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MEASURING CUSTOMER SATISFACTION USING MARKETING MIX APPROACH ON RICE FARMING INSURANCE CLIENTS

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ABSTRACT

The Rice farming insurance (AUTP) program is a risk transfer mechanism designed to help farmers mitigate losses due to crop failures. This program is crucial as rice farming faces high level of risks and uncertainty. This study aims to analyze farmer's attitudes toward AUTP and their satisfaction with the program's attributes. Attitudes reflect farmer's acceptance, trust, and perceptions of the benefits of the insurance, while satisfaction indicates the extent to wich their expectations are met. The research was conducted in Lampung Province, involving 161 randomly selected respondents. Farmers' attitudes were analyzed using Fishbein Multiattribute method, which evaluates their perceptions of various insurance attributes. Satisfaction levels were measured using the Customer Satisfaction Index (CSI), providing a quantitative perspective on farmer's experiences with the AUTP Program. Base on the Fishbein Multiattribute analysis, farmer's attitudes towards AUTP categorized as positive. This score indicates that farmers hold a favorable view of the AUTP program, with the highest scores attributed to service providers and pricing. According to CSI Analysis, farmer's satisfaction was categorized as moderately satisfactory level. This indicates that although farmer's needs are largely fulfilled, some aspects of the AUTP program still require improvement. To enhance farmer's satisfaction and partisipation, additional effors are needed, such as expanding program outreach, refining the claims process, and offering better compensation. These actions are anticipated to ensure the sustainability and effectiveness of the AUTP program in the future.

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INTRODUCTION

Rice is one of the most important and strategic commodities in Indonesia. Its important, because in the fact that primary product of rice, namely milled rice, serves as the main staple food in Indonesia (Abdullah, 2017; Bantacut, 2014; Firdaus & Nurhayati, 2023; Handani, Kusnadi, & Rachmina, 2021). The position of rice as the primary staple food remains difficult to replace, despite ongoing efforts to diversify staple food consumption with local food alternatives such as cassava, taro, sago, maize, bananas, and potatoes (Harlina et al., 2023). Furthermore, rice is considered a strategic commodity for economic development and help achieving national food self-sufficiency goals (Fattah et al., 2023). Thus commodity plays a strategic and vital role in Indonesian economy due to its extensive linkages across both upstream and downstream sectors, impacting various stakeholders, including producers, particularly farmers, and consumers. Therefore, achieving self-sufficiency in rice is importance (Nuryanti, 2018). Its strategic importance also necessitates goverment intervention to enhance production and stabilize prices (Vadilaksono et al., 2023).

Rice farming is one of the agricultural activities that involves high risks and uncertainty. Sources of risk and uncertainty, such as weather changes, pest infestations, and disease, significantly impact rice production levels and the likelihood of crop failure (Kabir et al., 2021). According to Badan Pusat Statistik Indonesia (2024), over the past five years, there has been an increase in rice productivity in Indonesia, with an average increase of 1.71 quintals per hectare or 3.34%. However, during this period, the harvested area and production have shown a declining trend. The decrease in harvested area was also caused by land conversion from agriculture to residential areas (Kumalasari et al., 2023). This was also caused by flooding caused by extreme weather changes or prolonged drought due to the El-Nino phenomenon (Malau et al., 2023). Meanwhile, the decline in production is not only due to the reduction in the harvested area but also caused by pest outbreaks such as brown planthoppers (*Nilaparvata lugens*), rats (*Rattus spp*.), and rice blast and neck blast (caused by the pathogen *Magnaporthe oryzae*) (Sudewi et al., 2020). Fluctuations in the selling price of rice, influenced by rice production level, can affect the income of rice farmers and ultimately impact household income and well-being of rice farmers (Khasanah et al., 2020; Kusumawardhani & Octavia, 2023). The Indonesian government implemented a floor price policy for the Cost of Production of paddy (HPP gabah) at the farmer level. However, previous studies have shown that Price policy has proven ineffective in improving the exchangeability of products sold by farmers with those required for their production and consumption needs (Nugrahapsari & Hutagaol, 2021). Therefore, it is indeed important for the government to launch the AUTP (Asuransi Usaha Tani Padi) – Rice Farming Insurance Program, to mitigate the production risks of rice farming.

