THE ROLE OF INDIVIDUAL CHARACTERISTICS AND SOCIAL CAPITAL ON COMMUNITY INCOME IN SERANGAN TOURISM VILLAGE

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Abstract
This study is motivated by the importance of understanding the factors that influence community income in Serangan Tourism Village. The objective of this research is to analyze the role of social capital in moderating the effect of individual characteristics on community income. This study is expected to provide deeper insight into the dynamics occurring within this sector and to support the development of more effective policies. The research employs a quantitative approach using the Moderated Regression Analysis (MRA) method. Data analysis was conducted to examine the effect of the independent variable (individual characteristics) on the dependent variable (community income), and the moderating role of social capital in altering the strength or direction of the relationship between individual characteristics and community income.The results reveal that individual characteristics (X) have a significant effect on the income of the community in Serangan Tourism Village (Y). The MRA test indicates that social capital, acting as a moderating variable, weakens the effect of individual characteristics on income. This finding highlights the importance of developing strong social networks, trust, and collaboration to improve access to information that can enhance income generation. Nevertheless, individual characteristics remain essential as a fundamental basis for individuals to earn income.
Keywords: Social Capital, Individual Characteristics, Community Income

INTRODUCTION

Income is one of the most essential factors in human life and plays a critical role in sustaining business operations. It represents the ability of a business or an individual to finance various activities and is typically derived from transactions, especially buying and selling activities based on mutual agreements (Sadan Madji et al., 2019). Income is a key indicator in measuring societal welfare. Rising income levels do not only improve individual living standards but also stimulate the overall economic growth of a region. In areas with sufficient resources, economic growth often relies heavily on the tourism sector to support local community welfare.

Tourism serves as a major source of income and foreign exchange in Indonesia. It also contributes significantly to employment generation and the empowerment of

micro-enterprises in both tourism destinations and surrounding areas (Suryawan & Utama, 2021). Each region possesses unique potential—ranging from natural resources to cultural and traditional assets—which form the basis of its tourism identity. While tourism is a rapidly growing economic sector, it also raises socio-economic concerns such as economic dependency, resource conflicts, and unequal benefit distribution. Community-based tourism that encourages active local participation has been proposed as a solution to enhance sustainability and community well-being (Am. J. Tour. Hosp., 2024).

Bali Province, with its diverse tourism potential, is internationally renowned. Known as the "Island of the Gods," Bali captivates tourists with its distinct cultural and natural attractions (Ngurah & Utama, 2018). Unlike other regions in Indonesia that are rich in natural resources, Bali depends greatly on tourism. This reality underlies the local government's commitment to sustainable tourism development as a path to improving welfare.

Tourism development in Bali focuses on cultural tourism, guided by the principles of utility, family spirit, independence, balance, sustainability, equity, democracy, equality, and unity. These values are rooted in Hindu philosophy, particularly the Tri Hita Karana. Bali also leverages village potential to promote community-based tourism and empower local residents (Mahardika, 2017).

Community-Based Tourism (CBT) is an approach aimed at involving local communities in developing tourism. Active community participation is crucial for its success (Nurwahyuliningsih et al., 2024). This includes forming tourism awareness groups (Pokdarwis) and fostering collaboration among stakeholders to overcome challenges such as limited infrastructure and declining tourist numbers post-pandemic (Development, 2024).

CBT aims to engage locals in managing small-scale tourism projects as a way to alleviate poverty and create alternative income sources (Suryawan & Utama, 2021). It allows tourists to better understand local life while positively impacting the host community. Locals become central actors in tourism development, ensuring that resources are managed sustainably (Chesa Fabita et al., 2024). Sustainable villages often establish CBT practices through formal tourism groups, enhancing both economic benefits and rural environmental preservation (Hariyadi et al., 2024). While CBT shows positive impacts across economic, social, cultural, and environmental dimensions, youth participation must be boosted through training and outreach programs (Anarini et al., 2024).

