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ECONOMIC IMPACT OF TOURISM, WELFARE MATERIAL, PERSONAL BENEFITS, AND LIFE SATISFACTION OF LOCAL RESIDENTS

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ABSTRACT

Tourism development in many countries, especially in third world countries, beside to generating foreign exchange, also always produce negative impact on the economics of the local population. This study aims to determine the effect of the economic impact of tourism on the life satisfaction of local residents in the district of Ubud Gianyar regency of Bali Province. This research is a quantitative approach based on the principle of causality positivism. Variables in this study are the economic impact of tourism, life satisfaction, material well-being and personal benefits. The sample size of 120, the targets of the research are both locals working in the tourism sector and outside the tourism sector. The analysis is done with PLS program. The finding in this study is that the economic impact of tourism on the life satisfaction of local communities is positive and significant. The results provide information that indirectly influence of the economic impact of tourism on local people's life satisfaction is significant. This means that the material well-being and personal benefits mediate the association of the economic impact of tourism on local people's life satisfaction. Based on the description of respondents' perceptions of research variables, and analysis of the research models, it can be recommended that human resource empowerment of local people in tourism development is needed to improve the quality of life. SME entrepreneurship development programs and job training, especially for young workers is very recommended.

KEYWORDS

infact of tourism economics, material well-being, personal benefits and life satisfaction.

INTRODUCTION

Tourism is believed in addition to generate foreign exchange in economic impact, it can also lead to social, cultural and environmental impacts. Social and cultural impacts of tourism activities currently getting attention because it is associated with elements of the local population, although social and cultural issues are not easily diselusuri compared with economic problems. Tourism development can lead to a lot of the consequence of social, such as encroachment and land speculation (Williams, 2002), the price escalation and social differentiation or social inequalities (Stonich, 1995). This situation could affect the economies of local residents either directly or indirectly, and can further affect the quality of life of the population.

One of the pillars of sustainable tourism development is the economic development of the local population in line with the development of the tourism economy. Tourism development in many countries, especially in third world countries, always produce negative impact on the economics of the local population, as an economic leakage. Economic locals in the area of tourism destinations to be very affected by the power demand of tourists, so the prices of goods and services are determined by purchasing power rating and can not be accessed by the local community.

Bali Regional tourism development is based on the cultural and religious values mean endangerment Hindu. The weakening of Bali cultural means endangers tourism sustainability, because the aim of most tourists visiting Bali is most of them want to see up close the customs and culture of Bali's unique. Tourism can be sustainable if tourism can improve the welfare of material, the personal benefit and satisfaction local residents. Life satisfaction is the dependent variable, is a subjective assessment terhadap impact of tourism activities. Satisfaction life is a manifestation of the quality of life of local residents. Ko and Stewart (2002) found that satisfaction with local communities directly affected by the perception of tourism and can be used as a basis for planning the development of tourism.

Tourism is interdesiplin science and consists of a variety of industries, play a role in sustainable economic growth, so that the planning function is very important for the development of sustainable tourism. Errors in planning will lead to more negative impacts than positive impacts, such as environmental damage, erosion of local culture due to the culture brought by tourists, local community economy and declining social impacts such as the rise of crime so security is interrupted (Kim, 2002). Thus the development of tourism must go through the planning with a careful assessment of the sources of existing and attractive potential (Formica, 2000; Gunn, 1994; Inskip, 1994). Sources who was instrumental in the development of tourism is the local culture, including local residents as actors in the culture.

Several studies on the impact of tourism, shows that tourism has raised costs and benefits. Tourism plans are generally more focused on the aspects of marketing, where planning was only considering the needs of travelers, but on the other hand is less to think about the needs and welfare resources, including local residents. Tourism planning must apply a holistic approach including the problem of the quality of life of local residents, due to the impact of tourism (Kim, 2002). Thus the quality of life of residents in tourism destinations should be a serious concern for the leadership of the public or stakeholders in tourism development. Local residents are the main stakeholders in the development of tourism destinations (Hanafi et. al., 2013), and their perception is very important in evaluating the current situation of the destination (Cottrell and Vaske, 2006).

