990).

The human development approach focuses more on expanding people's choices with freedom and dignity. Human development looks simultaneously at all issues in society: economic growth, trade, employment, political freedom or cultural values from a human point of view (Hodijah & Angelina, 2021). Human development also covers another important issue, namely gender. Thus, human development pays attention not only to the social sector, but is a comprehensive approach of all aspects of human life.

The concept of human development is measured using a basic three-dimensional approach to human beings, namely long and healthy life, knowledge, and a decent standard of living (Siswajanthy, Shiva, Salsabila, Putry, & Putri, 2024). The dimensions of longevity and health are represented by indicators of life expectancy at birth. The knowledge dimension is represented by indicators of expected length of schooling and average length of schooling. Meanwhile, the dimension of decent living standards is represented by per capita expenditure. These three dimensions are summarized in a composite index that makes up the HDI.

UNDP introduced the Human Development Index (HDI) in 1990 and has revised its HDI calculation method several times. In 2010, UNDP undertook a major revision by introducing indicators of old school expectancy and Gross National Income (GNI) per capita replacing the indicators of literacy and Gross Domestic Product (GDP) per capita. Indonesia began calculating HDI every three years since 1996 and every year since 2004 to meet the needs of the Ministry of Finance in calculating the General Allocation Fund (DAU). Since 2014, Indonesia has used UNDP's new method with several adjustments, including the use of per capita expenditure indicators as a proxy for income. Backcasting data with the new method became available starting in 2010.

The fundamental problem faced by the government is the problem of poverty. One of the factors that influence poverty is due to low levels of education. Education is one measure of the level of welfare of a nation (Gannika & Sembiring, 2020). The higher the level of education of a nation, it can describe the higher the level of welfare of a nation. The 1945 Constitution Article 28C paragraph 1 states that everyone has the right to develop themselves through the fulfillment of basic needs, education, and benefits from science and technology, art, and culture to improve the quality of life and welfare. Article 31 paragraph 2 states that every citizen is obliged to attend basic education and the government is obliged to finance it.

Education is a shared responsibility between government, family, and society (Haq, Wasliman, Sauri, Fatkhullah, & Khori, 2022);(Triwiyanto, 2021). The Ministry of Education and Culture is responsible for the development of human resources nationally with strategies that include: equal distribution of opportunities, relevance of education to development, quality of education, and management efficiency. Equality of opportunity is carried out through the provision of facilities and teaching staff from primary to higher

education. Relevance education focuses on the concept of "link and match" to adjust to the needs of employment. Quality education aims to produce educated individuals who are in accordance with the needs of the times, while management efficiency ensures education is run effectively and efficiently.

With the importance of the role of education, a conducive environment is needed, which is supported by Law Number 22 of 1999 and its revision, Law 32 of 2004 concerning Regional Government. This law opens up great opportunities for community empowerment and local government (regional autonomy), reducing the role of the central government and increasing community participation and decentralization. Despite the decentralization of education management, the responsibility for managing the national education system remains in the hands of the Minister of National Education (Ilham, 2019). The central government establishes national education policies and standards to ensure the quality of national education.

One of the problems in education is the high dropout rate among poor people when continuing from elementary to junior high school, especially those aged 16-18 years. A major problem is the lack of access to physical and financial education, with the high cost of education being a significant barrier. Only 55% of children from poor families complete junior high school although 89% complete elementary school (Hartono, 2008). Education is supposed to help overcome poverty. The government needs to increase equity and expand access to basic education to reduce the problem of poverty in the country.

Economic problems are the main factors that cause low school enrollment rates (APS) and high dropout rates in poor groups (Hasan & Azis, 2018). People who have low economic ability do not have enough funds to send children to school, because education does require relatively large costs (Sutrisno, 2020). For people who have low economic ability, they will experience the cost needed for the learning process. Along with this, many poor people prefer to work rather than pursue higher education.

