

THE INFLUENCE OF SOCIAL NORMS ON THE BEHAVIOUR OF FARMER BUSINESS CREDIT

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Abstract: This study is important because an individual does certain behaviors if important people in his life can accept his behavior and he can accept what he will do, including taking Farmer Business Credit (KUT), so that he does not make mistakes by controlling his behavior later. This study aimed to investigate the effect of social norms on farmers' Farmer Business Credit (KUT) behavior in Kendal Regency, Patean Subdistrict, Central Java as a mediating variable. The research population included all farmers who took KUT in the Patean subdistrict, Kendal Regency, Central Java, totaling 128 people, and all of them were used as samples. Hence, the sample selection method was the census method. The AMOS-25 program analyzed data. The results show that social norms positively and significantly impact the behavior of KUT indebtedness to farmers in the Patean subdistrict, Kendal Regency, Central Java. Interest in debt can mediate the impact of social norms on the behavior of KUT indebted to farmers in the Patean subdistrict, Kendal Regency, Central Java. The managerial implication of the research is that it will provide an understanding of the importance of knowing the factors that influence farmers on the behavior of taking and managing businesses well in supporting the development of their farming business.

Keywords: social norms, farming business, farmer business credit, behaviors, AMOS

Abstrak: Kajian ini penting karena seorang individu melakukan perilaku tertentu jika perilakunya dapat diterima oleh orang-orang penting dalam hidupnya dan ia dapat menerima apa yang akan dilakukannya, termasuk mengambil Kredit Usaha Tani (KUT). Dengan demikian, ia tidak melakukan kesalahan dengan mengontrol perilakunya. Tujuan penelitian ini adalah untuk mengetahui pengaruh norma sosial terhadap perilaku KUT pada petani di Kabupaten Kendal Kecamatan Patean Jawa Tengah sebagai variabel mediasi. Populasi penelitian ini adalah seluruh petani yang mengikuti KUT di Kecamatan Patean, Kabupaten Kendal Jawa Tengah yang berjumlah 128 orang dan seluruhnya dijadikan sampel, sehingga metode pemilihan sampelnya adalah metode sensus. Data dianalisis dengan program AMOS-25. Hasil penelitian menunjukkan bahwa norma sosial berpengaruh positif dan signifikan terhadap perilaku berutang KUT pada petani di Kecamatan Patean, Kabupaten Kendal, Jawa Tengah. Implikasi manajerial dari penelitian ini adalah bahwa penelitian ini memberikan pemahaman tentang pentingnya mengidentifikasi faktor-faktor yang mempengaruhi petani terhadap perilaku mengambil dan mengelola usaha dengan baik dalam mendukung perkembangan usaha taninya.

Kata kunci: norma sosial, usaha tani, kredit usaha tani, perilaku, AMOS

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INTRODUCTION

The small business stakeholders themselves largely determine the development and progress of small businesses. However, support from external parties still plays an essential role due to limited capacities and other factors that influence their existence and sustainability. Ang et al. (2010) mentioned the general characteristics of small businesses in Indonesia that are managed by individuals who are also owners and managers of businesses that employ family and close relatives. In addition, small businesses are characterized by poor access to formal financial institutions (Badulescu, 2011). As a result, small businesses tend to rely on their own capital or other sources, such as family, relatives, businessmen, brokers and even loan sharks. Another obstacle faced by small businesses in carrying out their activities and developments mentioned above is weak capital.

Along with developing development oriented toward economic growth, a people-centered approach has developed (Azhima et al. 2022). One characteristic distinguishing MSMEs from other business scales is business ownership. This difference will affect the business decisions taken, including funding decisions. COVID-19 threatens the health and requires health protection, including socioeconomic resilience. Hence, there is an economic downturn due to the COVID-19 pandemic, which will impact non-education, such as MSMEs (Irwan et al. 2022). Funding decisions for MSMEs are made individually by the owner, who plays a direct role as manager (manager).

Research on funding decisions for micro, small and medium enterprises (MSMEs) has so far emphasized its relation to the inherent characteristics of individual business owners. Financial behavior includes the behavior of managing money in the form of cash, credit, and savings (Xia et al. 2014). Behavioral finance draws on insights from science and business to explain individual behavior instead of traditional finance assumptions.

The TPB implies the possibility that not all behavior is entirely under the control of individuals or groups, so perceived behavioral control is added to overcome these behaviors. Perceived behavioral control indicates how strongly other things can support or inhibit individual behavior. TPB explains that the behavior caused by

individuals arises because of the intention to behave (Mustikasari, 2007). A person can act according to his intentions or intentions only if he controls his behavior. This theory is based on the premise that people are rational beings who think about the consequences of their actions before deciding to behave as they do. Korop et al. (2014) used TPB to examine business owners' decision-making regarding various funding options (including debt). Previous research has shown that behavior in different contexts is influenced by many factors, including social norms (Prakoso & Fatah, 2017). Activities or efforts carried out by a person are related to limited resources considering the abilities, efforts and desires they will achieve to meet the needs of life for goods and services (Irwan, 2015).