Agricultural insurance is an alternative risk transfer faced by farmers for the risk of crop failure (Adhitya et al., 2016). The agricultural insurance program is crucial as it provides protection and security for farmers, thereby fostering increased productivity in agricultural production (Ngamal, 2022). One of the agricultural insurance programs implemented by the government is the Rice Farming Insurance, known by the abbreviation "AUTP" (Heldayanti et al., 2022). The AUTP is a realisation of the Republic of Indonesia Law Number 19 of 2013 concerning the Protection and Empowerment of Farmers. The AUTP is regulated under the Minister

of Agriculture of the Republic of Indonesia Regulation Number 30 of 2023 concerning Agricultural Insurance Facilitation. The insurance premiums are divided into two schemes, the self-financed scheme and the subsidy scheme. Specifically for the subsidy scheme, participating farmers must be members of a farmer group.

Lampung Province is one of the rice-producing regions in Indonesia that receives AUTP services. Since 2020, the Lampung Provincial Government has supported AUTP through the Kartu Petani Berjaya (KPB) program. The beneficiaries of this program are farmers who are members of e-KPB and own a maximum land area of 2 hectares/person. Beneficiaries of this program receive an additional premium subsidy, with 80% of the premium paid by the central government and 20% covered by the Provincial Government of Lampung. This initiative is a form of support from the Provincial Government of Lampung to enhance farmers' welfare and increase farmers' interest in participating in the AUTP program. Thanks to the e-KPB Program, in 2023, Dinas Ketahanan Pangan, Tanaman Pangan dan Hortikultura (DKPTPH) Lampung reported that the implementation of AUTP had reached 98% of the target of 30,000 hectares in Lampung Province.

The impressive implementation rate of AUTP in Lampung Province highlights the large number of farmers enrolled in the program. However, this achievement masks a potential gap in participant's comprehension of the AUTP scheme and its mechanism. Many farmers joined the program not because they understood its benefits but simply because it was offered as a free program or because the leaders of their farmer group handled their registration without sufficient explanations. This situation could become problematic if the free insurance program is discontinued in the future. A lack of readiness among farmers to independently cover premiums and limited awareness of the protection provided by AUTP could jeopardise the program's long-term effectiveness. Cultivating a deeper understanding among farmers of the importance of insurance as a risk mitigation tool is essential to sustaining their rice farming operations. This awareness would encourage more active participation and help secure the long-term success of the AUTP program.

The availability of clear and easily understandable information about the insurance scheme is a critical factor influencing farmers' perceptions and satisfaction with the AUTP program. Many farmers, particularly those with limited educational backgrounds, often lack a full understanding of their rights and obligations as participants in AUTP. Key aspects, such as premium costs, types of risks covered, and claims procedures, remain unclear to them. This lack of understanding can diminish awareness of the program's benefits and foster negative perceptions that the AUTP program fails to deliver adequate protection. Gitosaputro et al., (2023) revealed that, although the AUTP program has been in place since 2015, many farmers have yet to utilize its benefits, reflecting gaps in both comprehension and access to program-related information. Similarly, research by Putri et al., (2020) emphasizes that farmers' knowledge of AUTP and the level of guidance provided significantly influence their willingness to participate in the insurance program.

This lack of understanding often leads to dissatisfaction, particularly when farmers encounter lengthy and complicated claims processes (Putri et al., 2020). The complex and time-consuming nature of the claims process frequently causes farmers to feel disadvantaged or reluctant to utilize insurance in the event of crop failure. According to research by Wahyuningsih & Hasan, despite significant premium

subsidies, many farmers still perceive the claims process as overly complicated and time-consuming, which contributes to their low participation in the AUTP program (Wahyuningsih & Hasan, 2019). Farmers' perceptions of crop failure risks and the complexity of filing claims can significantly influence their decision to participate in agricultural insurance programs (Ambarawati et al., 2018).

This study focuses on farmers' attitudes and satisfaction levels with the Rice Farming Insurance Program (AUTP). This focus is chosen because the government and the organizers of AUTP, as service providers, are responsible for ensuring that the insurance products offered align with the needs, preferences, and attitudes of farmers. Additionally, consumer satisfaction with the AUTP program is an important aspect that must be taken into account. The perspectives of farmers participating in this program can provide valuable insights for service providers to evaluate and improve the program's quality, making it more effective and relevant in the future.

Consumer attitude is a learned tendency to behave in a manner that is consistently beneficial or detrimental in relation to a particular object (Schiffman et al., 2012). Consumer attitude encompasses attributes such as good-bad, harmful-beneficial, and like-dislike in relation to the products consumed (Ajzen, 2001). This attitude is a factor influencing consumer decisions as it affects the concepts of trust and behaviour (Mowen & Minor, 2022). A deep understanding of farmers' attitudes is crucial for developing insurance schemes that are relevant and easily accepted by them. Farmers' attitudes reflect how they assess the benefits, ease, and risks associated with the AUTP program. When the insurance product aligns with the farmers' expectations and beliefs, the program's acceptance rate increases. This, in turn, directly impacts the effectiveness of AUTP in providing financial protection against crop failure risks.