Community participation is key to developing self-reliance and empowering local communities (Adiyoso, 2009). However, rural residents often face barriers such as limited educational opportunities and exposure compared to urban populations. This limits their knowledge, skills, and resources to effectively engage in tourism (Yulianah, 2021).

Tourism growth in Bali significantly influences the regional economy and contributes to structural transformation and public welfare (Ngurah & Utama, 2018). Strengthening community involvement requires policy frameworks that support CBT and develop local leadership capacity. Government and village tourism managers must provide training to maximize tourism potential (Mahardika, 2017).

The tourism sector, especially hospitality and accommodation, contributes notably to the Gross Regional Domestic Product (GRDP) of Bali's districts and cities. High contributions from accommodation and restaurants reflect Bali's strong appeal to domestic and international tourists.

Tourism success is shaped by external factors such as visitor trends, global economic stability, and national tourism policies. Unlocking tourism potential in Bali requires collaboration between the government, businesses, and communities. These efforts ensure that the tourism sector provides sustained benefits for regional welfare.

Post-pandemic, Denpasar City has shown strong potential for tourism recovery. Cultural tourism in Denpasar continues to thrive through museums, historical sites, and temples that attract tourists interested in Balinese heritage. Local culinary experiences—available in both traditional markets and modern restaurants—are also key attractions. CBT and sustainable tourism are gaining traction, with digital platforms increasingly used by tourists to plan trips. The city continues to enhance infrastructure and accessibility to attract both domestic and international visitors. Despite challenges such as waste management, the government and community remain optimistic about increasing tourist arrivals.

Serangan Village, located in South Denpasar District, is strategically positioned between Tanjung Benoa and Nusa Dua in the south, and Sanur in the northeast, with Benoa Harbor to the west. Surrounded by the sea and mangrove forests, approximately 60% of the area is coastal. The island's landmass spans around 112 hectares, though this changed due to a reclamation project (Nugraha, 2021). The village consists of seven hamlets: Ponjok, Dukuh, Kawan, Kaja, Tengah, Peken, and Kampung Bugis.

Serangan's natural attractions include water sports, mangroves, and beaches. Cultural and historical tourism centers around Pura Sakenan and Masjid Asyuhada—sacred sites symbolic of the village's spiritual heritage. Activities such as turtle and coral reef releases, mangrove planting, photography, fishing, cycling, and trekking enhance the experience. Culinary tourism is also prominent, featuring grilled fish, "rujak bulung" (seaweed salad), and Klejat crackers—all utilizing marine resources (Nugraha, 2021).

Since 2015, Serangan has been designated a tourism village under Denpasar Mayor Decree No. 188.45/472/HK/2015. This designation supports government policy

on environmental conservation, education, cultural heritage, and tourism development. Benefits include job creation, promotion of local culture, and equitable development ultimately increasing community income and welfare (Leonandri & Rosmadi, 2018).

According to Wira (2017), the village began restoring damaged coastal resources following negative impacts from reclamation. Since its designation as a tourism village, Serangan has rapidly progressed thanks to its natural resources, human capital, and local wisdom.

Local government continues to invest in infrastructure—roads, public amenities, and tourism facilities to improve accessibility. The COVID-19 pandemic caused a sharp drop in visitors in 2020. However, recovery efforts are ongoing, including infrastructure upgrades and public awareness campaigns on sustainable tourism. The central government has also provided funding to revitalize key religious sites in the village (Nugraha & Agustina, 2021).

In 2023, Serangan was ranked among the Top 75 Tourism Villages in Indonesia—a testament to its progress and economic potential.

Despite this, many residents still face income-related challenges. These include limited access to market information, weak marketing networks, and low business collaboration (Anggreni Suryaningsih, 2013). A lack of capacity in tourism management and promotion further limits income potential (Adveni et al., 2023).

Environmental issues also persist due to reclamation by Bali Turtle Island Development (BITD), which led to marine degradation and threatened local livelihoods. Inadequate tourism facilities remain a hurdle in improving destination quality (Nugraha, 2021).