Research on local attitudes towards tourism development becomes a topic of interest to researchers, because there is a belief that local people will support the development of tourism in the area if they have a positive impact on tourism (Pavlic, et. al., 2015). Study the influence of the impact of various aspects of the tourism visits to the satisfaction of the local community has ever done. Pizam (1978) and Rotham (1978) has conducted research to look at the negative impacts of tourism, as tourism pengembangan base to provide the satisfaction of both the local population and to traveler.

This study will look at not only the economic impact on life satisfaction of local residents, but also investigate how the impact of tourism on the personal benefit of the local population are qualitatively from the development of tourism. The higher the personal benefits qualitatively received by the local population, the higher the support for the development of tourism, where the quality of life of local communities as antecedents of tourism development (Pavlic, et. al., 2015). Quality of life is a manifestation of life satisfaction of local residents, and the antecedents of the quality of life in the economic aspects are material well being (Kim, 2002). Crofts and Holland (1993) concluded that the positive effect of tourism is on the quality of life of the rural population, like income, health, recreation, personal services and sales per capita, and negatively affect the level of poverty. Ko and Stewart (2002), in his research found the satisfaction of the local communities directly affected by the result of the perception of tourism. Pavlic, et al., 2015 in his research in the field of tourism found that personal benefit significant effect on the quality of life of local residents. Perdue, Long and Allen, et. al. (1988), examined the relationship between the perception of the population and results of tourism and support of the development of tourism, the findings are residents enjoy personal benefits from tourism development, so that they support the policy of tourism development.

Understanding of the perceptions of local residents thanks to tourism activities is very essential in tourism development in the future. Perceptions of personal benefit, material well being and quality of life is a major component in planning sustainable tourism development.

The above description of the background can be explained that the sustainability of tourism, one of which can be caused due to the economic sustainability of the local population. Local residents are interested parties of a major tourism destination. Life satisfaction as a manifestation of the quality of life should be a component of tourism planning, (Kim, 2002; Pavlic, et. al., 2015). Local resident life satisfaction will be achieved if there is material prosperity derived from tourism activities (Kim, 2002). Pavlic, et. al. (2015), in his research found life satisfaction of local residents affected by the personal benefit derived from tourism.

The research problem to be studied is about the influence of the economic impact of tourism on material wealth, personal benefits, and life satisfaction of local residents. Studies conducted on the District Tourism Destinations Ubud Gianyar regency of Bali Province. District of Ubud chosen as the study area as Ubud is one of Bali's tourism indicators, which carries the pattern of rural tourism and popular culture.

REVIEW OF LITERATURE

TOURISM AND QUALITY OF LIFE

Sustainable tourism development is to achieve a balance benefit received between tourists and the community or a tourist destination in itself. The purpose is in line with the limits of sustainable tourism development of the WTO (Roberto and Perez, 2001) as follows; Sustainable tourism development meets the needs of present tourist and host regions while protecting and enhancing opportunities for the future. It is envisaged as leading to management of all resources in such a way that economic, social and aesthetic needs can be fulfilled while maintaining cultural integrity, essential ecological processes, biological diversity and life support systems.

Based on the definition above, the development of sustainable tourism set three conditions, namely: environmental resources must be protected; Local communities should benefit, both economically and benefits in improving quality of life; and tourists should get a quality experience.

According to McKercher (2003), the development of sustainable tourism can be identified as having four pillars: (1) sustainable economic ie economic effort to generate profits now and in the future, (2) the ecology of sustainable development in harmony with the essence of ecological processes, (3) a culture of sustainable development to improve the quality of life, in harmony with its impact on the culture and values as well as maintaining self-identity society and (4) sustainable community that development is designed to provide economic benefits to local communities and increasing their income. The four pillars of sustainable development of tourism industry indicates an attempt to hold the balance between the economic value obtained the tourism industry and the benefits obtained by the local population, the preservation of the environment and the maintenance of social and cultural values of local communities.

There is still much to understand about the effect of the impact of tourism on the local population in a society (Kim, 2002). Tourism planning should focus on quality of life Local residents (O'Brien and Ayidiya, 1991). Likewise, the personal benefit is an element of tourism planning. Personal benefit as an element of tourism planning for the fact that the more benefits received by residents of the greater support for the development of tourism (Pavlic, et al., 2015). Associated with research on the quality of life of local residents, there is a premise that says that the quality of life of local communities will be improved if the capacity of tourism destinations still available.

