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Analysis of Factors Affecting Migrant Worker Remittance in Denpasar City

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Abstract: *Two big problems generally faced by developing countries like Indonesia are low human development which leads to prosperity and economic inequality or inequality in the distribution of income between high-income groups and low-income groups. Migrants can increase family income in the area of origin thereby creating prosperity for the family and the area of origin through remittances sent by migrants from the migration area. This study aims to analyze the direct influence of education level, length of service, marital status, family responsibilities on the income and remittances of migrant workers in Denpasar City and the indirect influence of education level, length of service, marital status and family responsibilities on remittances through the income of migrant workers in the City Denpasar. The sample used in this research was 100 migrant workers in Denpasar City. This research uses a probability sampling method. The analysis techniques used are descriptive analysis and path analysis. The research results obtained state that education level, length of service, marital status and family responsibilities have a direct, positive and significant effect on the income of migrant workers in Denpasar City. Education level, length of service, marital status, family responsibilities and income have a direct positive and significant effect on remittances by migrant workers in Denpasar City. Education level, length of service, marital status and family responsibilities have an indirect effect on remittances through the income of migrant workers in Denpasar City.*

Keywords: *Migrants, Remittances, Income*

BACKGROUND

Two big problems generally faced by developing countries like Indonesia are low human development which leads to prosperity and economic inequality or inequality in the distribution of income between high-income groups and low-income groups (Tambunan, 2001). Development has the aim of increasing the standard of living (*level of living*) for every person, including income, level of consumption of food, clothing, shelter, health services and education. Creation of various conditions that allow each person's *self-esteem to grow* through the formation of social, political and economic systems as well as increasing the freedom *of* each person in choosing various existing choice variables. Inequality in income distribution is a problem of income differences between developed regions and underdeveloped regions (Yuni & Sudibia, 2015).

Economic disparities between regions in Indonesia are still one of the important challenges in development. The differences in the potential of each region affect the income that each region can generate so that one region is different from another . Regions that have resources and production factors, especially those that have capital goods (*capital stock*), will

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receive more income compared to regions that have few resources (Mustika, 2013). Based on data from BPS (2023) , as of March 2023, the level of economic inequality of the Indonesian population as measured using *the Gini ratio* was 0.388. This shows an increase of 0.007 points compared to the *Gini ratio* as of September 2022 which was 0.381 and an increase of 0.004 points compared to *the Gini ratio* as of March 2022 which was 0.384. As a result of this economic gap, economic growth occurs.

Economic growth is an indicator of community welfare in an area. If economic growth in a region increases, it is hoped that this growth can be enjoyed equally by the entire community. In line with the Kuznets Hypothesis regarding the Inverted U curve, where in the early growth stages the income distribution tends to worsen, but in the later stages it will improve. Inequality will provide encouragement to underdeveloped areas to try to improve their quality of life so that they are not far behind the surrounding areas. Apart from that, these regions will compete to improve their quality of life, so that inequality in this case has a positive impact. Apart from that, there are also negative impacts caused by increasing inequality between regions. These negative impacts are in the form of economic inefficiency, weakening social stability and solidarity, and high inequality which is generally seen as unfair (Todaro and Smith, 2016).

As a result of this inequality, there is limited demand for labor, there is inequality in development development between other districts and there is a positive relationship between development and the direction of population migration, which is another factor causing the increasingly rapid flow of population migration towards more developed areas in search of work (Rustariyuni, 2013).

Migration is defined as a change of residence beyond provincial boundaries, with a time limit of having lived at the destination for six months or more. Migration theory according to (Todaro, 2016) explains that migration is basically an economic phenomenon. This todaro model assumes that there is a migration flow based on differences in income distribution between villages and cities . The income in question is not actual income but rather expected income. They will only decide to migrate if the net income from the city exceeds the net income available in the village. The migration flow will stop by itself if the difference in rural and urban income shrinks until it is finally the same.

According to (Adioetomo and Samosir, 2013: 137) several factors that influence migration are divided into two groups, namely push and pull factors. The driving factors for migration are the decreasing sources of life, such as decreasing environmental carrying capacity and decreasing demand for certain goods whose raw materials are difficult to obtain,

narrowing employment opportunities in the place of origin, political, religious and ethnic pressures as well as educational and employment reasons. or marriage. Natural disasters are also a driving factor for someone to move around. Adioetomo and Samosir (2013) also said that destination areas also have pull factors for migration, namely, the hope of getting the opportunity to improve their lives, the opportunity to enter suitable employment opportunities, the opportunity to obtain higher education and better jobs. and the existence of a better environment, such as housing, schools and other public facilities.

Bali Province, especially Denpasar City, is still a destination for people to migrate. It is not only attractive for tourists, but also for migrants from outside Bali to earn a living, especially in Denpasar City. According to the Central Statistics Agency (2020), as many as 146,528 recent migrants entered Bali Province. According to (SUPAS, 2015) apart from looking for work, recent migrants enter Bali Province, especially Denpasar City, because they accompany their husband/wife/parents. Migrants who come from outside Bali are more likely to have employment reasons and are looking for work compared to migrants between districts/cities in Bali. Allegedly, migrants from outside Bali consider Denpasar City as the capital of Bali Province to be a place for them to look for better job opportunities compared to their home area. Migrants leave their areas of origin which they feel do not provide adequate sources of livelihood, then head to other places which are considered to provide hope for improving their welfare. This fact is in line with the theory put forward by Todaro (2016) that the decision to migrate is dominated by economic motives and depends more on differences in employment opportunities. Improving family welfare is not an easy matter, so to achieve prosperity in a family, someone must try or work (Alvino & Dewi, 2020).