This research formulates several main questions, namely: 1) Does policy implementation affect public welfare in the field of education in Bangka Belitung Islands Province and how much does it influence? 2) Does leadership affect the welfare of the community in the field of education in the Bangka Belitung Islands Province and how much influence does it have? 3) Do financial institutions affect the welfare of the community in the field of education in the Bangka Belitung Islands Province and how much influence does it have? 4) Does community participation affect the welfare of the community in the field of education in the Bangka Belitung Islands Province and how much does it affect? 5) Does the implementation of policies, leadership, financial institutions, and community participation together affect the welfare of the community in the field of education in the Bangka Belitung Islands Province and how much influence does it have?

The purpose of this study is to analyze how much influence policy implementation, leadership, financial institutions, and community participation have on community welfare in the field of education in the Bangka Belitung Islands Province,

both individually and together. Theoretically, the results of this research can enrich the literature in the field of government, especially regarding regional autonomy, regional economic development, leadership, financial institutions, and regional potential, as well as provide input for further research in this field. In practical terms, this research is expected to provide useful recommendations for leaders or decision makers in an effort to improve regional autonomy, regional economic development, leadership, financial institutions, regional potential, and community welfare in the field of education in the Bangka Belitung Islands Province.

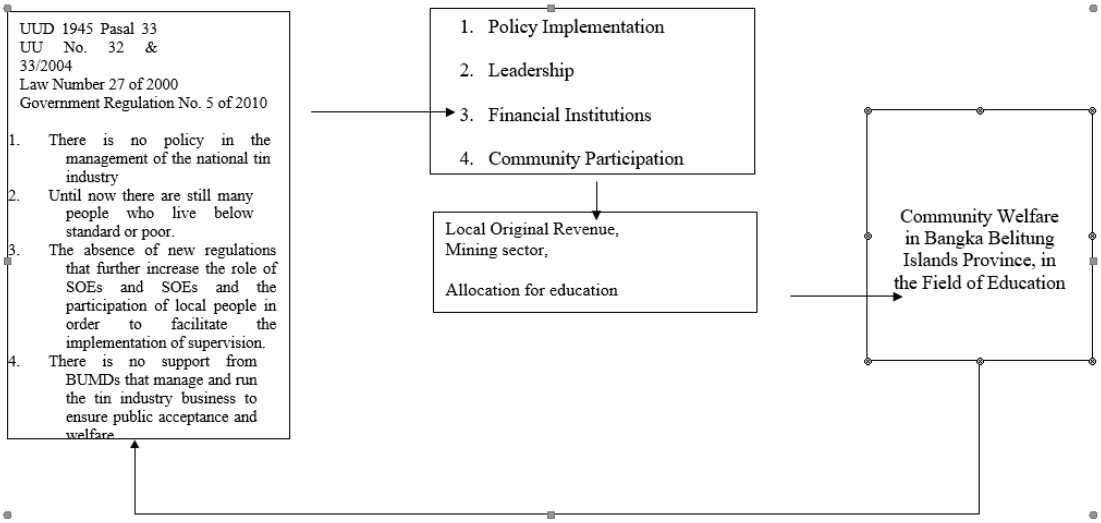

Figure 1. Research Framework of Mind

Based on the framework that has been described, the hypotheses of this study are: 1) There is an influence of policy implementation on the welfare of the community in the field of education in the Province of Bangka Belitung Islands, 2) There is an influence of leadership on the welfare of the community in the field of education in the Province of Bangka Belitung Islands, 3) There is an influence of financial institutions on the welfare of the community in the field of education in the Province of Bangka Belitung Islands, 4) There is an influence community participation on the welfare of the community in the field of education in the Bangka Belitung Islands Province, and 5) There is an influence of policy implementation, leadership, financial institutions, and community participation together on the welfare of the community in the field of education in the Bangka Belitung Islands Province.