Serangan represents a strategic site for environmental conservation, social capital, and tourism. However, income improvements are influenced not only by economic factors but also individual characteristics such as age, gender, education, skills, work experience, and social assets. In this context, social capital plays a crucial role in shaping individuals' adaptability to economic opportunities. According to Abbott & Reilly (2019), social capital can enhance economic mobility and financial independence. It involves networks based on trust and reciprocity, offering access to information, emotional and financial support, and economic opportunities. However, when social capital is unevenly distributed—particularly in terms of interpersonal trust and cooperation—individual self-interest often takes precedence over collective benefit (Qurniati et al., 2017).

Social capital—including social norms, trust, and social networks—can either strengthen or weaken the effect of individual characteristics on income. It fosters community engagement and stakeholder collaboration in tourism village governance (Suputra et al., 2024). Trust among groups, participation in social activities, and trust in government institutions contribute to economic development. These elements help

reduce poverty, income inequality, and enhance overall welfare (Suryahadi et al., 2024).

Social capital comprises both natural and human resources vital for village development. Community participation refers to the active involvement of individuals or groups in village development programs (Nugrahani et al., 2019). Strengthening social capital improves communication skills and leadership, suggesting the need for training and mentoring to manage enterprises more effectively and sustainably (Rahmawati et al., 2024). Without strong social capital, even highly skilled individuals may struggle to improve income due to limited access to information and economic networks. In many communities, "bonding social capital"—based on shared norms and values—has proven essential (Surjadi et al., 2022).

This research is highly relevant to empowering communities in Serangan to develop tourism through a participatory model amid the dominance of capitalist tourism. Large investors often dominate development, leaving locals marginalized. Strengthening social capital can help locals gain a stronger position in the tourism value chain.

In Serangan, social capital enhances community capacity to participate in tourism-based economic activities. Through Pokdarwis, residents develop tourism skills, expand networks, and become less reliant on external investors. Research shows that villages with strong social capital are more successful in unlocking tourism potential. Social capital improves market access and marketing networks, thereby enhancing product competitiveness and destination appeal (Ningsih & Wijaya, 2023).

Previous studies have shown that social capital reinforces the influence of individual characteristics on income, enabling people to compete and negotiate with major tourism stakeholders. Suryadinata et al. (2023) found that education has a significant correlation with income. Higher educational attainment leads to better income due to increased productivity, broader job opportunities, and greater social mobility. Community-based approaches ensure that the economic benefits of tourism are not concentrated among capital owners but are equitably distributed to local residents. Such balance ensures that Serangan can develop sustainably while preserving local wisdom and community well-being.

Thus, this study aims to examine how social capital moderates the effect of individual characteristics on community income in Serangan Tourism Village. It also seeks to offer strategic insights into the optimal use of social capital to enhance welfare and inform tourism development initiatives. These efforts aim to sustain Serangan's development, boost income, and safeguard cultural and environmental values.

Based on this background, the author is interested in conducting research titled "The Role of Social Capital in Moderating the Effect of Individual Characteristics on Community Income in Serangan Tourism Village".

RESEARCH METHOD

This study adopts a quantitative approach using multiple linear regression analysis based on Moderated Regression Analysis (MRA). This approach was selected to examine the effect of individual characteristics on community income, with social capital serving as a moderating variable. The research was conducted in Serangan Tourism Village, Denpasar City, Bali, chosen due to the socio-economic transformation experienced by the community as a result of land reclamation, and the diverse characteristics of the productive age population (15–64 years) engaged in various sectors of the local economy. The variables studied include community income as the dependent variable (Y), individual characteristics as the independent variable (X), and social capital as the moderating variable (M), measured using structured indicators for each operational variable (Priadana et al., 2021; Creswell & Creswell, 2018).