Bali Province has the highest number of incoming migrants in Denpasar City. Denpasar City as the city center has the highest number of recent migrants among other districts. This is because development tends to be carried out in this region with strategic functions and roles as the center of government, economy, trade, center of educational activities, health services, and center of tourism activities which play a major role in economic development in Bali Province (Antari, 2008). The high interest of migrant workers in working in Denpasar City is because of the potential of Denpasar City which is considered capable of providing economic and business opportunities for the immigrant community or migrant workers (Purba & Sudibia, 2022). The work of workers/employees/employees in Bali, especially Denpasar City, has a diversity of workers, this diversity occurs due to competition between job seekers, both native workers from Denpasar City and migrant workers from outside the area (Mamoran & Yasa, 2020). The presence of migrants has a positive impact on the areas of origin and destination. Migrants can

increase family income in the area of origin thereby creating prosperity for families in the area of origin through remittances sent by migrants from the migration area. (Purnami & Sudibia, 2023).

The meaning of remittances is the process of sending money from migrant workers to their areas of origin to meet the living needs of the families left behind. Remittances are an important source of financial support that directly increases migrant household income. One of the important issues in population migration is the nature of the *'bi-local population'* where migrants still consider their place of birth as their place of residence which is realized through remittances as proof of their care and close relationship to their family and region of origin (Cameron *et al.* , 2019).

The reason a migrant worker undertakes the practice of remittances is to improve their standard of living, help their family's income in their area of origin and to develop their family in their area of origin. It is often said that remittances are an important source of income for households, which can help households increase investment and overcome socio-economic shocks (Mamoran & Yasa, 2020). Another motive for migrant workers to send remittances to migrant families is as a form of concern for their family's welfare, as insurance, loan payments, and inheritance that can be used as savings for the future (Nzima, 2017). Sending remittances will increase if the income of migrant workers increases, and vice versa, the frequency of sending remittances will decrease if the income of migrant workers in migration areas decreases. This very rapid technological development has helped the practice of sending remittances more cheaply, quickly and safely by means of bank transfers and similar methods. Of course this will create convenience and security for migrants who will send part of their income to their area of origin (Siegel, 2018). Another motive for someone to send remittances to their area of origin is that the remittances sent can also be used for education costs, purchasing, building or renovating houses, vehicles and electronics, businesses, and also donations. (Kubo, 2017).

The size of remittances is influenced by several factors. Adisavitri *et al.,* (2016) stated that remittances are influenced by the level of education in sending remittances to the area of origin, this supports the human capital theory where education is able to increase a person's income through increasing a person's work productivity. Education level can measure a person's ability to do and get a job in a migration area. Another factor that influences the size of remittances sent to the area of origin is the Working Period. Working period is an indicator of workers' tendencies to carry out work activities, so it can be said that a long working period indicates more experience than someone with less working time. This shows that there is a

positive relationship between work experience and income, so that the higher the work period of migrant workers, the higher the income they will earn , this has an effect on the increase in remittances sent to their area of origin.

Another factor that influences the size of remittances sent to the area of origin is marital status. This is due to the tendency for married migrant workers to migrate to other places in search of better jobs. Migrants who are married and leave their families in their area of origin tend to send a larger amount of remittances compared to migrants who are married but whose families also migrate to their destination area. (Andharista, 2016).

Apart from that, the factor that influences the size of remittances sent to the area of origin is family responsibility. The more family responsibilities that must be covered by remittances, the more remittances must be sent to the area of origin (Ardana, 2011). The number of dependents of a migrant worker's family affects the frequency of sending remittances to their area of origin because the large number of families can influence the frequency of sending remittances to each migrant.

RESEARCH METHODS

The research design used in this research is a quantitative research design in associative form. Quantitative research design is also known as research that uses a positivist paradigm, namely from theories and other people's findings and then a hypothesis is prepared according to the research problem to be solved (Sugiyono, 2019). Associative quantitative research aims to determine the relationship between two or more variables. In this research, associative research was used to determine the influence of the independent variable on the dependent variable, namely testing the variables of education level, length of service, marital status, family responsibilities and income on the provision of remittances to migrant workers in Denpasar City.

RESEARCH RESULTS AND DISCUSSION

Data Analysis Results

Descriptive Analysis Results

Descriptive analysis is the first step that needs to be taken to find out the general picture of the data that has been collected from respondents. Table 4.11 shows the results of descriptive statistical analysis consisting of the number of observations, minimum value, maximum value, average value and standard deviation.

