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The Impact of Rice Price Increase and Financial Distress Risk on Student Finance (A Cast Study of Management Student at Unismuh Makassar)

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Abstract: This study aims to examine the influence of rice price increases and financial distress risk on the financial management of Management Department students at Muhammadiyah University of Makassar. The population of this study consisted of 376 students from the 2021 cohort of the Management Department, Faculty of Economics and Business, Muhammadiyah University of Makassar. The sample size was determined using the Slovin formula, resulting in 79 respondents. This research employed a quantitative approach with data collected through questionnaires. The data were analyzed using multiple linear regression analysis with SPSS version 22. The results show that the rice price increase variable (X1) has a positive and significant effect on student finances (Y) with a regression coefficient of 0.470 and a significance value of 0.004. Similarly, the financial distress risk variable (X2) also has a positive and significant effect on student finances (Y) with a regression coefficient of 0.435 and a significance value of 0.010. Both independent variables explain 45.7% of the variation in the student finances variable, while the remaining 54.3% is influenced by factors not examined in this study.

Keyword: Rice Price Increase, Financial Distress Risk, & Student Financial Management.

INTRODUCTION

Food is a primary need for Indonesian society, with rice being the main commodity that dominates daily consumption patterns. Indonesia is among the countries with the highest rice consumption rates in the world. However, the complexity of rice-related issues is not limited to consumption aspects but also encompasses broader economic dimensions, including price fluctuations that directly impact public welfare.

Rice price fluctuations in Indonesia are often influenced by various factors, such as domestic production, trade policies, climate conditions, and global market dynamics. Rice price increases can create economic pressure for various community groups, especially vulnerable groups such as students with limited income sources. According to the National Food Agency, during certain periods, rice prices experience significant increases, directly impacting consumer purchasing power, including students (National Food Agency, 2024).

Students are a group that heavily depends on limited budget allocations to meet their living needs, including food consumption. Rice price increases can cause changes in student consumption and spending patterns, potentially leading to financial pressure or financial distress. Financial distress refers to conditions where individuals experience difficulties in meeting their financial obligations, which can impact mental health, academic performance, and study continuity (Afif & Sulhan, 2022).

In the microeconomic context, this phenomenon can be explained through supply and demand theory. The law of demand states that an increase in the price of a good, *ceteris paribus*, will reduce the quantity demanded by consumers (Limbong et al., 2022). However, in the case of rice as a basic necessity, demand is inelastic, meaning that even when prices rise, consumption remains relatively stable. This causes students to adjust their expenditures, which can impact their economic well-being.

Additionally, rice price increases can impact students' psychological aspects. Financial pressure arising from budget limitations can cause stress and anxiety, which can ultimately disrupt students' concentration and academic performance. A study conducted by Isanti & Dewi (2021) shows that economic pressure can contribute to increased dropout risk among students who cannot cope with their financial burden. On the other hand, financial literacy becomes an important factor in managing economic pressure arising from rice price increases.

Students who have a good understanding of financial management tend to be better able to adjust their spending patterns and avoid larger financial problems (Oktavini et al., 2024). Therefore, increasing awareness of the importance of financial literacy among students becomes a strategic step to reduce the negative impact of food price fluctuations on their welfare.

This study aims to analyze the impact of rice price increases on student financial conditions, particularly students of the Management Study Program at the Faculty of Economics and Business, Muhammadiyah University of Makassar. Additionally, this research seeks to identify financial distress risks experienced by students due to rice price increases, as well as factors affecting their financial resilience in facing economic pressure.

By understanding the relationship between rice price increases and financial distress risk among students, this research's results are expected to contribute to the development of more targeted policies in supporting student welfare. Furthermore, this research can also serve as a reference for educational institutions in designing financial education strategies to improve students' financial literacy and resilience in facing unexpected economic fluctuations.

The results of this study are expected to provide recommendations for government and educational institutions in designing policies that support student financial stability. Financial assistance programs, scholarships, and financial literacy training can be solutions to help students manage their finances more effectively. Additionally, these research results can also serve as a reference for future research seeking to further explore the economic impact of food price fluctuations on specific community groups, especially students with financial limitations.

METHOD

This research employs a quantitative approach with descriptive methods aimed at analyzing the impact of rice price increases on student financial conditions. The quantitative method was chosen as it can provide measurable and objective data in evaluating relationships between research variables (Sugiyono, 2020).

This research was conducted at Muhammadiyah University of Makassar among students of the 2021 cohort in the Management Study Program, Faculty of Economics and Business. The research period lasted for two months, from December to January. The first month was dedicated to data collection through questionnaires, while the second month focused on data analysis and interpretation of results.

The population in this study consisted of all 376 students from the 2021 cohort of the Management Study Program at Muhammadiyah University of Makassar. The research sample was determined using the Slovin formula as follows:

$$n = N / (1 + N(e)^2)$$

Where:

n = Sample size

N = Population (376 students)

e = Margin of Error (10% or 0.01)

With a 10% error margin, 79 respondents were obtained. Sample selection was conducted randomly to represent the overall population (Amin et al., 2023).