Research Methods

The method used in this study is a quantitative analysis method, which aims to determine how much influence the independent variable has on the dependent variable both individually and together. The determination of independent variables (predictors) must be based on theories or previous research results, but for explanatory research, researcher experience is needed as a guide to select non-free variables to be included in the discriminant function. In conducting this study, researchers made direct observations of research objects in the Bangka Belitung Regional Province.

This research is carried out according to the level of explanation that reveals the variables studied and explains the objects through the collected data. In this study, researchers used quantitative data in the form of numbers or numerical qualitative data. Thus the data obtained are complementary and integrated with each other, so that they can be accounted for and can solve problems as researchers have formulated in the previous chapter.

The population in this study is people in the Bangka Belitung Regional Province. The sample is a portion or representative of the population under study. To determine the size of the sample, a stratified random sampling method is used, which is sampling by random means, where each population subject is considered equal in a predetermined strata. Data collection can be done by various sources and various ways, for example primary sources and secondary sources.

Primary sources are data sources that directly provide data to the data collector, and secondary sources are sources that do not directly provide data to the data collector, for example through other people or through documents. To obtain objective data, having a high level of validity and reliability, data collection methods that meet scientific requirements that have been recognized and used in general are needed. In connection with the above, data collection techniques can be carried out as follows: 1) Literature Research, which is a technique for collecting data from written sources that are theoretical in nature and related to the fields being studied, such as books, magazines, documents and various other literature. 2) Field Research, the author's field research intends to obtain primary data and secondary data, namely by conducting direct research in the Bangka Belitung Islands Province.

To capture primary data, instruments in the form of questionnaires or questionnaires are used. Questionnaires as a data collection tool aim to collect data, in order to test the facts, perceptions, attitudes and behavior of respondents. The questionnaire is prepared based on the variable indicators proposed, thus the content of the questions in the questionnaire is based on the limitations of the proposed indicators. The answer format of the questionnaire used the Likert scale, with five alternative answers. The data analysis technique used by the authors in this study is a form of regression (linearly, simple and multiple) with the help of a computer program SPSS Version 16.0 for windows.

This study uses a simple linear regression formula to determine the relationship of each variable X to Y, then uses a multiple linear regression formula to determine the contribution of X1, X2, X3 and X4 together to variable Y. Before testing the hypothesis, classical assumption testing is first carried out, which consists of the normality assumption test, heteroscedacity test and multicollinearity test. After classical assumption testing and regression analysis, hypothesis testing is carried out. Hypothesis testing aims to determine the influence of variable X on variable Y, either alone or together. Testing the hypothesis of variable X against variable Y individually is carried out with a t test. While testing the hypothesis of variable X against Y is jointly carried out with the F test.

Results and Discussion

Test Analysis Requirements

Reliability and Validity Test

Reliability Test

Through computer-assisted calculations obtained the value of the Cronbach Alpha Reliability Coefficient, as follows:

Table 1. Reliability Coefficient

No.	Variable	Coefficient of Reliability (Alpha)
1.	Policy Implementation (X1)	0.831
2.	Leadership (X2)	0.860
3.	Financial Institutions (X3)	0.781
4.	Community Participation (X4)	0.808
5.	Community Welfare (Y)	0.886

The results of the Coefficient of Reliability (Alpha) listed in Table 1, it can be said that the instrument used is reliable, meaning an instrument that can be trusted to be used as a data collection tool or measure objects that have been determined because the instrument is classified as good where the alpha reliability coefficient > from alpha correctit alpha item correlation.

Validity Test

After calculations with the "*product moment*" correlation technique, the grain correlation coefficient (r-count) was obtained for 15 instrument items (questionnaire) with a sample of 452 people (n = 452 people), with □ = 0.05 obtained r table 0.098, meaning that if r count < r table, then the instrument item is invalid and if r count > r table, then the instrument item can be used (valid). From statistical calculations for each variable, it turns out that the calculated r obtained is greater than the table r, so it is said that all questionnaire items have a valid predicate.