Table 1. Descriptive Statistics

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1	100	6.00	16.00	12.3900	2.83875
X2	100	1.00	9.00	5,3500	2.00693
X3	100	.00	1.00	,6000	.49237
X4	100	1.00	6.00	2.6200	1.10810
Y1	100	2500000.00	10000000.00	4560350.0000	1626447.80200
Y2	100	500000.00	6000000.00	2015300.0000	1003445.03100
Valid N (listwise)	100				

Source: *Primary data processed, 2024*

Migrants in Denpasar City have an average education of 12.39 with a standard deviation of 2.838. The lowest (minimum) education is 6 and the highest (maximum) migrant education is 16. Information shows that there are migrants in Denpasar City whose lowest level of education completed is elementary school and the highest level of education completed is Bachelor's.

The work period of migrant workers in Denpasar City has an average of 5.35 with a standard deviation of 2.00. The lowest (minimum) work period is 1.00 and the highest (maximum) work period is 9. This information shows that migrants in Denpasar City have the minimum work period of 1 year and the longest work period is 9 years.

The marital status of migrant workers in Denpasar City has an average of 0.60 with a standard deviation of 0.49. With a minimum value of 0.00 indicating that the migrant worker has unmarried status and a maximum value of 1.00 indicates that the migrant worker has married status.

Family dependents of migrant workers in Denpasar City have an average of 2.62 with a standard deviation of 1.10. With a minimum value of 1.00 and a maximum value of 6.00, it shows that migrant workers have at least 1 family dependent and a maximum of 6 people.

The income of migrant workers in Denpasar City has an average of 4560350.0 with a standard deviation of 1626447.8 . With a minimum value of 2500000.0, it shows that the lowest income for migrant workers is IDR 2,500,000 and a maximum value of 10000000.0 shows that the highest income for migrant workers is IDR 10,000,000.

Migrant Worker Remittances in Denpasar City have an average of 2015300.0 with a standard deviation of 1003445.0 . With a minimum value of 500000.0, it shows that the minimum remittance sent by migrant workers is IDR 500,000 and with a maximum value of 6000000.0, it shows that the most remittance sent is IDR 6,000,000.

Path Analysis Results (*Path Analysis*)

The path analysis method (*Path Analysis*) is an extension of multiple linear regression analysis, to estimate the causal relationship between tiered variables based on theory (Suyana,

2012: 159). Path analysis is used to determine the direct relationship between independent variables and the dependent variable and indirect relationships through *intervening variables* .

1) Formulating Hypotheses and Structural Equations

The first step of *path analysis* is to formulate a research model hypothesis based on existing theory, this hypothesis includes:

(1) Education level, length of service, marital status and family responsibilities have a direct influence on the income of migrant workers in Denpasar City.

(2) Education level, length of service, marital status, family responsibilities and income have a direct influence on remittances by migrant workers in Denpasar City.

(3) Education level, length of service, marital status and family responsibilities have an indirect effect on remittances through the income of migrant workers in Denpasar City.

Based on the hypothesis that has been prepared, the formula for Substructural Equation 1 is as follows.

$Y_1 = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e1$

The formula for Sub-structural equation 2 is as follows.

$Y_2 = \alpha + \beta_5 X_1 + \beta_6 X_2 + \beta_7 X_3 + \beta_8 D + \beta_9 Y_1 + e_2$

Table 2. Results of Sub-Structural Path Analysis 1

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	633386.900	516539.784		11,226	,000
	X1	104343.135	35966.167	,182	2,901	,005
	X2	47316.318	53438.721	,158	2,885	,008
	X3	1306879.556	218426.276	,396	5,983	,000
	X4	802735.202	98639.813	,547	8,138	,000

a. Dependent Variable: Y1

Based on the results of the path analysis in Table 1, the Sub-structural equation 1 formed is as follows.

$Y_1 = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e1$

$\widehat{Y_1} = 633386.900 + 104343 .135X_1 + 47316.318X_2 + 1306879.556X_3 + 802735.202X_4 + e_1$

Std.err = (35966 .167) (53438.721) (218426.276) (98639.813)

Std.Coef = (0, 182)(0.158)(0.396)(0.547)

t = (2.901)(2.885)(5.983)(8.138)

Sig = (0.00 5) (0.008) (0.000) (0.000)

The education level variable has a coefficient of 0.182, which shows that education level has a positive influence on income. Years of work have a coefficient of 0.158, which shows that work years have a positive influence on income. Marital status has a coefficient of 0.396, which shows that marital status has a positive influence on income. Family

responsibilities have a coefficient of 0.547, which shows that family responsibilities have a positive influence on income.

Table 3. Results of Sub-Structural Path Analysis 2

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	384033.300	331975.657		11,157	,000
	X1	71458.369	23115.657	0.202	3,091	,003
	X2	28829.712	34344.604	0.158	2,839	,009
	X3	899599.591	140380.681	0.441	6,408	,000
	X4	430703.553	63394.956	0.476	6,794	,000
	Y1	,514	,040	0.833	12,898	,000

a. Dependent Variable: Y2

Based on the results of the path analysis in Table 2, the Sub-structural equation 2 formed is as follows.