The data used in this research is primary data collected through online questionnaires. The questionnaire consists of closed questions using a Likert scale to measure students' perceptions of the impact of rice price increases on their financial conditions. The Likert scale used includes five levels: strongly agree, agree, somewhat agree, disagree, and strongly disagree.

Research instruments were tested for validity and reliability using the Pearson Product Moment validity test and Cronbach's Alpha reliability test. Validity testing was conducted to ensure that questions in the questionnaire could accurately measure research variables, while reliability testing aimed to measure the consistency of measurement results (Janna & Herianto, 2021).

Data analysis was conducted through classical assumption tests including normality, multicollinearity, and heteroscedasticity tests. Subsequently, data was analyzed using multiple linear regression with the following equation:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Hypothesis testing was conducted using partial t-tests to determine the influence of each independent variable on the dependent variable. Additionally, the coefficient of determination (R^2) was used to measure how much the independent variables could explain the dependent variable.

RESULTS AND DISCUSSION

Description of Respondent Data

The research was conducted involving 79 respondents from the 2021 cohort of Management Department students at Muhammadiyah University of Makassar. Based on gender characteristics, the majority of respondents were female with 51 people (64.6%), while male respondents numbered 28 people (35.4%). In terms of age, the dominant respondents were in the 20-21 year age range with 47 people (59.5%), followed by the 22-23 year age group with 29 people (36.7%), and the 24-25 year age group with 3 people (3.8%). Regarding monthly income or allowance, the majority of respondents (62% or 49 people) had income less than 1 million rupiah, followed by 28 people (35.4%) with income of 1-2 million rupiah, and 2 people (2.5%) with income more than 2 million rupiah.

Validity and Reliability Test

Table 1. Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Information
Rice Price Increase (X1)	0,816	8	Reliable
Financial Distress Risk (X2)	0,658	8	Reliable
Student Finance (Y)	0,874	8	Reliable

Source: SPSS 22

In this study, validity and reliability test results showed that all research instruments were valid and reliable. Cronbach's Alpha values for the rice price increase variable was 0.816, financial distress risk was 0.658, and student finances was 0.874, all above the minimum threshold of 0.60, indicating good reliability of research instruments.

Multiple Linear Regression

Table 2. Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.228	3.532		.914	.364
Rice Price Increase (X1)	.470	.159	.381	2.958	.004
Financial Distress Risk (X2)	.435	.165	.340	2.636	.010

Source:SPSS 22

Statistical analysis reveals a positive and significant influence of rice price increases on student finances. This is demonstrated by a regression coefficient of 0.470 with a significance value of 0.004, which falls below the 0.05 threshold. The practical interpretation of this coefficient indicates that each unit increase in rice prices contributes to a 47% increase in students' financial pressure. Simultaneously, financial distress risk also has a significant impact on students' financial conditions, reflected by a regression coefficient of 0.435 with a significance value of 0.01. These findings indicate that students with higher levels of financial distress risk face serious challenges in managing their finances, particularly in the context of rising staple food prices.

The robustness of the research results is supported by a comprehensive series of classical assumption tests. The data shows a normal distribution based on the Kolmogorov-Smirnov test with a significance value of 0.200, exceeding 0.05. No multicollinearity issues were found in the model, as evidenced by Variance Inflation Factor values for all independent variables being below 10. The scatterplot graph shows no particular pattern, confirming the fulfillment of homoscedasticity assumptions in the regression model. The strength of this statistical model provides a solid foundation for evidence-based policy implementation in addressing student financial issues, especially in the context of staple food price volatility.

Impact of Rice Price Increases on Student Finances

Based on the data analysis conducted, it can be concluded that the increase in rice prices has a significant impact on the financial condition of students in the Management Study Program at Muhammadiyah University of Makassar, class of 2021. This is evidenced through multiple linear regression analysis results showing a regression coefficient of 0.470 with a significance level of 0.004 (< 0.05) and a t-value of 2.958, which exceeds the t-table value of 1.992. These findings confirm hypothesis H₁, which states that there is an influence of rising rice prices on student finances.

This influence becomes more apparent considering the demographic characteristics of respondents, where the majority (62%) of students receive monthly allowances of less than Rp1,000,000. The increase in rice prices from Rp10,000 to Rp12,000 per kilogram has created significant financial pressure for students. This is reflected in the frequency distribution results of variable X1, where 63.3% of respondents agreed that rising rice prices impact their monthly expenditure. Furthermore, 60.8% of respondents acknowledged a significant increase in rice prices, indicating high awareness of changes in this basic commodity's price.