The capacity of the capacity of the economy is a part of the capacity of the overall capacity. The capacity of the capacity of the economy as described by Mathieson and Wall (1982), is the ability to absorb tourists without pressing activities of local residents. The capacity of the capacity of the economy consists of two dimensions, namely physical and psychological. Physical dimension is the limit of the area that can accommodate travelers, or limit physical damage to the environment caused by tourism. Dimensions psychology is the psychological capacity would be superfluous if the rating is no longer interested in a destination, due to negative perceptions of a destination because of the environmental damage or overcrowded a area.

Once capacity is reached maximum capacity then it started to happen inconvenience for local residents due to the impact of tourism. Discomfort will build a negative perception of the local population on the impact of tourism. Negative perceptions are slowly will affect the feeling of the material welfare and emotional well being. Material and emotional welfare *kesjahteraan* further affects life satisfaction generally.

ECONOMIC IMPACT TOURISM

Tourism is an industry that is loaded with the resulting impact both the impact of environmental, social, cultural and *ekonomi*. Tourism phenomenon phenomenon deserves serious attention and included in the planning component, for decision-making. Various research on the impact of tourism, has been done by (Belisle and Hoy, 1980; Liu, Sheldon, and Var, 1987; Liu and Var, 1986; Perdue, Long, and Allen, 1987; Ross, 1992; Sheldon and Var, 1984). These studies generally acknowledged that tourism has a positive impact. But on the other hand, tourism also generates a negative impact on the social, environmental, such as congestion, crime, security issues and pollution.

According to the Inter-organization committers (1994) is generally based on consensus, that the impact of tourism there are five (5), namely the social, cultural, demographic, economic, social and psychological, as well as political impact. In this study, will be focused on the impact of economics, the quality of life of local residents in the district of Ubud Gianyar regency. Ubud destinations chosen as a research target for District of Ubud, is as one indicator of tourism in Bali, in addition to Nusa Dua, Kuta, Sanur and Lovina.

Tourism is a sector that creates jobs, generate foreign exchange, generate income on investment for economic growth, the development of technology, and improve living standards. The main benefits of tourism development, is the resulting economic benefits from tourism activities. The results of research on the impact of tourism has always produced findings that residents want the economic benefits from tourism activities (Ritchie, 1988).

Research on the economic impact of tourism, seen from the creation of employment opportunities has been done by Sheldon and Var (1984), which found that job creation is one of the four questions with the highest frequency is because of tourism benefits. Tosun (2002), in a comparative study also found that residents of Urgup, Turkey; Nadi, Fiji; and the Florida Center perceives that the job opportunities are the positive impacts of tourism. Associated with revenues from tourism in general only partially accepted by the local residents. Peppelenbosch and Templeman (1989) showed that the net income of tourism are in the range between 25% to 90%, of total revenue, depending on the level of interest rates in the tourism business.

In general, the results showed that the positive perception of the population towards tourism tourism *chewed* improve the economic conditions (Allen et al., 1988; Bradley et al., 1989; Ritchie, 1988), improving the standard of living (Belisle and Holy, 1980); increase investment (Liu et al., 1987) and increase business activity (Prentice, 1993).

The negative impact of the tourism economy could certainly happen. The negative impact of the tourism economy is caused by rising prices of goods and services have been experienced by local residents in the research carried out by, Tosun (2002); Weaver and Lawton (2001). Tourism is also an impact on land prices very quickly. All the results of these studies can ultimately increase the cost of living.

WELFARE MATERIAL

Material well-being has been interpreted in various ways such as something that represents optimism in life including getting satisfaction, positive emotions, friendship and achieve goals. Another understanding of well-being is when an individual can contribute to the community.

In the concept of marketing the tourism sector, aimed at creating a balance between the sustainability of resources, needs and desires of stakeholders. Related to this marketing concept in tourism also emphasized in addition to satisfying the needs and desires of consumers also provide welfare to the community. Aref (2011) satisfaction with the material well-being can be measured by the cost of living, income and employment. In a model study, Aref (2011), illustrates that the welfare materially affect the quality of life.