$Y_2 = \alpha + \beta_5 X_1 + \beta_6 X_2 + \beta_7 X_3 + \beta_8 D + \beta_9 Y_1 + e_2$

$\widehat{Y_2}$ = 384033.300 + 71458 .369X_1 + 28829.712X_2 + 899599.591X_3 + 430703.553X_4 + 0.833Y_1 + e_2

Std. err = (23115 .145) (34344.604) (140380.681) (63394.956) (0.040)

Std.Coef = (0.202)(0.158)(0.441)(0.476)(833)

t = (3.091)(2.839)(6.408)(6.794)(12.898)

Sig = (0.003)(0.009)(0.000)(0.000)(0.000)

The education level variable has a coefficient of 0.202, which shows that education level has a positive influence on remittances. Working period has a coefficient of 0.158, which shows that working period has a positive influence on remittances. Marital status has a coefficient of 0.441, which shows that marital status has a positive influence on remittances. Family responsibilities have a coefficient of 0.476, which shows that family responsibilities have a positive influence on remittances. Income has a coefficient of 0.833, which shows that income has a positive influence on remittances.

2) Form a path coefficient diagram

Direct Influence, Indirect Influence of workload (X), on organizational commitment (Z) and employee performance (Y).

(1) Direct Influence (*direct effect*)

The direct effect of the education level variable (X_1)has a coefficient on income $(Y_1)$of 0.182. The direct effect of work experience (X_2)on income (Y_1)has a coefficient of 0.158. The direct effect of marital status (X_3)on income (Y_1)has a coefficient of 0.396. The direct effect of family dependents (X_4)on income (Y_1)has a coefficient of 0.547.

The direct influence of the education level variable (X_1)has a coefficient on remittances $(Y_2)$of 0.202. Direct effect of work experience (X_2)on remittances(Y_2) has a coefficient of

0.158 . The direct effect of marital status (X_3)on remittances (Y_2)has a coefficient of 0.441. The direct effect of family dependents (X_4)on remittances (Y_2)has a coefficient of 0.476. The direct effect of income (Y_1)on remittances (Y_2)has a coefficient of 0.833.

(2) Indirect influence (*indirect effect*)

The indirect effect of education level (X_1)on remittances through income (Y_1)is obtained by multiplying 0.182 x 0.833 = 0.152. The indirect effect of work experience (X_2)on remittances through income (Y_1)is obtained by multiplying 0.158 x 0.833 = 0.132. The indirect effect of marital status (X_3)on remittances through income (Y_1)is obtained by multiplying 0.396 x 0.833 = 0.330. The indirect effect of family dependents (X_4)on remittances through income (Y_1)is obtained by multiplying 0.547 x 0.833 = 0.456.

(3) Total influence (*total effect*)

The total effect of education level (X_1)on remittances through income (Y_1)is 0.202 x 0.152 = 0.031. The effect of total work experience (X_2)on remittances through income (Y_1)is 0.158 x 0.132 = 0.021. The total effect of marital status (X_3)on remittances through income (Y_1)is obtained by multiplying 0.441 x 0.330 = 0.146. The effect of total family dependents (X_4)on remittances through income (Y_1)is obtained by multiplying 0.476 x 0.456 = 0.217.

3) Testing the Coefficient of Determination (R^2)

The coefficient of determination (R^2) aims to measure the extent of the model's ability to explain variations in the independent variables. A small R^2 value indicates that the independent variables explain the dependent variables very limitedly, if the resulting R2 value is close to one, it indicates that the independent variables provide all the information needed to predict the dependent variable. The coefficient of determination value used is *Adjusted* R^2, this is because in this study more than two independent variables were used. The results of the coefficient of determination test can be seen in table 4 below:

Table 4. Coefficient of Determination Results

Model Summary [b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,791 [a]	,626	,610	626702.69480

a. Predictors: (Constant), Y1, X1, X2, X3, X4
b. Dependent Variable: Y2

Based on the results of the coefficient of determination test using SPSS, it can be explained that the *Adjusted* R^2 value is 0.610 or 61%. This shows that the remittance variable (Y2) can be explained by independent variables, namely education level (X_1), length of service (X_2), marital status (X_3), family responsibilities (X_4)and income, (Y_1)amounting to 61%, while the remaining 39% is influenced by other factors outside the variables of this research.

The direct effect of the education level variable (X_1)has a coefficient on income (Y_1)of 0.182. The direct effect of work experience (X_2)on income (Y_1)has a coefficient of 0.158. The

direct effect of marital status (X_3)on income (Y_1)has a coefficient of 0.396. The direct effect of family dependents (X_4)on income (Y_1)has a coefficient of 0.547 .

The direct influence of the education level variable (X_1)has a coefficient on remittances (Y_2)of 0.202. The direct effect of work experience (X_2) on remittances (Y_2)has a coefficient of 0.158. The direct effect of marital status (X_3)on remittances (Y_2)has a coefficient of 0.441. The direct effect of family dependents (X_4)on remittances (Y_2)has a coefficient of 0.476. The direct effect of income (Y_1)on remittances (Y_2)has a coefficient of 0.833.

1) Education level, length of service, marital status, and family responsibilities have an indirect effect on remittances through the income of migrant workers in Denpasar City

The indirect effect of education level (X_1)on remittances through income (Y_1)is obtained by multiplying 0.182 x 0.833 = 0.152. The indirect effect of work experience (X_2)on remittances through income (Y_1)is obtained by multiplying 0.158 x 0.833 = 0.132. The indirect effect of marital status (X_3)on remittances through income (Y_1)is obtained by multiplying 0.396 x 0.833 = 0.330. The indirect effect of family dependents (X_4)on remittances through income (Y_1)is obtained by multiplying 0.547 x 0.833 = 0.456.