In behaving, a person may not fully control his behavior if he is under the influence of other people in a condition (social norms). People or families agree with individual behavior, and the behavior is continued because it is accepted by society. The family is a system that is no less important in society (Irwan et al. 2022). The results of previous research in various contexts also show an influence between social norms on behavior (Prakoso and Fatah, 2017). However, the research results contradict Khairunnisa and Takwin (2022) research, which states that social norms do not affect behavior.

With differences in results from a previous study on behavioral factors, this still needs to be clarified, so a solution is needed in the form of research. Sekaran (2017), if the influence of a variable on other variables is still ambiguous and a solution must be found in the form of research, the next researcher can enter a new variable as an intervening variable, where the intervening variable must already exist—previously tested as an independent variable against the dependent variable. Previous research results from Ajzen (1991), Parianti et al. (2016), and Della et al. (2020) stated that intention influences behavior. Related to Sekaran (2017) and research results from Ajzen (1991); Parianti et al. (2016); Della et al. (2020), and the results of previous studies that are different from the results of research on the impact of social norms to behavior above, we will be adding a variable, namely intention as an intervening variable. Ajzen (1991) stated that the intention to behave in TPB is the prime predictor of behavior. This study was conducted to find a solution.-

Farmers in Patean District, Kendal Regency, Central Java, in carrying out their business, always experience limited capital, so they need additional capital by taking KUT. Then, the problem is, what factors influence their behavior in taking the KUT? The formulation of the research problem is whether social norms can influence the intention and behavior of farmers to take KUT and whether intention can mediate the influence of social norms of farmers in the behavior of taking KUT credit. However, many factors, such as attitude and peer control, influence a person's intention to behave. However, all of these are factors within a person, even though this research wants to examine facts outside a person/farmer's self that are no less important and can also influence this intention. Hence, researchers consider taking only social norms as the independent variable important. This study aimed to examine the influence of social norms on the behavior of KUT farmers in Patean District, Kendal Regency, Central Java, with interest as a mediating variable.

METHODS

This type of study is quantitative descriptive. Not too concerned with the depth of data or analysis. In the methods and approaches, a causal relationship can be identified from the occurring phenomena (Irwan et al., 2018). Researchers pay more attention to aspects of data flexibility so that research data and results represent the entire population (Kriyantono, 2014). The population of this study was all farmers who took KUT in Patean Subdistrict, Kendal Regency, Central Java. Farmers taking KUT are used as respondents because this research wants to know the factors influencing these farmers and why they carry out KUT debt activities. They totaled 128 people, all used as samples, so the sample selection method was the census method. The collected data were analyzed using the AMOS-25 program. The study used a survey method, while the instrument used a closed questionnaire with a Likert scale: (a) Completely agree (CA) - 5, (b) Agree (A) - 4, (c) neutral (N) - 3, (d) Disagree (DA) - 2; (e) Strongly Disagree (SD) - 1. The collected data were analyzed using Structural Equation Model (SEM) Amos 25. A data analysis method using an SEM requires support for several assumption tests that must be met, such as data normality assessment, outlier assessment, and residual testing. Three hypotheses were tested by looking at the CR and knowing the p-value. The hypothesis can be accepted: CRvalue > 1.96 and p-value > 0.05.

Individuals do behavior if the behavior can be accepted by people so that normative beliefs generate awareness of social and environmental pressures. Social norms are perceptions or beliefs about other people's expectations of him to behave (Ajzen, 1991). In research on TPB in western countries, subjective norms are often the weakest indicator of intention (Ajzen, 1991; Fishbein & Ajzen, 1975).

In the case of credit, a debtor who believes in references that influence him to take credit behavior will lead to profitable results, so he will receive social pressure to support the performance of the credit-taking behavior. However, suppose the debtor believes in references that influence him to carry out credit-taking behavior that will lead to adverse results. In that case, he will receive social pressure not to support the performance of his credit-taking behavior. Social norms are influential parties (Espel et al. 2009). Subjective norms in research on credit repayments are family support for repayments, support of other entrepreneurs, and government support.