Consumer satisfaction refers to the overall attitude shown by consumers towards goods and services after they acquire and use them. It is an evaluative judgment made post-purchase, driven by the selection of a particular purchase and the experience of using or consuming the product or service (Mowen & Minor, 2022). Consumer satisfaction reflects how well the AUTP program meets the needs, desires, and expectations of rice farmers who utilize this insurance service. The level of satisfaction arises when individuals compare the actual performance of the product with their expected performance. Satisfaction leads to trust, which in turn fosters loyalty, as well as the need for and support of a product. This can serve as an important evaluation tool for service providers involved in the ongoing AUTP program.

Previous studies on various products indicate that attitudes toward products positively influence purchasing decisions (Farid et al,. 2023; Cahaya & Pandjaitan, 2024) and that marketing mix affects consumer attitudes (Farid et al., 2023). Additionally, other research has shown that the marketing mix positively impacts customer satisfaction (Sukrisno et al., 2024; Malelak et al., 2021; Naibaho et al., 2020). Based on these findings, we aim to analyze customer attitudes and satisfaction levels by using the elements within the 7Ps of marketing mix as measurable attribute items approach. It's interesting to be used as research because the approach has rarely been applied in research, particularly in studies on agricultural insurance products. In this context, the attitudes of agricultural insurance (AUTP) consumers are analyzed using the Multiattribute Fishbein approach, which facilitates an in-depth evaluation of

consumer attitudes toward product or service attributes. Furthermore, the level of customer loyalty is measured using the Customer Satisfaction Index (CSI), designed to assess customer satisfaction with AUTP products or services. The CSI serves as a key indicator in evaluating overall customer experience, offering insights into how well the company meets customer expectations. Thus, this study contributes to the measurement of consumer attitude satisfaction levels while addressing gaps in the existing literature.

Based on the background and issues outlined, this study aims to analyze the attitudes of farmers participating in the AUTP program and evaluate their satisfaction with the program's attributes in Lampung Province. The findings of this research are expected to provide a comprehensive understanding of farmers' perceptions of AUTP and serve as a basis for recommendations to service providers, namely the government and PT Asuransi Jasa Indonesia (Persero), to enhance the quality and relevance of the program in the future. Thus, this study not only contributes to the academic literature on agricultural insurance but also has practical implications for the development of policies that are more proactive and responsive to farmers' needs.

RESEARCH METHOD

This study was carried out between October and November 2023 in three districts of Lampung Province: South Lampung, Pringsewu, and Pesawaran. These areas were deliberately chosen as they are major rice production centres in Lampung Province (Badan Pusat Statistik Indonesia, 2023) and have a significant number of participants in the Agricultural Insurance for Rice Farmers (AUTP) program. In total, 599 farmer groups are enrolled in the program, encompassing 15,336 farmers and covering 7,973.39 hectares of insured rice fields. The research utilized a survey-based approach for data collection.

The sample size was determined using the proportional sampling (fixed fraction) technique, which is particularly effective in ensuring a representative sample from different subgroups or strata within the population. The subgroups were categorized based on the respondents' regions: South Lampung, Pringsewu, and Pesawaran. Out of the total population (599 farmer groups), the distribution was 54% from South Lampung, 37% from Pringsewu, and 9% from Pesawaran. Due to various considerations and limitations, the initial target for respondents was set at 150 individuals. The number of respondents for each subgroup was calculated using the fixed fraction sampling formula (Cochran, 1977) as follows:

$$\mathrm{n}_h = \frac{N_h}{N} \times n$$

where n_h: the sample size selected from the h-th stratum; N_h: the size of the population within the h-th stratum; N: total ukuran populasi the total population size; n: the overall desired sample size.

Based on the formula above, the following strata proportions were obtained: Proportion of respondents from South Lampung: 81.14, rounded to 82; Proportion of respondents from Pringsewu: 14.02, rounded to 15; Proportion of respondents from Pesawaran: 54.84, rounded to 55. The total number of respondents was initially set at

152 farmer groups. These 152 farmer groups were simplified into 152 individuals, assuming these individuals represented the farmer groups within each subgroup. During the implementation, the number of respondents was increased by 10% to account for potential incomplete data. As a result, 168 respondents were surveyed in this study. Ultimately, the total number of respondents who met the criteria for complete data was 161. Therefore, the final sample size used in this study was 161 respondents.