The population in this study comprises all individuals of productive age in Serangan Tourism Village, totaling 2,871 people. The sample size was determined using Slovin's formula with a 10% margin of error, resulting in a sample of 97 respondents. The respondents were selected through purposive sampling based on specific criteria, such as having a job/business and residing in the research area. Data collected includes quantitative data such as income figures, age, and education, as well as qualitative data from documentation, journals, and secondary sources from BPS and local agencies. The primary data collection technique was the use of closed and open-ended questionnaires distributed directly to the respondents (Sugiyono, 2019; Firmansyah & Dede, 2022).

Data analysis was conducted through a series of statistical tests, including classical assumption tests (normality, multicollinearity, and heteroscedasticity) to ensure the validity of the regression model. This was followed by moderation regression analysis (MRA) to assess the interaction between individual characteristics and social capital on income. Furthermore, tests such as the coefficient of determination (R^2), simultaneous test (F-test), and partial test (t-test) were used to evaluate the overall and individual influence of each variable on community income. The regression model used in the analysis is: $Y = a + \beta_1 X + \beta_2 M + \beta_3(X \times M) + e$. The results of this analysis are expected to explain the role of individual characteristics and social capital in shaping community welfare in a tourism village undergoing economic transformation (Ghozali, 2016; Ningrum, 2016).

RESULTS AND DISCUSSION
Analysis Results of the Research Data
In the initial stage of analysis, validity and reliability tests were conducted on the research instruments. These tests aimed to ensure that the collected data were accurate, consistent, and reliable for further analysis.

Validity Test
The validity test was used to determine the accuracy and appropriateness of the questionnaire as a measurement tool. In this study, the validity test was calculated using SPSS software. According to Sugiyono (2018), an instrument is considered valid if each factor's correlation is positive and greater than 0.3. The results are presented in the table below:

Table 1. Validity Test Results

No	Variables	Indicator	Correlation Coefficient	Information
		M.1	0.848	Valid
		M.2	0.848	Valid
		M.3	0.764	Valid
		M.4	0.690	Valid
1	Social Capital	M.5	0.670	Valid
		M.6	0.692	Valid
		M.7	0.802	Valid
		M.8	0.729	Valid
		M.9	0.804	Valid

Source: SPSS data processing results, 2025

Based on the validity test results in Table 1, there are 9 statement items related to the social capital variable. It can be concluded that after conducting the validity test on all 51 instruments related to social capital with N = 30, all instruments achieved Pearson correlation scores greater than 0.3, specifically above the r-table value of 0.361. Therefore, all instruments used in this study are valid and can be applied as effective measurement tools for the related variables.

Reliability Test
A questionnaire is considered reliable if a respondent's answers to the statements remain consistent over time. This test was conducted using Cronbach's Alpha statistical method. If the resulting value exceeds 0.6, the instrument is deemed reliable (Sugiyono, 2018). The results of the reliability test are shown in Table 2 below:

Table 2. Validity Test Results

No	Variables	Cronbach's Alpha	Information
1	Social Capital	0.909	Reliable

Source: SPSS data processing results, 2025

Based on Table 2, it can be seen that the variable above has a Cronbach's Alpha value greater than 0.60. Therefore, the social capital variable (M) demonstrates good reliability in collecting data for hypothesis testing.

Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity

The Kaiser-Meyer-Olkin (KMO) test is an index used to measure the adequacy of the sampling for factor analysis. If the KMO value exceeds 0.5, it indicates that factor analysis is valid and can be continued.

Meanwhile, Bartlett's Test of Sphericity is used to determine whether a variable has a relationship with other variables. If the significance result is less than 0.05, it indicates a significant relationship between the variable and others, implying that the value is valid. The results of the KMO and Bartlett's Test of Sphericity are presented below:

Table 3. KMO Test Results

No	Variables	Kaiser Mayer – Olkin	Sig. Chi-Square
1	Individual Characteristics	0.742	0,000
2.	Social Capital	0.906	0,000

Source: SPSS data processing results, 2025

Based on Table 3, the obtained KMO value is 0.906, which exceeds 0.50. Furthermore, the significance value is less than 0.05, indicating that the analysis has adequate sampling for conducting factor analysis and can proceed.