Social norms are individual perceptions of the people important to him, influencing his decision to do something. Subjective norms become structures directly related to time (Ajzen, 1991). This is because a person's behavior is very dependent on other people's perceptions of his behavior. The perception of a person who depends on the views of others regarding his behavior is known as the perception of social influence. The formation of social networks is influenced by other elements of social capital, namely values/norms and trust (Irwan, 2018). According to Ajzen (1991), social norms are also determined by forms of trust. Beliefs that determine subjective norms are known as normative beliefs. Previous studies have found that social norms affect intentions (Suryono and Chariri, 2016, Winardi, 2013); and behavior (Prakoso and Fatah, 2017).

H1: Social Norms affect Intentions, and

H2: Social norms affect behavior

Intention does not become a behavior. Behavior is the actual action or activity performed. Fishbein & Ajzen (1975) stated intention as an individual's cognitive will to perform a behavior. The intention is a person's ability to try to perform a behavior because the intention is a factor that contributes to the formation of behavior (Ajzen, 1991).

Intention to behave and behavior is different (Hartono, 2007). The timing of the behavior is still the intention. Intention is the desire to act. Intention is not yet behavior, but conduct (conduct) is the actual act or action. Fishbein and Ajzen (1974) define intention as an individual's cognitive representation of a desire to behave. The intention is the ability of a person to attempt to perform a behavior because the intention is a contributing factor in the formation of behavior (Ajzen, 1991). Based on this definition, it can be concluded that intention shows a person's willingness to behave (Ajzen, 2005).

According to Bagozzi and Warsaw (1990) and Schifter and Ajzen (1985), a relationship between intention and behavior is where the intention is an important factor that impacts behavior. This study is consistent with Hanno & Violette (1996); Lidyawatie (2008) explains that several factors impact intention, namely: (a). Labor differences, i.e., job differences, can be used to assess intentions regarding the level of work, activities to be performed, use of free time, etc.; (b). socioeconomic differences, meaning it is easier for a person with high socioeconomic status to get what they want than a person with a low socioeconomic status; (c). differences in hobbies, ie. hobbies, meaning how a person spends his free time; (d). Gender differences mean that women's intentions differ from men's, for example, in purchasing habits; and (e). Age differences mean that children, teenagers, adults and parents have different intentions about an object and the function of an object and human.

In the case of taking credit, that intention is the ability of the prospective debtor to try to carry out some credit-taking behavior because this intention is a contributing factor towards the formation of behavior to support the performance of credit-taking behavior. The intention is a state insofar as it is motivated to do (Korrop et al. 2014). In this credit loan study, intention refers to the intention to try to borrow; The goal is to get credit, the goal is to follow the rules on credit, and the goal is to understand the risks if credit is not denied. Previous research results from Ajzen (1991), Parianti et al. (2016), and Della et al. (2020) argued that intention influences behavior.

H3: Intentions impact behavior.

This framework of thought was compiled after a theoretical study was carried out which referred to previous research published in several scientific

journals, which then formed a structure of thinking about the existence of logical relations between the variables of social norms-intention-behavior so that it can then emerge 3 (three) the hypothesis to be tested (Figure 1). Each variable is then derived into research indicators, where the determination of these indicators refers to previous studies that have been published and are the reference of this study.

RESULTS

Validity test

Correlations between item and construct scores are used to test the validity of reflective measures. Measurements made with reflective indicators show the change in the indicator of a construct when other indicators of the exact construct change (or are removed from the model). The validity test result is shown in Table 1. It can be seen from the table that the load factor gives a value that exceeds the recommended value of 0.5. This means that the indicators used in this study are valid or have achieved convergent validity.

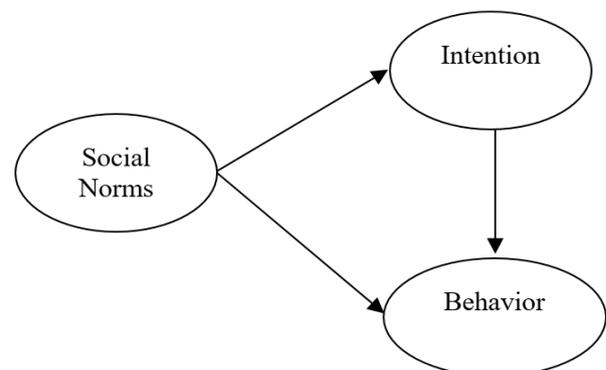


Figure 1. Social norms model

Table 1. Result for outer loading

	Social Norms (X)	Intention (M)	Behavior (Y)
X1	0.649		
X2	0.567		
X3	0.872		
M1		0.702	
M2		0.751	
M3		0.697	
Y1			0.573
Y2			0.880
Y3			0.732
Y4			0.785
Y5			0.814