In this research, farmers' attitudes toward AUTP were tested using the Multiattribute Fishbein analysis, and to test the farmers' satisfaction level with AUTP, the Customer Satisfaction Index (CSI) analysis was used. The attributes analyzed in this research are classified according to the components of the marketing mix. This study employs McCarthy's 4P framework, which has been updated to suit 21st-century practices (Yudelson, 1999). To enhance its applicability, additional elements were integrated, forming the 7P framework (Booms & Bitner, 1982). The 7Ps include product, price, place, promotion, people, process, and physical evidence. There are 28 attributes based on the 7P marketing, as shown in Table 1.

Table 1. AUTP atributes based on the 7P marketing mix elements

Code	Attribute Items
	Product
A1	Guidelines as a source of information and reference for the AUTP Program
A2	Perceived benefits of participating in insurance
A3	Participant identification card/insurance certificate
A4	Risks covered by AUTP
A5	Compensation provided by the insurance
	Price
A6	Self-funded premium price
	Place
A7	Distance between the insurance company's office and AUTP participants
A8	Ease of contacting the call center
	Promotion
A9	Information about the AUTP product provided
A10	Dissemination of information through outreach to farmers
	People
A11	Role of stakeholders(Farmer Groups, Agricultural Extension Workers, Plant Protection Officers, Regional Agricultural Offices, Agriculture Agencies, and Jasindo)
A12	Role of the Agriculture Agency in the registration and claim processes
	Process
A13	AUTP participant registration process
A14	Field inspection in accordance with procedures
A15	Claim submission process
A16	Duration of insurance compensation payment
A17	Requirements to become an AUTP participant
A18	Requirements for compensation claims

Code	Attribute Items
	Physical Evidence
A19	The company's responsiveness to field issues
A20	Company solutions to field problems
A21	Responsiveness to insurance claim submissions
A22	The insurance company accepts feedback and suggestions from participants
A23	Number of field officers
A24	Knowledge of insurance field officers
A25	Attitude and appearance of insurance field officers
A26	Field officers prioritize the interests of insurance participants
A27	Field officers treat all participants equally
A28	The insurance company responds to participant complaints

In its measurement, the Likert scale was used to assess the attitudes and satisfaction of farmers participating in the AUTP program. According to Sugiyono (2013), each item in an instrument using the Likert scale has a gradation ranging from highly positive to highly negative. In this study, a 1-5 scale was used for both importance and performance measurement.

The Likert scale for importance is as follows: 5 = Very important; 4 = Important; 3 = Moderately important; 2 = Not important; 1 = Very unimportant.

The Likert scale for performance is as follows: 5 = Very good; 4 = Good; 3 = Fair; 2 = Poor; 1 = Very poor.

Before conducting these two analyses, validity and reliability tests were performed to assess the research instrument. The validity test ensures that the instrument accurately measures what it is intended to measure. In relation to this study, the validity test was conducted to determine whether the questionnaire items truly reflect the concepts of farmers' attitudes and satisfaction with the AUTP program. Meanwhile, the reliability test was used to assess the consistency of the measurement instrument in producing the same results when retested. The reliability testing method used was Cronbach's Alpha.

The validity test formula uses Pearson Correlation, as follows:

$$r = \frac{N\left(\sum XY\right) - \left(\sum X\right)\left(\sum Y\right)}{\sqrt{\left[N\sum X^2 - \left(\sum X\right)^2\right]\left[N\sum Y^2 - \left(\sum Y\right)^2\right]}}$$

Note: r = validity coefficient (calculated r-value); X = item score; Y = total score.
Criteria:

1. If the calculated r-value > table r-value, the research instrument is considered valid.
2. If the calculated r-value < table r-value, the research instrument is considered invalid.

The reliability test formula uses Cronbach's Alpha, as follows:

$$\alpha = \frac{k}{k-1}\left[1 - \frac{\sum S_i^2}{\sum S_t^2}\right]$$

Note: k = number of items; Σs_i^2 = variance of each item; Σs_t^2 = total variance.
Criteria: 1.

1. If the alpha value > 0.7, it indicates sufficient reliability
2. If the alpha value > 0.8, it indicates strong reliability.

A total of 30 respondents participated in the validity and reliability tests for the questionnaire used in this study. The test results indicated that all questionnaire items were valid and reliable.