Table 4. Bartlett's Test of Sphericity

No	Variables	Bartlett's Test of Sphericity
1	Individual Characteristics	0,000
2	Social Capital	0,000

Source: SPSS data processing results, 2025

Based on the results obtained from Bartlett's Test of Sphericity, the significance value was 0.000. This value is below the threshold of 0.05, indicating that the variables used in the analysis are correlated and the factor analysis can be continued.

Measures of Sampling Adequacy(MSA)

The acceptance criterion for the MSA test is that if the MSA value exceeds 0.5, the variable is considered suitable for further analysis. The test results are crucial to ensure that the collected data meet the requirements for factor analysis. A high MSA value, as presented in the following table, indicates that each variable has adequate correlation with other variables in the dataset and is suitable for further analysis.

Table 5. Measures of Sampling Adequacy (MSA)

No	Variables	Indicator	Anti-image Matrices
1	Individual Characteristics	Gender	0.819
		Age	0.717
		Education	0.780
		Work	0.721
		Length of working	0.720
2	Social Capital	M.1	0.867
		M.2	0.860
		M.3	0.945
		M.4	0.906
		M.5	0.861
		M.6	0.908
		M.7	0.964
		M.8	0.957
		M.9	0.916

Source: SPSS data processing results, 2025

Table 5 shows that each indicator has an MSA value greater than 0.50, which means each model is suitable for analysis.

Classical Assumption Test

1) Normality Test

The normality test aims to determine whether the residual variable in the regression model follows a normal distribution. An ideal regression model has normally distributed residuals. This study uses the One-Sample Kolmogorov-Smirnov test, where the distribution is considered normal if the significance value is above $\alpha = 0.05$. The results are shown in the following table:

Table 6. Normality Test

		Unstandardized Residual
N		97
Normal Parameters(ab)	Mean	0.0000000
	Standard Deviation	0.30195
Most Extreme Differences	Absolute	0.072
	Positive	0.072
	Negative	-0.066
Test Statistics		0.072
Asymp. Sig. (2-tailed)		0.200

Source: SPSS data processing results, 2025

Table 6 shows an Asymp. Sig. (2-tailed) value of 0.200, which exceeds α = 0.05, indicating that the regression model has a normal distribution. Thus, the analysis can proceed.

2) Multicollinearity Test

Multicollinearity in a regression model can be assessed through Variance Inflation Factor (VIF) and tolerance values. To ensure that the multiple linear regression model is appropriate, it must be free from multicollinearity issues. Multicollinearity is absent if the tolerance value > 0.10 and the VIF < 10. Meeting these criteria is crucial to avoid biased coefficient estimates and ensure the reliability of the research results. The multicollinearity test results are presented below:

Table 7. Multicollinearity Test

Model	Variables	Collinearity	Statistics
		Tolerance	VIF
1	Individual Characteristics (X)	0.918	1,089
	Social Capital (M)	0.908	1,102
	X_M	0.961	1,040

Source: SPSS data processing results, 2025

Table 7 shows that all independent variables have tolerance values > 0.10 and VIF values < 10. Therefore, the regression model is free from multicollinearity.

3) Heteroscedasticity Test

According to Ghozali (2021), the purpose of the heteroscedasticity test is to examine whether there is a variance inconsistency of residuals across observations in the regression model. The Glejser test was used by regressing the absolute residual values against the independent variables. If the significance value of the independent variables is greater than 0.05, the model is free from heteroscedasticity. Otherwise, heteroscedasticity may be present, potentially causing inefficient coefficient estimates. The results are as follows:

Table 8. Heteroscedasticity Test

Model Variabel	Unstandardized Coeficients (B)	Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	0,236	0,20		11,886	0,000
Karakteristik Individu (X)	0,16	0,020	0,087	0,808	0,421
Modal Sosial (M)	-0,007	0,020	-0,039	-0,360	0,720
X_M	-0,003	0,020	-0,016	-0,156	0,876

Source: SPSS data processing results, 2025

Based on the coefficients table, the variables Individual Characteristics (X), Social Capital (M), and the interaction variable X_M have Sig. values > 0.05, indicating no significant influence of the independent variables on the absolute residuals. Thus, the regression model is free from heteroscedasticity.