Test Data Normality Requirements

From the calculation results with the SPSS Version 16.0 process, normality test results were obtained with the Kolmogorov-Smirnov Z Test One-Sample Test. From the results mentioned above, because the value *of Kolmogorov-Smirnov Z* variables Policy Implementation (X1), Leadership (X2), Financial Institutions (X3), Community Participation (X4) and Community Welfare (Y) is greater than 0.05 (5%), the data is said to be normally distributed or meets the requirements of normality.

Multicollinearity Test

Multicollinearity test is done to find out whether there is *collinearity* or not among independent variables. The method used is to calculate tolerance and *Variance Inflation Factor* (VIF). From the results of computer calculations with the SPSS program, *the Tolerance* value (attached) for each stage of the study was obtained, the researcher stated as follows:

Effect of Policy Implementation (X1) on Public Welfare (Y)

From the results of computer calculations with the SPSS program, *a Tolerance value of* 1,000 is obtained. Since the *tolerance value* □ 0, it can be said that there is no significant relationship in the independent variable of policy implementation (X1), (Collinearity does not occur). The VIF value is 1,000, thus it can be known that the VIF value obtained is < 10, so it can be said that there is no *collinearity* in the policy implementation free variable (X1). Thus a simple linear regression model used for the independent variable of policy implementation (X1) against the variable of public welfare (Y) is appropriate.

The Effect of Leadership (X2) on Community Welfare (Y)

From the results of computer calculations with the SPSS program, *a Tolerance value of* 1,000 is obtained. Since the *tolerance value* □ 0, it can be said that there is no significant relationship in the independent variable leadership (X2), (Collinearity does not occur). Likewise, with a VIF value of 1,000, thus it can be known that the VIF value obtained is < 10, it can be said that there is no *collinearity* in the free variable of the free trade area (X2). Thus a simple linear regression model used for the leadership-independent variable (X2) against the welfare variable (Y) is appropriate.

Pengaruh Lembaga Keuangan (X_3) terhadap Kesejahteraan Masyarakat (Y)

From the results of computer calculations with the SPSS program, *a Tolerance value of* 1,000 is obtained. Since the *tolerance value* □ 0, it can be said that there is no significant relationship in the independent variable of financial institutions (X3), (Collinearity does not occur). Likewise, with a VIF value of 1,000, it can be seen that the VIF value obtained is < 10, so it can be said that there is no *collinearity* in the free variable of financial institutions (X3). Thus a simple linear regression model used for the independent variable of financial institutions (X3) against the variable of public welfare (Y), has been appropriate.

The Effect of Community Participation (X4) on Community Welfare (Y)

From the results of computer calculations with the SPSS program, *a Tolerance value of* 1,000 is obtained. Since the *tolerance value* □ 0, it can be said that there is no significant relationship in the independent variable of community participation (X4), (Collinearity does not occur). Likewise, with a VIF value of 1,000, it can be seen that the VIF value obtained < 10, it can be said that there is no *collinearity* in the independent variable of community participation (X4). Thus a simple linear regression model used for the independent variable of community participation (X4) against the variable of community welfare (Y) is appropriate.

The Effect of Policy Implementation (X1), Leadership (X2), Financial Institutions (X3), Community Participation (X4) together on Community Welfare (Y)

Table 2. Recapitulation of Tolerance and VIF Values for Collinearity Test

No.	Variable	Tolerance Value	VIF value
1.	Policy Implementation (X1)	0,930	1,076
2.	Leadership (X2)	0,988	1,012
3.	Financial Institutions (X3)	0,933	1,071
4.	Community Participation (X4)	0,932	1,073

Source: Processed Data

Based on Table 2, the *tolerance value* □ 0, it can be said that there is no significant relationship between the independent variables X1, X2, X3 and X4 does not occur *collinearity*. Likewise, the VIF value obtained < 10, it can be said that there is no *collinearity* between the independent variables X1, X2, X3 and X4. Thus the multiple regression line model used for the independent variables of Policy Implementation (X1), Leadership (X2), Financial Institutions (X3) and Community Participation (X4) towards Community Welfare (Y) is appropriate.