QUALITY OF LIFE

Tourism should impact on quality of life where the population is growing tourism (Puczko and Smith, 2001). Tourism is the source of changes to the socio-economic conditions of society. The results of research indicates that tourism has an impact on quality of life (Cohen, 1978). Aref (2011) found in a study on the community in the area of tourism, most people strongly agree that tourism affects their quality of life. The concept of quality of life implicit in some of the academic literature on the impact of tourism.

Research in the field of tourism also managed to explore about the contribution of tourism-related aspects of the quality of life of residents of the destination (Moscardo, 2009). Further it was found that tourism can improve the quality of life through various forms such as: rest, relaxation, recreation, add insight, feel the beauty, aesthetic sense. Indicators of quality of life has been modified from an objective approach to the subjective approach. Pendetaan subjectively derived from the human rights, welfare, education. In this study, the measurement of the quality of life that direflesikan by satisfaction with elements of welfare. This approach is also used by Kim (2002) in measuring the quality of life of local communities in tourism research.

BENEFITS OF PERSONAL

Research on the benefits of the personal impact of tourism has been carried out in China by Guo, et. al. (2013). In analyzing the impact of tourism on the individual benefits the local population, based on the theory of exchange developed by George Homans in 1960. Social Exchange Theory is basically rational behavior of individuals, whether for a reward or avoid punishment.

Guo, et. al. (2013) found that there is a significant relationship between the perception of personal benefit to the impact of tourism in China. Personal benefits associated with resource benefits, environmental protection, participation in decision-making in tourism.

HYPOTHESES

Based on the literature review with reference to the existing concepts and theories and empirical studies of the results of previous studies, it can be formulated as follows:

H₁: The economic impact of tourism significantly influence the life satisfaction of local residents in Ubud District, Gianyar Regency, Bali Province.

H₂: The economic impact of tourism significantly influence the material welfare of the local population in Ubud District, Gianyar Regency, Bali Province.

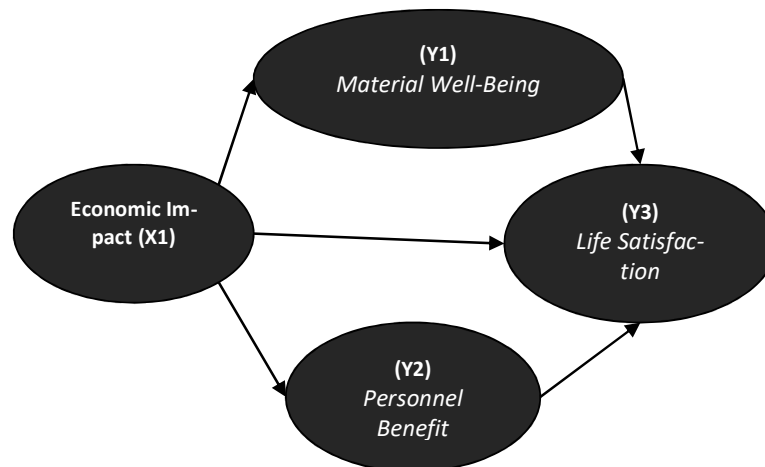
H₃: The economic impact of tourism significantly influence the personal benefit of the local population in Ubud District, Gianyar Regency, Bali Province.

H₄: Welfare material significant effect on life satisfaction of local residents in Ubud District, Gianyar Regency, Bali Province.

H₅: The Benefits of personal locals significant effect on life satisfaction of local residents in Ubud District, Gianyar Regency, Bali Province.

H₆: Variable material prosperity and personal benefit variables mediate the association the economic impact of tourism on local people's life satisfaction in Ubud District, Gianyar Regency, Bali Province.

FIGURE 1: RESEARCH MODEL



RESEARCH METHODOLOGY

This research is a quantitative approach based on the principle of causality that positivism, the test data and theory through hypothesis testing. This study examines the Influence of Tourism Economic Impact of Material Welfare, Benefits Personal and Life Satisfaction of Local Residents, Study on Tourism Destination District of Ubud Gianyar District Province Bali.