Hypothesis test

Testing the direct influence of the variables level of education, length of service, marital status and family responsibilities on income and remittances is as follows.

1) Direct effect of education level on income
   a) Hypothesis Formulation

      H_0 : $\beta_1 \leq 0$, meaning that education level has no significant effect on income.

      H_1 : $\beta 1 > 0$, meaning that education level has a positive and significant effect on income
   b) Real level 5%, confidence level 95% ($\alpha = 0.05$)
   c) Testing Criteria

      H_0 is accepted if Sig. > 0.05

      H_1 is rejected if Sig ≤ 0.05
   d) Calculation

      Based on calculations using SPSS, a probability value of 0.005 was obtained
   e) Conclusion

      The significance value is 0.005 ≤ 0.05 with a *standardized coefficient value* of positive value of 0.182 . This result means that the level of education has a positive and significant effect on the income of migrant workers in Denpasar City, so it can be concluded that H_0 is rejected and H_1 is accepted, so the first hypothesis is accepted

2) Direct Effect of Years of Work on Income
   a) Hypothesis Formulation
      H_0 : $\beta_2 \leq 0$, meaning that work experience has no significant effect on income.
      H_2 : $\beta 2 > 0$, meaning that length of service has a positive and significant effect on income
   b) Real level 5%, confidence level 95% ($\alpha = 0.05$)
   c) Testing Criteria
      H_0 is accepted if Sig. > 0.05
      H_2 is rejected if Sig ≤ 0.05
   d) Calculation
      Based on calculations using SPSS, a probability value of 0.008 was obtained
   e) Conclusion
      The significance value is 0.008 ≤ 0.05 with a *standardized coefficient value* of positive value of 0.158. This result means that work experience has a significant effect on the income of migrant workers in Denpasar City, so it can be concluded that H_0 is rejected and H_2 is accepted, so the second hypothesis is accepted.
3) Direct Effect of Marital Status on Income
   a) Hypothesis Formulation
      H_0 : $\beta_3 \leq 0$, meaning that marital status has no significant effect on income.
      H_3 : $\beta_3 > 0$, meaning that marital status has a positive and significant effect on income
   b) Real level 5%, confidence level 95% ($\alpha = 0.05$)
   c) Testing Criteria
      H_0 is accepted if Sig. > 0.05
      H_3 is rejected if Sig ≤ 0.05
   d) Calculation
      Based on calculations using SPSS, a probability value of 0.000 is obtained
   e) Conclusion
      The significance value is 0.000 ≤ 0.05 with a *standardized coefficient value* of positive value of 0.396. This result means that marital status has a significant effect on the income of migrant workers in Denpasar City, so it can be concluded that H_0 is rejected and H_3 is accepted, so the third hypothesis is accepted.

4) Direct Effect of Family Dependents on Income.
   a) Hypothesis Formulation

      H_0 : $\beta_4 \leq 0$, meaning that family responsibilities have no significant effect on income.

      H_4 : $\beta_4 > 0$, meaning that family responsibilities have a positive and significant effect on income

   b) Real level 5%, confidence level 95% ($\alpha = 0.05$)
   c) Testing Criteria

      H_0 is accepted if Sig. > 0.05

      H_4 is rejected if Sig ≤ 0.05
   d) Calculation

      Based on calculations using SPSS, a probability value of 0.00 is obtained
   e) Conclusion

      The significance value is 0.000 ≤ 0.05 with a *standardized coefficient value* of positive value of 0.547. This result means that family responsibilities have a significant effect on the income of migrant workers in Denpasar City, so it can be concluded that H_0 is rejected and H_4 is accepted.
5) Direct Effect of Education Level on Remittances
   a) Hypothesis Formulation

      H_0 : $\beta_5 \leq 0$, meaning that education level has no significant effect on remittances.

      H_5 : $\beta_5 > 0$, meaning that the level of education has a significant effect on remittances.
   b) Real level 5%, confidence level 95% ($\alpha = 0.05$)
   c) Testing Criteria

      H_0 is accepted if Sig. > 0.05

      H_5 is rejected if Sig ≤ 0.05
   d) Calculation

      Based on calculations using SPSS, a probability value of 0.003 was obtained
   e) Conclusion

      The significance value is 0.003 ≤ 0.05 with a positive *standardized coefficient value* of 0.202. This result means that the level of education has a significant effect on the remittances of migrant workers in Denpasar City , so it can be concluded that H_0 is rejected and H_5 is accepted, so the fifth hypothesis is accepted.