Hypothesis Testing

After the steps of testing the analysis requirements, the next process is hypothesis testing. In this study, several hypotheses were proposed to find out and analyze the influence of the five variables, namely:

First Hypothesis Testing

In testing this first hypothesis, the hypothesis proposed to determine the effect of the policy implementation variable (X1) on the variable of public welfare (Y). To test the correctness of the hypothesis, calculations have been carried out on the F test and t test, with the following results:

F Test Results

To find out the magnitude of F count can be used the following formulation:

$$\text{F count} = \frac{\text{MSR}}{\text{MSE}}$$

$$= \frac{11.796}{0.313}$$

$$= 37.687$$

Value F count 37.687 and F table at □ (0.05) 3.86, then value $F_{count} > F_{table}$, so that Ho rejected and Ha Accepted. By obtaining value $F_{count} > F_{tabel}$, It can be stated that the policy implementation variable (X1) has a significant effect on public welfare (Y).

Test Results t

The results of the t test are used to determine the individual influence of policy implementation variables on public welfare. From the results of data processing, values are obtained t_{count} as big as 13.179, while the magnitude t_{tabel} at □ (0.05) as big as 1.960. Thus value t_{hitung} (13.179) > t_{tabel} (1.960), so that Ho rejected and Ha Accepted.

$$t = \frac{b_1}{Sb_1}$$

$$= \frac{0,738}{0,056}$$

$$= 13,179$$

With known value $t_{hitung} > t_{tabel}$, Therefore, it can be stated that the partial implementation of the policy has a significant effect on people's welfare.

Coefficient of Determination Test Results (R^2)

From the calculation results, an R2 value of 0.498 was obtained. This means that 49.8% of the diversity of community welfare variables (Y) is caused by policy implementation (X1). While the remaining 50.2% is caused by other factors.

Simple Regression Equation Test Results

A simple regression equation is a line equation model to see the influence of variable X1 on Y. For this study, the following results were obtained:

$$Y = b_0 + b_1X_1$$
$$= 3.390 + 0.738X_1$$

This means that every change in one unit of policy implementation (X1), the welfare of the community (Y) will increase by 0.738 units.

Sensitivity Test Results (Beta Coefficients)

For the purposes of analysis is carried out by calculating *Beta Coefficients*. The calculation was carried out using the help of a computer, on testing the first hypothesis obtained a value of *Beta Coefficients* 0.738. The beta values of the coefficient imply that every increase of 1 standard deviation of the policy implementation variable (X1), will increase 0.738 standard deviations from the public welfare variable (Y).

Second Hypothesis Testing

The hypothesis proposed is "There is an influence of leadership on the welfare of society". To prove the hypothesis, it is tested with Test F, provided that, If the value $F_{hitung} > F_{tabel}$, boulder Ho rejected dan Ha Accepted.

F Test Results

To know the magnitude F_{hitung} The following formulations can be used::

$$\text{F count} = \frac{\text{MSR}}{\text{MSE}}$$
$$= \frac{13.118}{0.311}$$
$$= 42.180$$

Value F_{hitung} as big as 42.180 and F_{tabel} at □ (0.05) be 3.86, then value F_{hitung} (42.180) > F_{tabel} (3.86), so that Ho rejected and Ha Accepted. By obtaining value $F_{hitung} > F_{tabel}$, It can be stated that the variable of leadership (X_2) Significant effect on people's welfare (Y).

Test Results t

The results of the t test are used to determine the individual influence of leadership variables on community welfare.From the results of data processing, values are obtained t_{hitung} as big as 15.500, while the magnitude t_{tabel} at □ (0.05) as big as 1.960. Thus value thitung (15.500) > ttabel (1.960), so that Ho rejected and Ha Accepted.

b_2

$$t_2 = \frac{}{Sb_2}$$

$$= \frac{0.806}{0.052}$$

$$= 15.500$$

With known value $t_{hitung} > t_{tabel}$, So it can be stated that individual leadership has a significant effect on the welfare of society.