The population in this study were either locals District of Ubud, who works as a direct tourism workers, local residents who work indirectly related to tourism, as well as local residents who work not related to tourism. The sample size in this study was 120 respondents. The sampling technique in this study based on purposive sampling.

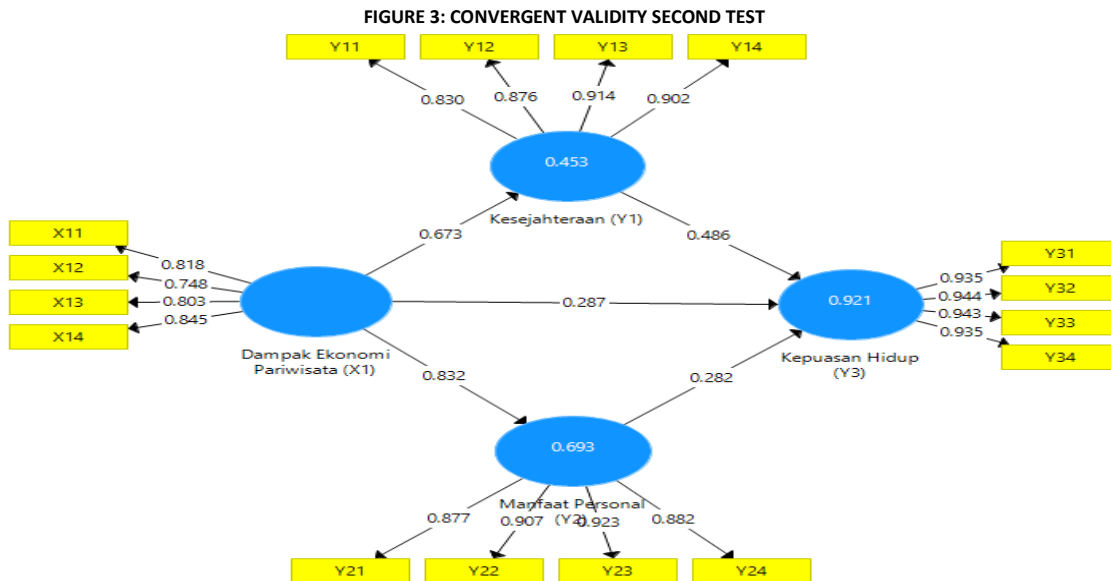
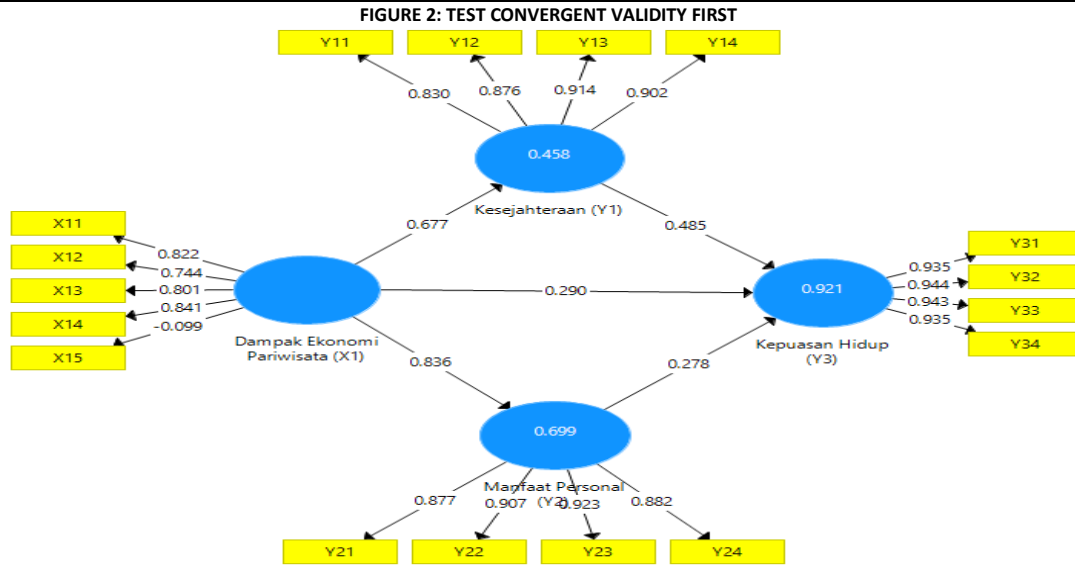
This research is perceptual, netting perception data using questionnaires, the data obtained in the form of primary data with ordinal scale. So that data can be processed by parametric statistical methods, the approach pursued through degradation Likert scale with a score of 7 strongly agree on the assessment of the highest to strongly disagree with the lowest ratings. The analysis tool used is SEM PLS approach, using an application Smart-PLS version 3.