6) Direct influence of work period on remittances
   a) Hypothesis Formulation
      H_0 : $\beta_6 \leq 0$, meaning that work experience has no significant effect on remittances.
      H_6 : $\beta_6 > 0$, meaning that work experience has a significant effect on remittances.
   b) Real level 5%, confidence level 95% ($\alpha = 0.05$)
   c) Testing Criteria
      H_0 is accepted if Sig. > 0.05
      H_6 is rejected if Sig ≤ 0.05
   d) Calculation
      Based on calculations using SPSS, a probability value of 0.009 was obtained
   e) Conclusion
      The significance value is 0.009 ≤ 0.05 with a *standardized coefficient value* of positive value of 0.158. This result means that the length of service has a significant effect on the remittances of migrant workers in Denpasar City , so it can be concluded that H_0 is rejected and H_6 is accepted, so the sixth hypothesis is accepted.
7) Direct Influence of Marital Status on Remittances
   a) Hypothesis Formulation
      H_0 : $\beta_7 \leq 0$, meaning that marital status has no significant effect on remittances.
      H_7 : $\beta_7 > 0$, meaning that marital status has a significant effect on remittances.
   b) Real level 5%, confidence level 95% ($\alpha = 0.05$)
   c) Testing Criteria
      H_0 is accepted if Sig. > 0.05
      H_7 is rejected if Sig ≤ 0.05
   d) Calculation
      Based on calculations using SPSS, a probability value of 0.000 is obtained
   e) Conclusion
      The significance value is 0.000 ≤ 0.05 with a positive *standardized coefficient value* of 0.441. This result means that marital status is significant in the remittances of migrant workers in Denpasar City, so it can be concluded that H_0 is rejected and H_7 is accepted, so the seventh hypothesis is accepted.
8) Direct Influence of Family Dependents on Remittances
   a) Hypothesis Formulation
      H_0 : $\beta_8 \leq 0$, meaning that family dependents do not have a significant effect on remittances.

H_8 : $\beta_8 > 0$, meaning that family responsibilities have a significant effect on remittances.

b) Real level 5%, confidence level 95% ($\alpha = 0.05$)

c) Testing Criteria

H_0 is accepted if Sig. > 0.05

H_8 is rejected if Sig ≤ 0.05

d) Calculation

Based on calculations using SPSS, a probability value of 0.000 is obtained

e) Conclusion

The significance value is 0.000 ≤ 0.05 with a *standardized coefficient value* of positive value of 0.476. This result means that family responsibilities significantly influence the remittances of migrant workers in Denpasar City , so it can be concluded that H_0 is rejected and H_8 is accepted, so the eighth hypothesis is accepted.

9) Direct influence of income on remittances

a) Hypothesis Formulation

H_0 : $\beta_9 \leq 0$, meaning that income has no significant effect on remittances.

H_9 : $\beta_8 > 0$, meaning that income has a significant effect on remittances.

1) Real level 5%, confidence level 95% ($\alpha = 0.05$)

b) Testing Criteria

H_0 is accepted if Sig. > 0.05

H_9 is rejected if Sig ≤ 0.05

c) Calculation

Based on calculations using SPSS, a probability value of 0.000 is obtained

d) Conclusion

The significance value is 0.000 ≤ 0.05 with a positive *standardized coefficient value* of 0.833, so it can be concluded that H_0 is rejected and H_9 is accepted, so the ninth hypothesis is accepted.

Sobel Test Results

This test was carried out to test the strength of the indirect influence of the variables level of education (X1), length of service (X2), marital status (X3), and family responsibilities (X4) on sending remittances (Y2) through income (Y1) of migrant workers in Denpasar City.

1) Indirect effect of education level on remittances through income
   a) Research Hypothesis

      H_0 : $\beta_1 \leq 0 \pm 1.96$, meaning that the level of education has no effect on remittances indirectly through income

      H_{01} : $\beta_1 > 0 \pm 1.96$, meaning that the level of education influences remittances indirectly through income
   b) Significance Level

      $\alpha = 0.05$, then we get z table = ± 1.96
   c) Testing Criteria

      If z count z count ≤ z table, then Ho is accepted which means and H1 is rejected. If z count > z table, then Ho is rejected which means and H1 is accepted.
   d) Calculation

$$z = \frac{\beta_1 \beta_9}{\sqrt{\beta_9{}^2 S\beta_1{}^2 + \beta_1{}^2 S\beta_9{}^2 + S\beta_1{}^2 S\beta_9{}^2}}$$

$$z = \frac{(104343,1)(0,514)}{\sqrt{(0,514)^2(35966,167)^2+(104343,1)^2(0,040)^2+(35966,167)^2(0,040)^2}}$$

$$z = \frac{53632,3534}{26124,4419} = 2.053$$

   e) Conclusion

      The calculation results show that the value, namely 2.053 > 1.96 . Thus, it can be concluded that income has a significant role as a mediating variable in the relationship between income levels and remittances.

2) Indirect effect of work experience on remittances through income
   a) Research Hypothesis

      H_0 : $\beta_2 \leq 0 \pm 1.96$, meaning that work experience has no effect on remittances indirectly through income

      H_2 : $\beta_2 > 0 \pm 1.96$, meaning that length of service influences remittances indirectly through income
   b) Significance Level

      $\alpha = 0.05$, then we get z table = ± 1.96
   c) Testing Criteria

      If z count z count ≤ z table, then $H0_{is}$ accepted which means and H2 is rejected. If z count > z table, then H0 is rejected which means and H2 is accepted.
   d) Calculation

$$z = \frac{\beta_2 \beta_9}{\sqrt{\beta_9{}^2 S\beta_2{}^2 + \beta_2{}^2 S\beta_9{}^2 + S\beta_2{}^2 S\beta_9{}^2}}$$

$$z = \frac{(47316{,}318)(0{,}514)}{\sqrt{(0{,}514)^2(53438{,}721)^2+(47316{,}318)^2(0{,}040)^2+(53438{,}721)^2(0{,}040)^2}}$$

$$z = \frac{24320{,}5874}{3149{,}7704} = 7.721$$

e) Conclusion

The calculation results show that the value, namely 7.721 > 1.96 . Thus, it can be concluded that income has a significant role as a mediating variable in the relationship between the work experience variable and the remittance variable.