Coefficient of Determination Test Results (R^2)

In testing the second hypothesis, the Coefficient of Determination (R2) test is carried out on the hypothesis that there is leadership influence (X_2) towards the welfare of society (Y). From the calculation results obtained value R^2 as big as 0.599. This means that as big as 59,9% Diversity of variables of community welfare (Y) caused by leadership (X_2). While the rest 40,1 % caused by other factors.

Simple Regression Equation Test Results (Y)

A simple regression equation is a model of line equations to see the influence of variables X_2 towards Y. For this study, the following results were obtained::

$$Y = b_0 + b_2X_2$$

$$= 3.553 + 0.806X_2$$

Sensitivity Test Results

For the purposes of analysis is carried out by calculating *Beta Coefficients*. The calculation is carried out using the help of a computer. In testing the second hypothesis, *a Beta Coefficients value of* 0.806 was obtained. The beta values of the coefficient imply that every increase of 1 standard deviation of the leadership variable (X_2), will improve 0.806 standard deviation from the variable of public welfare (Y).

Third Hypothesis Testing

In this third test, hypotheses are proposed to determine the influence of financial institution variables (X_3) against the variables of community welfare (Y). To prove the hypothesis, it is tested with Uji F, provided, If value $F_{hitung} > F_{tabel}$, boulder Ho rejected and Ha accepted.

F Test Results

To know the magnitude F_{hitung} The following formulations can be used::

$$\text{F count} = \frac{\text{MSR}}{\text{MSE}}$$

$$= \frac{20.028}{0.317}$$

$$= 63.180$$

Value F_{hitung} as big as 63.180 and F_{tabel} at □ (0,05) be 3.86, then value F_{hitung} (63.180) > F_{tabel} (3.86), so Ho is rejected and Ha is accepted. By obtaining value F_{hitung} >

F_{tabel}, Then it can be stated that the variable of financial institutions (X_3) towards the welfare of society (Y).

Test Results t

The results of the t test are used to determine the individual influence of financial institution variables on public welfare. From the results of data processing, values are obtained t_{hitung} as big as 15.448, while the magnitude t_{tabel} at □ (0.05) as big as 1.960. Thus value thitung (15.448) > ttabel (1.960), so Ho is rejected and Ha is accepted.

$$t_2 = \frac{b_3}{Sb_3}$$

$$= \frac{0.896}{0.058}$$

$$= 15.448$$

With known value $t_{hitung} > t_{tabel}$, maka It can be stated that individual financial institutions have a significant effect on people's welfare.

Coefficient of Determination Test Results (R^2)

In testing the third hypothesis, the Coefficient of Determination (R2) test was carried out on the hypothesis that there is an influence of financial institutions (X3) on public welfare (Y).From the calculation results obtained value R^2 as big as 0.738. This means that as big as 73,8% Diversity of variables of community welfare (Y) caused by financial institutions (X_3). While the rest 26,2 % caused by other factors.

Simple Regression Equation

A simple regression equation is a model of line equations to see the influence of variables X_3 towards Y. For this study, the following results were obtained::

$$Y = b_0 + b_3X_3$$

$$= 3.968 + 0.896X_3$$

Sensitivity Test Results

For the purposes of analysis is carried out by calculating *Beta Coefficients*. The calculation is carried out using the help of a computer. In testing the second hypothesis, *a Beta Coefficients value of* 0.896 was obtained. The beta values of the coefficient imply that every increase of 1 standard deviation of the financial institution variable (X_3), will increase 0.896 standard deviations from the variable of public welfare (Y).

Testing the Fourth Hypothesis

In this fourth test, hypotheses are proposed to determine the influence of community participation variables (X_4) against the variables of community welfare (Y). To prove the hypothesis, it is tested with Uji F, provided, If value $F_{hitung} > F_{tabel}$, then Ho is rejected and Ha is accepted.