Measurement Models

Before testing the hypothesis to predict the relationship between the latent variables in the structural model, the measurement model is evaluated to confirm the indicators and latent variables to be tested later. The reliability of the indicators shows how much variance the indicators can explain with the latent variable. In the reliability indicator, the reflection indicator must be removed from the measurement model if the loading value (λ) is less than 0.4. Based on Table 1, the loading factor of all indicators is greater than 0.4. More than 55% of the variation in the three indicators, X1 (64.9%), X2 (56.7%) and X3 (87.2%), can be explained by the latent variable of social norms. The latent variable of readiness can explain the variance of M1 (70.2%), M2 (75.1%) and M3 (69.7%) indicators, each above 68%. Latent behavioral variables as endogenous latent variables can explain five indicators, namely Y1 (57.3%), Y2 (88%), Y3 (73.2%), Y4 (78.5%) and Y5 (81.4%). In general, each latent variable was thus able to explain more than 55% of the variance of each measurement indicator.

Hypothesis test

Based on the test results (Table 2), it is known that hypothesis 1 is accepted, where social norms have a significant effect on interest in debt with a path coefficient value of 0.327 with a CR of 3.531. The social norm variable is formed by four indicators: family influence, the influence of business friends, the influence of friends, and government support. The highest respondent's perception is on the second indicator (the influence of business friends), and the lowest is on the fourth (government support) indicator. This shows that business owners use debt because other fellow entrepreneurs also use debt funding sources. Even though the government has disbursed many loans for these entrepreneurs, the government still needs to provide maximum support for their businesses. This can be seen without local government programs/policies directly touching business. The average value of the social norm variable index is 67.44, which is included in the medium category. This means that business owners have a normal perception of social norms variables.

Social norms are conditions in which the environment around the debtor accepts or does not accept a behavior. When the debtor's environment supports debt, the debtor will take this action. In other words, when the people he serves as role models think that debt is profitable, then it is very likely that the debtor will also take on debt. This relates to household social security being a factor for economic improvement in increasing household welfare (Oktaviani et al. 2021). The results of this study are the same as the research conducted by Park & Blekinsopp (2009), and Winardi (2013), social norms had an impact on intentions, but Zakaria et al. (2016), social norms had no impact on intentions.

The result of testing hypothesis 2 in this study is that social norms impacted debt behavior. Social norms show a p-value of 0.745 with a CRvalue of 5.769. The reason for accepting the second hypothesis is that social norms are a person's social factor in the form of subjective perception of the opinions of people who become role models (Suryono & Chariri, 2016). For example, the people who serve as role models here can be family and friends. Someone will think that when their role model does something, that person will have the behavior to do the same thing. This study supports Prakoso & Fatah (2017). social norms impact behavior. This study contradicts Khairunnisa and Takwini (2022) that social norms do not affect human behavior.

The debt intention variable consists of three indicators: intention to use debt, attempt to use debt and use debt. Calculating the average value of the variable Intention to Debt index gives a value of 69.89, which is near the middle of the high category. This means that business owners understand this variable well. The highest respondent experiences the third indicator, which suggests that time in delay motivates the most effort to use debt, while the lowest motivation factor is the effort to use debt, which is indicated by the low perception of business owners.

Table 2. Hypothesis Test

Hypothesis	Estimate	C.R	P
Intention ← Social Norms	0.327	3.531	0.24
Behavior ← Social Norms	0.745	5.769	***
Behavior ← Intention	0.139	6.450	***

The results of testing Hypothesis 3 of this study show that debt neighborhoods significantly affect debt behavior. The debt interest rate path coefficient is 1.139, and the CR value is 6.450. It can be concluded that the debtor's intention significantly affects the debtor's behavior, so the third hypothesis of this study is accepted. Intention indicates a willingness to behave, so intention in behavior is the direct antecedent of behavior itself. Bandura (1982), the intention is the complete determination to engage in an activity in the future. It is closely related to social norms and behavior, so it is an intermediate variable that produces social norm behavior. The results of this study provide empirical evidence for the TPB by Ajzen (2005), the prime predictor of behavior is the intention to behave and support Ajzen (1991), Parianti et al. (2016), and Della et al. (2020) that intention influences behavior.

Managerial Implication

The managerial implication of the research is that it will provide an understanding of the importance of knowing the factors that influence farmers in the behavior of taking and managing businesses well in supporting the development of their farming business.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

This study can conclude that social norms can affect intention in debt. Likewise, the intention in debt will influence the behavior in debt. If social norms strongly support the intention to get into debt, whether it is the social norms of family or friends, it makes the debtor to be in debt.

Recommendations

Therefore, this research deserves to be continued. In addition to the variables described in this study, many other variables are thought to influence debt behavior, such as attitudes, perceptions of control behavior, conditions of support facilities, and others.

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