3) Indirect effect of marital status on remittances through income

a) Research Hypothesis

H_0 : $\beta_3 \leq 0 \pm 1.96$, meaning that marital status has no effect on remittances indirectly through income

H_3 : $\beta_3 > 0 \pm 1.96$, meaning that marital status influences remittances indirectly through income

b) Significance Level

$\alpha = 0.05$, then we get z table = ± 1.96

c) Testing Criteria

If z count z count ≤ z table, then H_0 is accepted which means and H3 is rejected. If z count > z table, then H0 is rejected which means and H3 is accepted.

d) Calculation

$$z = \frac{\beta_3\beta_9}{\sqrt{\beta_9{}^2 S\beta_3{}^2+\beta_3{}^2 S\beta_9{}^2+S\beta_3{}^2 S\beta_9{}^2}}$$

$$z = \frac{(1306879{,}556)(0{,}514)}{\sqrt{(0{,}514)^2(218426.276)^2+(1306879{,}556)^2(0{,}040)^2+(218426.276)^2(0{,}040)^2}}$$

$$z = \frac{671736{,}0917}{173283{,}3394} = 3.876$$

e) Conclusion

The calculation results show that the value, namely 3.876 > 1.96 . Thus, it can be concluded that income has a significant role as a mediating variable in the relationship between marital status and remittances.

4) Indirect influence of family dependents on remittances through income

a) Research Hypothesis

H_0 : $\beta_4 \leq 0 \pm 1.96$, meaning that family responsibilities have no effect on remittances indirectly through income

H_{34} : $\beta_4 > 0 \pm 1.96$, meaning that family responsibilities influence remittances indirectly through income

b) Significance Level

α = 0.05 , then we get z table = ± 1.96

c) Testing Criteria

If z count z count ≤ z table, then H $_0$ is accepted which means and H4 is rejected. If z count > z table, then H0 is rejected which means and H4 is accepted.

d) Calculation

$$z = \frac{\beta_4\beta_9}{\sqrt{\beta_9{}^2 S\beta_4{}^2 + \beta_4{}^2 S\beta_9{}^2 + S\beta_4{}^2 S\beta_9{}^2}}$$

$$z = \frac{(802735{,}202)(0{,}514)}{\sqrt{(0{,}514)^2(98639{,}813)^2 + (802735{,}202)^2(0{,}040)^2 + (98639{,}813)^2(0{,}040)^2}}$$

$$z = \frac{412605{,}8938}{86755{,}8643} = 4.755$$

e) Conclusion

The calculation results show that the value, namely 4.755 > 1.96 . Thus, it can be concluded that income has a significant role as a mediating variable in the relationship between family dependent variables and remittances.

Discussion Of Research Results

Effect of Education Level (X1) on Income (Y1)

Based on the analysis results, it is known that the effect of education level on migrant workers' income shows a coefficient value of 104343.135 and a significance value of 0.005 ≤ 0.05 , which means that the level of education has a positive and significant influence on income. This means that the length of time the level of education has increased by 1 year, income will increase by IDR 104,343,135.

The results of this research are supported by previous research by Andharista (2016) stating that education level has a positive and significant influence on income. This research is supported by *Human Capital theory which states that the higher the education completed,* the greater a person's chances of getting a better job . Where similar results are found in research conducted by Adisavitri *et al* . (2016) the education variable has a positive and significant influence on the income that migrants send to their area of origin.

Effect of Work Period Level (X2) on Income (Y1)

Based on the results of the analysis, it is known that the effect of work period on migrant workers' income shows a coefficient value of 47316.318 and a significance value of 0.008 ≤ 0.05 , which means that work period has a positive and significant influence on income. This means that the length of work period has increased by 1 year, income will increase by IDR 47,316,318.

The results of this research are supported by previous research by Windu Wiyasa and Urmila Dewi (2017) which shows that there is a positive and significant relationship between the variable working hours and income. Therefore, it is hoped that workers, especially migrant workers, will be able to maximize their working hours to increase their income. The results of this research are the same as research conducted by Sofyan (2017) which found that working hours had a positive and significant effect on income.

Effect of Marital Status (X3) on Income (Y1)

Based on the results of the analysis, it is known that the influence of marital status on migrant workers' income shows a coefficient value of 1306879.556 and a significance value of $0.000 \leq 0.05$, which means that marital status has a positive and significant influence on income. This means that if the respondent is married, the income is more. higher by IDR 1,306,879,556 than respondents who are never married or others.

The results of this research are supported by previous research by Andharista, (2016) which states that the marital status variable has a positive and significant effect on income. This shows that there is a unidirectional relationship between marital status and income. If the status of recent migrants is married, their cost of living increases, so these migrants will work even harder to earn a larger income to support their children and wives. Likewise, according to research conducted by Sanjaya (2019), marital status has a significant influence on the income of migrant workers who are informal sector traders in South Denpasar District. With the existence of a relationship between marital status and income, so that with the married status of informal sector migrant workers, the income earned is greater than that of unmarried regular migrant workers.