F Test Results

To know the magnitude F_{hitung} The following formulations can be used::

$$MSR$$

$$\text{F count} = \frac{}{\text{MSE}}$$
$$= \frac{22.279}{0.295}$$
$$= 75.522$$

Value F_{hitung} as big as 75.522 and F_{tabel} pada □ (0,05) be 3.86, maka nilai F_{hitung} (75.522) > F_{tabel} (3.86), so Ho is rejected and Ha is accepted. By obtaining value F_{hitung} > F_{tabel}, Then it can be stated that the variable of community participation (X_4) towards the welfare of society (Y).

Test Results t

The results of the t test are used to determine the individual influence of community participation variables on community welfare. From the results of data processing, values are obtained t_{hitung} as big as 15.314, while the magnitude t_{tabel} at □ (0.05) as big as 1.960. Thus value thitung (15.314) > ttabel (1.960), so Ho is rejected and Ha is accepted.

$$t_2 = \frac{b_4}{Sb_4}$$
$$= \frac{0.781}{0.051}$$
$$= 15.314$$

With known value t_{hitung} > t_{tabel}, So it can be stated that individual community participation has a significant effect on community welfare.

Coefficient of Determination Test Results (R^2)

In testing the fourth hypothesis, the Coefficient of Determination (R2) test was carried out on the hypothesis that there is an effect of community participation (X4) on community welfare (Y). From the calculation results obtained value R^2 as big as 0.681. This means that as big as 68,1% Variety of Community Welfare Variables (Y) caused by community participation (X_4). While the rest 31,9 % caused by other factors.

Simple Regression Equation

A simple regression equation is a line equation model to see the influence of the variable X4 on Y. For this study, the following results were obtained:

$$Y = b_0 + b_4X_4$$
$$= 2.723 + 0.781X_4$$

Sensitivity Test Results

For the purposes of analysis is carried out by calculating *Beta Coefficients*. The calculation is carried out using the help of a computer. In testing the second hypothesis , *a Beta Coefficients value of* 0.781 was obtained. The beta values of the coefficient imply that every increase of 1 standard deviation of the community participation variable (X4), will increase 0.781 standard deviation from the community welfare variable (Y).

Fifth Hypothesis Testing

The hypothesis proposed is to determine the effect of the variables of Policy Implementation (X1), Leadership (X2), Financial Institutions (X3) and Community Participation (X4) together on Community Welfare (Y). To test the correctness of the hypothesis, calculations of the F test and t test are carried out. The first step is the F test to prove the hypothesis with the following conditions: If the value $F_{hitung} > F_{tabel}$, then Ho is rejected and Ha is accepted.

F Test Results

From the results of data processing with the SPSS program, a coefficient value is obtained F_{hitung} as loaded in Table 3.

Table 3. Value F_{hitung} dan F_{tabel} Hypoplant Kelima

Equation	Fcalculate value	Value Ftabel	Sig.
Policy implementation (X1), apparatus capability (X2) and community participation (X3) on the quality of one-stop licensing services (Y)	29,983	2,39	0,000

Based on Table 3. Above it was known that the value of F_{hitung} 29,983. While the price is critical value F^{tabel} at □ (0,05) as big as 2,39. Thus $F_{hitung} > F_{tabel}$, so obviously Ho was rejected and H_a Accepted. This shows that policy implementation, leadership, financial institutions and community participation together have a positive and significant effect on public welfare.

Test Results t

The t-test is used to determine the individual influence of policy implementation variables, leadership, financial institutions and community participation on public welfare. From the results of data processing with the SPSS program, a calculated t value is obtained, as stated in Table 4.