RESULTS AND DISCUSSION

OUTER EVALUATION MODEL

TEST CONVERGENT VALIDITY

The first step in testing the feasibility of this model is to examine the relationship with the indicator variables. In this study, the latent variables associated with the indicator in the reflective dimension. To test the reliability of the model, preceded by the outer test models to determine the strength indicator reflects konstruksya, convergent validity through tests. The results of the analysis output shows convergent validity (see Figure 2), there is one item that has a value 1.5 times factor loading < 0.70. This item is subsequently eliminated because they do not meet the criteria convergent validity, then performed a second treatment (see Figure 3).



The results of the analysis of the second treatment (see Figure 3) shows the entire value of the loading factor > 0.70, means that all indicators that make up the construct in this study can be considered valid convergent that meet the criteria of validity (Hair et. al., 2006).

UNIDIMENSIONALITY TEST MODELS

To assure reliability of the model then tested unidimensionalitas models. The results of the analysis of reliability and construct validity through Composite test and Cronbach alpha reliability are shown in Table 1. Table 1 shows that the Composite reliability coefficient and Cronbach alpha, each construct above the baseline criteria by Chin (1998) is > 0.60 and > 0.70. Therefore it is not found to the problems of reliability and validity construct/unidimensionality on the model established.

TABLE 1: COMPOSITE RELIABILITY COEFFICIENT AND CRONBACH'S ALPHA

Variable	Composite Reliability	Cronbach's Alpha
Welfare Material (Y1)	0.904	0.933
Personal benefits (Y2)	0.919	0.943
Life Satisfaction (Y3)	0.956	0.968
Chin Criteria (1998)	> 0.60	> 0.70

INNER EVALUATION MODEL

R-SQUARE (R²)

R-Square (R²) shows the strength of the effect caused by variations in exogenous variables on endogenous variables. Rated R-Square (R²) greater than 0.50 categorized powerful model, except coefficients R-Square (R²) variable Y1 be moderate approach 0.50. Rated R-Square (R²) each of the endogenous variables are presented in Table 2.

TABLE 2: R-SQUARE (R²)

Variable	The coefficient (R ²)	Chin Criteria
Welfare Material (Y1)	0.453	Moderate
Personal benefits (Y2)	0.693	Strong
Life Satisfaction (Y3)	0.921	Strong

Q-SQUARE (PREDICTIVE RELEVANCE)

To strengthen the inner evaluation model based on R-Square (R²) then continued with the evaluation of Q-Square (Predictive Relevance) measures how well the observed values generated models and parameter estimation. Q-Square value > 0 indicates the model has predictive relevance good. Conversely, when the Q-Square < 0 indicates the model has predictive relevance unfavorable. Q-Square (Predictive Relevance) can be calculated as follows:

$$Q^2 = 1 - (1 - R^2 1) (1 - R^2 2) (1 - R^2 3)$$

$$Q^2 = 1 - (1 - 0.453) (1 - 0.693) (1 - 0.921)$$

$$Q^2 = 1 - (1 - 0.205) (1 - 0.480) (1 - 0.848)$$

$$Q^2 = 1 - (0.795) (0.52) (0.152) = 1 - 0.063 = 0.94 \text{ or } 94\%$$

The result of the calculation of Q-Square (Predictive Relevance) yields a value of 94%, which means that the model has a very good observation value.

STATISTICAL TEST VARIABLES RELATIONS (PATH)

Table 3 shows that the whole relationship between the variables analyzed in this study are significant at $\alpha = 0.05$, with a value of t-statistic greater than t-test (1.96).