Effect of Family Dependents (X4) on Income (Y1)

Based on the results of the analysis, it is known that the influence of family responsibilities on migrant workers' income shows a coefficient value of 802735.202 and a significance value of $0.000 \leq 0.05$, which means that family responsibilities have a positive and significant influence on income. This means that family responsibilities increase by 1 person. then income will increase by IDR 802,735,202.

The results of this research are supported by previous research by Sanjaya (2019) that the number of family dependents has a positive and significant effect on income. This shows that there is a unidirectional relationship between the number of dependents and income, so that the more dependents a family has, the more income they have to earn. According to research by Amnesi (2013), the number of dependents has a partially positive and significant effect on the income of women in poor families in Kapal Village.

Effect of Education Level (X1) on Remittances (Y2)

Based on the results of the analysis, it is known that the influence of education level on migrant workers' remittances shows a coefficient value of 71458.369 and a significance value of $0.003 \leq 0.05$, which means that the level of education has a positive influence on remittances. This means that the length of time the level of education has increased by 1 year. then remittances will increase by IDR 71,458,369.

The results of this research are supported by previous research by Mamoran (2020) stating that the level of education has a positive and significant effect on remittances sent by migrants to their home areas. Where, this research is also supported by research by Adisavitri et al. (2016) which states that the level of education has a positive and significant effect on the amount of remittances. Thus, what is most likely to happen is that if the income earned is higher, the greater the amount of remittances sent to the region of origin.

Effect of Years of Service (X2) on Remittances (Y2)

Based on the calculation results above, it is known that the influence of the work period variable on remittances has a coefficient of 28829.712 with a significance value of $0.009 \leq 0.05$, which means that work period has a positive and significant influence on remittances. This means that the length of work period has increased by 1 year, remittances will increase by IDR 28,829,712.

The results of this research are not in line with previous research by Reshmasari (2022) which stated that length of work did not have a significant effect on non-permanent migrant remittances in the Kedonganan Traditional Village. The length of time someone works in a place does not always indicate an increase in income earned. This is also supported by the fact that living in urban areas generally has higher socio-economic challenges compared to living in villages. People who live in cities are always required to compete. Similar results are found in research conducted by Agustika and Rustariyuni (2017) which states that length of work has no real effect on sending remittances.

Effect of Marital Status (X3) on Remittances (Y2)

Based on the results of the calculations above, it is known that marital status has a positive and significant effect on migrant workers' remittances as indicated by a path coefficient of 899599.591 with a significance value of $0.000 \leq 0.05$, which means that marital status has a positive influence on remittances. This is interpreted as if the respondent If you are married, the remittances are IDR 899,599,591 higher than respondents who are not married or others.

The results of this research are supported by previous research by Nadya (2019) which stated that marital status had a positive influence on the remittances of informal sector traders

in South Denpasar District. This shows that there is a relationship between marital status and remittances, so that with the married status of informal sector migrant workers, the remittances given are greater than those of unmarried migrant workers. Similar results are found in research conducted by Nguyen (2015) in a case study of Vietnam which states that married migrants have a tendency to invest in their children's education, this causes migrants to be less interested in saving and fewer remittances sent to the region. origin.

Influence of Family Dependents (X4) on Remittances (Y2)

Based on the results of the analysis, it is known that the influence of family responsibilities on migrant workers' remittances shows a path coefficient value of 430703.553 with a significance value of $0.000 \leq 0.05$, which means that family responsibilities have a positive and significant influence on remittances, this means that family responsibilities increase by 1 person, remittances will increase by IDR 430,703,553.

The results of this research are supported by previous research by Nadya (2020), the number of family dependents has a positive and significant effect on remittances sent to the area of origin. This shows that there is a unidirectional relationship between the number of family dependents and remittances, so that the greater the number of family dependents of informal sector migrant workers , the higher the remittances given by informal sector migrant workers in South Denpasar District to their areas of origin. According to research conducted by (Agustika, 2017) it is also stated that the number of family members covered in the area of origin has a positive and significant effect on the amount of remittances sent to the area of origin.

Effect of Income (X4) on Remittances (Y2)

Based on the results of the analysis, it is known that the influence of income on migrant workers' remittances shows a coefficient value of 0.514 with a significance value of $0.000 \leq 0.05$, which means that income has a positive and significant influence on remittances. This means that if income increases by Rp. 1, remittances will increase by Rp. 0. ,514.

The results of this research are supported by previous research by (Reshmasari, 2022) stating that income has a positive and significant effect on the amount of remittances sent by non-permanent migrants. The higher the amount of income earned, the higher the amount of remittances that will be sent to the area of origin.

CONCLUSION

Based on the results of the previous analysis and discussion, the following conclusions can be drawn.

1) Education level, length of service, marital status and family responsibilities have a direct, positive and significant effect on the income of migrant workers in Denpasar City.
2) Education level, length of service, marital status, family responsibilities and income have a direct positive and significant effect on remittances by migrant workers in Denpasar City.
3) Education level, length of service, marital status and family responsibilities have an indirect effect on remittances through the income of migrant workers in Denpasar City.

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