Moderated Regression Analysis (MRA) Test

Moderated Regression Analysis (MRA) is a statistical technique used to test the effect of a moderating variable on the relationship between an independent variable and a dependent variable.

1) Coefficient of Determination

Table 9. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error Of The Estimate
1	0,440	0,194	0,168	0,30679

Source: SPSS data processing results, 2025

Based on Table 9, the adjusted R^2 is 0.166, indicating that the variation in income (Y) is significantly influenced by individual characteristics (X), social capital (M), and the interaction variable X_M by 16.8%, while the remaining 83.2% is explained by other factors not included in the model.

2) Simultaneous Significance F Test (F Statistic Test)

Table 10. ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,104	3	0.701	7,453	0,000
	Residual	8,753	93	0,094		
	Total	10,858	96			

Source: SPSS data processing results, 2025

Table 10 shows an F-value of 7.453 with a significance of 0.000 < 0.01. This indicates that the variables Individual Characteristics (X), Social Capital (M), and the interaction variable X_M simultaneously affect income (Y).

1) Hypothesis Formulation

H_0: $\beta_1 = 0$, indicating that individual characteristics do not significantly affect community income in Serangan Tourism Village.

H_1: $\beta_1 \neq 0$, indicating that individual characteristics significantly affect community income in Serangan Tourism Village.

2) Level of Significance

The significance level used in this study is 10% ($\alpha = 0.10$) or a 90% confidence level, with degrees of freedom df = (k-1)(n-k)

3) Testing Criteria

H_0 is accepted if F_calculated ≤ F_table or significance > 0.10

H_0 is rejected if F_calculated > F_table or significance ≤ 0.10

4) Statistical Calculation

$$F = \frac{R2/(k-1)}{(1-R2)/(n-k)} \quad \text{...} \quad (5)$$

Based on the regression results obtained with the help of the SPSS program, the calculated F is 7.453 with a significance value of 0.000.

5) Conclusion

As Table 10 shows a significance value of 0.000 < 0.10, it can be concluded that Individual Characteristics (X), Social Capital (M), and the interaction variable X_M simultaneously affect income (Y). These results indicate that the regression model, based on various individual characteristics (such as education, age, gender, work experience, and occupation), is valid and strongly capable of explaining or predicting income variation in Serangan Tourism Village.

This finding aligns with Sulistiowati et al. (2022), who showed that individual characteristics such as skills, abilities, and education significantly affect income. The implication is that improving access to quality education is key to strengthening individuals' economic positions in society. The better the individual characteristics, the greater the potential income.

3) **Individual Parameter Significance Test (t Test)**

The t-test aims to determine the partial effect of the independent variable on the dependent variable. It tests whether individual characteristics significantly affect income in Serangan Tourism Village.

Table 11. Coefficients

Model	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	15,350	0,032		476,638	0,000
Karakteristik Individu (X)	0,063	0,033	0,187	1,920	0,058
1 Modal Sosial (M)	0,088	0,033	0,262	2,680	0,009
X_M	-0,081	0,033	-0,237	-2,500	0,014

Source: SPSS data processing results, 2025

1) Hypothesis Formulation

H_0: β_1 = 0, indicating that individual characteristics do not positively affect income.

H_1: β_1 > 0, indicating that individual characteristics positively affect income.

2) Level of Significance

The test uses a one-tailed right-side test with α = 10% and df = (n-k)

3) Testing Criteria

Accept H_0 if t_calculated ≤ t_table or significance > 0.10

Reject H_0 if t_calculated > t_table or significance ≤ 0.10.