TABLE 3: PATH COEFFICIENTS (MEAN, STDEV, T-VALUES, P-VALUES)

Information	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics (O/STDEV)	P-Values
Economic Impact (X1) → Welfare Material (Y1)	0.673	0.675	0.047	14.244	0.000
Economic Impact (X1) → Personal Benefits (Y2)	0.832	0.833	0.035	23.851	0.000
Economic Impact (X1) → Life Satisfaction (Y3)	0.287	0.286	0.058	4.937	0.000
Welfare Material (Y1) → Life Satisfaction (Y3)	0.486	0.484	0.047	10.438	0.000
Personal benefits (Y2) → Life Satisfaction (Y3)	0.282	0.283	0.067	4.175	0.004

INDIRECT EFFECT

This analysis aims to determine the significance of indirect relationships between variables Economic Impact of Tourism on Life Satisfaction through Material Welfare and Benefits Personal.

TABLE 4: INDIRECT EFFECTS (MEAN, STDEV, T-VALUE, P-VALUE)

Variable	Original Sample	sample Mean	STDV	T-Value	P-Value
Y1 X1-					
X1-Y2					
X1-Y3	0.562	0.563	0.050	11.347	0.000
Y1-Y3					
Y2-Y3					

Table 4 shows that the indirect relationship between Welfare Material on Life Satisfaction is very significant with P Value 0.000.

HYPOTHESIS TESTING

Based on the analysis of the relationship between the variables in Table 3, the following ditampilkan statistical analysis of hypothesis testing as beriku:

- The economic impact of tourism significantly influence the life satisfaction of local residents in Ubud District, Gianyar Regency, Bali Province (H₁). The analysis showed support for H₁ ($p = 0.000 > 0.05$; $\beta = 0.287$), confirming that the economic impact of tourism in a positive and significant effect to life satisfaction of local residents.
- The economic impact of tourism significantly influence the material welfare of the local population in Ubud District, Gianyar Regency, Bali Province (H₂). Tests on H₂ ($p = 0.000 > 0.05$; $\beta = 0.673$) prove the positive influence and significant correlation between the economic impact of tourism to material welfare of local population.
- The economic impact of tourism significantly influence the personal benefit of the local population in Ubud District, Gianyar Regency, Bali Province (H₃). Testing of H₃ ($p = 0.000 > 0.05$; $\beta = 0.832$) showed that the economic impact of tourism in a positive and significant impact to personal benefits of local residents.
- Material welfare significant effect on life satisfaction of local residents in Ubud District, Gianyar Regency, Bali Province (H₄). Testing of H₄ ($p = 0.000 > 0.05$; $\beta = 0.486$) showed a positive and significant impact material welfare to life satisfaction of local residents.
- The personal benefit of local residents significantly influence the life satisfaction of local residents in Ubud District, Gianyar Regency, Bali Province (H₅). Tests against H₅ ($p = 0.004 > 0.05$; $\beta = 0.282$) showed that the benefits of personal support has positive relationships and significant impact to life satisfaction of local residents.
- Variable material prosperity and personal benefit variable mediate the association the economic impact of tourism on local people's life satisfaction in Ubud District, Gianyar Regency, Bali Province (H₆). Table 4 indicates that the indirect relationship between Tourism Economic Impact to Life Satisfaction is very significant with P-Value > 0.05 .

FINDINGS AND CONCLUSIONS

Based on the test results, hypothesis turns all accepted hypothesis, which suggests that the theory developed in the model has been confirmed by research data. The results of the study provide information that the economic impact of tourism has an effect on life satisfaction is reflection of the quality of life of local residents. The higher the income from the tourism sector will have an impact on the higher quality life of local residents. The economic impact of tourism is also a good effect on the welfare of the material and personal benefits.

Welfare material and personal benefits have influence on life satisfaction of local residents. The results also provide information that does not directly influence the economic impact of tourism on life satisfaction was significant. This means that material prosperity and personal benefits mediate the association variable economic impact of tourism on local people's life satisfaction.

Overall this study provides information that in the development of sustainable tourism attention to elements related to the quality of life of local communities need need to be considered in tourism planning. The higher the positive economic impact of tourism is felt, the higher the satisfaction or quality of life of local residents. The higher the quality of life of local communities, the higher they are partly responsible participation in tourism development.

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