Table 4. Value t_{hitung} dan t_{tabel} Hipotesis Kelima

Equation	Value thitung	Value ttable	Say.
Policy Implementation (X1) on Community Welfare (Y)	6,482	1,960	0,000
Leadership (X2) towards Community Welfare (Y)	7,115	1,960	0,000
Financial Institutions (X3) to Public Welfare (Y)	9,286	1,960	0,000
Community Participation (X4) to Community Welfare (Y)	9,451	1,960	0,000

Based on Table 4. above, obtained value t_{hitung} Policy implementation variables (X_1) 6,482, value t_{hitung} Leadership variables (X_2) 7,115, value t_{hitung} Financial Institution Variables (X_3) 9,286 dan nilai t_{hitung} Community participation variables (X_4) 9,451, While t_{tabel} pada □ (0,05) 1,960. Thus $t_{hitung} > t_{tabel}$, so obviously Ho was rejected and Ha was

accepted. This shows that the implementation of policies, leadership, financial institutions and partial public participation have a positive and significant effect on public welfare.

Test Results of Coefficient of Determination (R2)

The results of data processing with the SPSS program show that the value of the coefficient of determination (R2) is 0.598. This shows that 59.8% of the diversity of public welfare is due to the diversity of policy implementation, leadership, financial institutions and community participation, while the rest (40.2%) is due to other factors.

Multiple Regression Equation (Y)

From the results of SPSS calculations, multiple regression equations are obtained as follows:

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4$$

$$= 2.808 + 0.363X_1 + 0.370X_2 + 0.520X_3 + 0.482X_4$$

The equation means:

a) For policy implementation variables

Every change in 1 unit of policy implementation variable (X1) will affect the increase in public welfare variable (Y) by 0.363 units, assuming the variables leadership (X2), financial institutions (X3) and community participation (X4) are constant.

b) Leadership variables

Every change in 1 unit of leadership variable (X2) will affect the increase in public welfare variables (Y) by 0.370 units, assuming the variables of policy implementation (X1), financial institutions (X3) and community participation (X4) are constant.

c) Financial Institution Variables

Every increase in 1 financial institution variable score (X3) has an effect on increasing the variable of public welfare (Y) by 0.520 units, assuming the variables of policy implementation (X1), leadership (X2) and community participation (X4) are constant.

d) Community Participation Variables

Every increase in 1 score of the community participation variable (X4) has an effect on increasing the variable of public welfare (Y) by 0.482 units, assuming the variables of policy implementation (X1), leadership (X2) and financial institutions (X3) are constant.

Sensitivity Test Results

In testing this fifth hypothesis, *the following* Beta Coefficient values were obtained:

Tabel 5 . Recapitulation of Beta Coefficient Value

No	Variable	Beta Coefficient
1.	Policy Implementation (X1) on Community Welfare (Y)	0.363
2.	Leadership (X2) towards Community Welfare (Y)	0.370
3.	Financial Institutions (X3) to Public Welfare (Y)	0.520
4.	Community Participation (X4) on Community Welfare (Y)	0.480

Sumber: Data Olahan

Based on Table 5. The beta coefficient values of the community welfare variable are quite sensitive to changes caused by the variables of policy implementation,

leadership, financial institutions and community participation. The main factors that affect public welfare are financial institution variables with a value of 0.520 units, supporting factors are community participation and leadership variables with a value of 0.480 units and 0.370 units, and the reinforcing factors are policy implementation variables with a value of 0.363 units.

Conclusion

Based on the results and discussion of the research, it can be concluded that there is a significant influence of policy implementation, leadership, financial institutions, and community participation on community welfare in the Bangka Belitung Islands Province. Policy implementation with dimensions of communication, resources, disposition, and bureaucratic structure showed a calculation test of 13,179, while leadership with dimensions of function, ability, and behavior showed a calculation test of 15,500. Financial institutions with the dimensions of source, examination, and main objectives showed a calculation test of 15,448, and public participation with dimensions of ability, cooperation, driving factors, and benefits showed a calculation test of 15,314. Taken together, these variables show a significant influence on community welfare, with local governments responsible for basic policies of regional development, including facilities and infrastructure, investment, environmental policies, and human capital development, all of which impact community well-being.

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