4) Statistical Calculation

$$t_1 = \frac{b_1 - \beta_1}{S_{b1}} \quad \text{.. (6)}$$

Based on Table 11, the significance value for individual characteristics (X) affecting income (Y) is 0.058 < 0.10. Thus, individual characteristics (X) have a positive and significant effect on income (Y). Social Capital (M) has a significance value of 0.016 < 0.10, indicating a positive and significant effect. The interaction variable X_M has a significance of 0.014 < 0.10, indicating a negative and significant effect.

5) Conclusion

It can be concluded that both individual characteristics and social capital have a positive and significant effect on community income in Serangan Tourism Village. However, the interaction between individual characteristics and social capital has a negative and significant effect. A positive regression coefficient indicates that improvements in individual characteristics (e.g., education, skills) tend to increase income.

The regression equation from the results of the Moderated Regression Analysis (MRA):

$Y = \alpha + \beta_1 X + \beta_2 M + \beta_3 X\_M + e$

$LnY = 15{,}350 + 0.063X + 0.088M - 0.081X\_M$

Std.err = (0.032)(0.033)(0.033)(0.033)

t = (469.638)(1.920)(2.680)(-2.500)

Sig = (0.000)(0.058)(0.009)(0.014)

This regression equation can be interpreted as follows: the variable individual characteristics (X) has a coefficient of 0.063, which means that individual characteristics (X) have a positive effect on income (Y), implying that if the influence of individual characteristics (X) increases, income (Y) also increases. The social capital variable (M) has a coefficient of 0.088, meaning that social capital (M) has a positive effect on income (Y); thus, if the influence of social capital (M) increases, income (Y) also increases. The interaction variable X_M has a coefficient of -0.081, meaning that if the moderating variable (M), social capital, increases, it will weaken the influence of individual characteristics (X) on income (Y).

This study aligns with the findings of (Mazida & Purwantini, 2019), which show that the moderating variable weakens the relationship between the independent variable and the dependent variable. This means that the moderating variable functions effectively by weakening the

relationship. The initial relationship between individual characteristics (X) and community income (Y) in Serangan Tourism Village is positive, indicating that, in general, individuals with better characteristics (e.g., higher education, work experience) tend to have higher incomes.

However, with the negative moderation by social capital (M), when social capital is low under conditions where the community has limited networks, low trust levels, or minimal community participation—the effect of individual characteristics (X) on income (Y) tends to be stronger or more prominent. In this situation, individuals with superior characteristics are more likely to earn income because individual characteristics become the main determining factor.

When social capital (M) is high—in situations where the community has very strong networks, high trust, strong mutual cooperation norms, and active community participation—the effect of individual characteristics (X) on income (Y) becomes weaker. This means that although strong individual characteristics remain important, the additional contribution provided by improving individual characteristics to income is not as significant as when social capital is still low.

Social capital is not merely a supporting factor but actively shapes how an individual's characteristics influence their income. The stronger the social capital, the more equalized the effect of individual characteristics on income becomes.

CONCLUSION

1) The effect of individual characteristics on community income in Serangan Tourism Village is positive and significant. This indicates that variations in characteristics possessed by individuals in the village (such as education level, skills, or experience) substantially contribute to the differences in income levels they earn. The presence of a positive effect suggests that investing in improving individual characteristics (e.g., through skills training, education, or personal development programs) holds strong potential to increase overall community income in Serangan Tourism Village. The more individuals develop positive and relevant characteristics, the more prosperous the community becomes as a whole.

2) The role of social capital in moderating the relationship between individual characteristics and community income in Serangan Tourism Village demonstrates that as the influence of social capital as a moderating variable increases, it weakens the relationship between individual characteristics (X) and income (Y). In environments with high social capital, differences in individual characteristics (such as education levels or specific skills) may no longer be the primary

determinant of income disparities. In other words, both individuals with superior individual characteristics and those with average traits tend to have more homogeneous income levels. The higher the level of social capital, the greater the likelihood that individual income is determined by collective efforts, mutual support, and access to resources through community networks, rather than solely by individual attributes. Even when individuals possess higher education, strong work experience, or have completed training, the positive effect of these characteristics on income becomes weaker in societies with high levels of social capital.

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