The impact of rising rice prices on student finances manifests in several crucial aspects. First, there is a substantial budget reallocation, where 50.6% of respondents indicated the need

to reduce spending on other necessities. Second, there is a significant decrease in purchasing power, with 59.5% of respondents reporting reduced ability to purchase daily necessities. Third, 44.5% of respondents experienced an overall increase in living costs, illustrating the multiplier effect of rising rice prices on other economic aspects.

These findings align with previous research conducted by Lidwina N, Istinaroh H, and Anastasia R (2024) at the State University of Semarang, which also found a positive influence of rising rice prices on student finances. This condition underscores the importance of attention to basic commodity price stability, given its significant impact on student welfare. The increase in rice prices not only affects economic aspects but also potentially impacts the overall quality of student education, especially for those from middle to lower-income families or those who are financially independent in their education.

The results of this study provide important implications for various stakeholders, including educational institutions and policymakers, to consider measures to mitigate the impact of rising basic commodity prices on students. This may include adjustments to educational assistance policies, development of student subsidy programs, or other initiatives that can help students manage their financial burden more effectively.

Impact of Financial Distress Risk on Student Finances

Statistical analysis results indicate a significant influence of financial distress risk on students' financial conditions. Based on linear regression results, a regression coefficient of 0.435 was obtained with a significance value of 0.010 (< 0.05) and a t-value of 2.636, which is greater than the t-table value of 1.992, confirming the acceptance of hypothesis H₂. These findings indicate that financial distress risk contributes substantially to the financial pressure faced by students in the Management Study Program at Muhammadiyah University of Makassar, class of 2021, where the majority of respondents have an income or monthly allowance of less than Rp1,000,000.

The impact of financial distress risk on students is primarily reflected in difficulties managing expenditures for basic needs, particularly food. The increase in rice prices has led to limitations in daily meal budget planning, affecting consumption patterns. Students implement various adaptive strategies, such as adjusting the quantity and quality of food consumption to optimize available budgets. This illustrates how financial distress risk directly pressures student welfare, especially in meeting basic needs that affect their quality of life.

The research also reveals that students demonstrate more selective financial decision-making behavior in response to financial distress risk. This adaptive behavior is reflected in the habit of comparing prices before purchasing basic necessities, especially rice. Interestingly, only a small portion of students rely on loans or debt to meet daily needs. The majority of students prefer to implement saving strategies, reflecting awareness of the importance of maintaining financial stability to avoid continuous debt cycles.

Student awareness levels regarding the impact of rising rice prices on their financial conditions are notably high. Most respondents understand that fluctuations in basic commodity prices can affect monthly budget stability, encouraging them to be more cautious in expenditure planning. This awareness demonstrates students' understanding of the relationship between external factors, such as rising basic necessity prices, and their personal economic conditions.

Overall, the research results confirm the significant role of rising rice prices and financial distress risk in determining students' financial conditions. These two variables simultaneously explain 45.7% of the variation in student finances, while the remainder is influenced by factors outside this research model. These findings align with research by Reza Afrizal Rachman et al.

(2024) titled "The Impact of Financial Literacy, Lifestyle, and Financial Distress on Financial Behavior of Accounting Students at UPN Veteran East Java," which confirms the positive and significant influence of financial distress on student finances through multiple linear regression analysis.

Based on these findings, this research provides deep insights into the financial challenges faced by students with limited budgets, particularly in dealing with rising basic commodity prices. This phenomenon highlights the urgency of developing policies and interventions that support student financial resilience, such as improving financial literacy and providing more effective financial assistance. Additionally, students need to enhance their personal financial management capabilities to face continuously changing economic dynamics. This research is expected to serve as a foundation for future studies in exploring other factors affecting student financial conditions and developing more effective strategies in addressing financial distress risk.

CONCLUSION

Based on the research conducted, it can be concluded that rice price increases have a significant influence on student financial conditions. Analysis results show that the higher the rice price increase, the greater the financial pressure felt by students, especially for those with limited income sources. Students must adjust their expenses by reducing consumption of other goods or seeking alternative additional income sources. This reflects that increases in basic commodity prices such as rice can affect student economic stability and lead to financial distress risk.

Additionally, this research also found that financial distress risk has a significant relationship with student financial conditions. Students experiencing financial pressure tend to face difficulties in managing expenses and maintaining their financial balance. Therefore, financial literacy becomes an important factor in helping students manage financial risk and make wiser economic decisions.

This research contributes to providing insights regarding the importance of economic understanding for students and the need for policy support that can help students face basic commodity price fluctuations. The implications of this research are the importance of strengthening financial literacy among students through financial education programs that can help them in budget planning and better personal financial management. Additionally, these research results can also become a basis for government policies in stabilizing basic commodity prices and providing financial assistance for economically vulnerable student groups.

Thus, this research affirms that rice price increases and financial distress risk have a significant impact on student financial conditions. Therefore, mitigation strategies such as financial education and policy support are greatly needed to help students face increasingly complex economic challenges.

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