Table 2. Validity Test Results for Questionnaire Items on Importance and Performance Attributes

Atributte Item	Importance		Performance	
	Corelation	Criteria	Corelation	Criteria
A1	0.717	Valid	0.708	Valid
A2	0.608	Valid	0.741	Valid
A3	0.632	Valid	0.662	Valid
A4	0.658	Valid	0.787	Valid
A5	0.622	Valid	0.744	Valid
A6	0.526	Valid	0.682	Valid
A7	0.591	Valid	0.561	Valid
A8	0.717	Valid	0.774	Valid
A9	0.438	Valid	0.737	Valid
A10	0.483	Valid	0.720	Valid
A11	0.590	Valid	0.483	Valid
A12	0.658	Valid	0.793	Valid
A13	0.635	Valid	0.636	Valid
A14	0.523	Valid	0.667	Valid
A15	0.717	Valid	0.779	Valid
A16	0.480	Valid	0.809	Valid
A17	0.538	Valid	0.603	Valid
A18	0.643	Valid	0.676	Valid
A19	0.553	Valid	0.864	Valid
A20	0.401	Valid	0.843	Valid
A21	0.594	Valid	0.805	Valid
A22	0.658	Valid	0.805	Valid
A23	0.594	Valid	0.715	Valid
A24	0.717	Valid	0.576	Valid
A25	0.717	Valid	0.859	Valid
A26	0.558	Valid	0.836	Valid
A27	0.558	Valid	0.853	Valid
A28	0.632	Valid	0.792	Valid

The information in Table 1 shows that all questionnaire items related to the 28 importance and performance attributes are valid This is because all correlation values are greater than the r-value at a 5% significance level, which is 0.361.

Table 2. Reliability Test Results for Questionnaire Items on Importance and Performance Attributes

Reliability Statistics	Cronbach's Alpha	N of Atribut Items	Criteria
Importance	0.930	28	Reliable
Performance	0.907	28	Reliable

The information in the table indicates that all questionnaire items related to the 28 importance and performance attributes are reliable. This is because the Cronbach's Alpha value is greater than 0.80.

The Fishbein multi-attribute attitude model is designed to examine the relationship between consumers' product knowledge and their attitudes toward the product concerning its features or attributes (Fishbein & Ajzen, 1977). The Fishbein Multiattribute Formula is formulated as follows:

$$A_0 = \sum_{i=1}^{n} bi.ei \quad \text{.....(1)}$$

Note: A_0 = attitude towards objects; bi = strength of belief that the object has attribute I; ei = evaluation of attributes I; n = number of salient attributes.

The belief value is determined by dividing the total respondent scores by the number of respondents. The evaluation level is defined as the level of need, necessity, and interest of farmers in the attributes of AUTP. The assessment of the belief that AUTP possesses the attributes (bi) and the evaluation of the AUTP attributes (ei) is carried out using a Likert scale from 1 to 5. Next, the measurement of belief and importance levels is conducted using the following scale range:

$$RS = \frac{m-n}{b} \quad \text{.....(2)}$$

Note: RS = scale range; M = highest score; N = lowest score; B = the number of scales you want to creat.

After measuring the level of trust and evaluation value, the trust value will then be multiplied by the evaluation value which will produce a value for the farmer's attitude towards the AUTP attribute. Attitude categories with a scale range of five, then the total number of criteria scores if each item gets the highest score (m) and the lowest score (n) that can be achieved is:

Maximum = highest score of importance x highest score of performance x number of attributes
= 5 x 5 x 28 = 700

Neutral = importance neutral score x performance neutral score x number of attributes
= 3 x 3 x 28 = 252

Minimum = lowest score of importance x lowest score of performance x number of attributes
= 1 x 1 x28 = 28

Based on this information, the scale range obtained is as follows:

$$RS = \frac{(700-28)}{2} = 336$$

Scale description: Negative Attitudes: 28-335; Positive attitude: 336-700.

A positive attitude is an attitude of accepting well the attributes in AUTP, which include indicators: registration, implementation, claims and stakeholders. Meanwhile, a negative attitude is an attitude of rejecting or disagreeing with AUTP's attributes. Customer Satisfaction Index analysis is used to determine farmers' overall satisfaction with the performance of the rice farming insurance program. This will be measured through the level of importance and level of implementation of the AUTP attributes. The assessment of the performance level of AUTP attributes for the Mean Satisfaction Score (MSS) is carried out using a Likert scale with the highest value being five and the lowest value being. The first step to determine the value of the Customer Satisfaction Index (CSI) is to determine the Mean Importance Score (MIS) and Mean Satisfaction Score first. First, proceed with calculating the Weight Factor (WF) or weighted factor, calculating the Weight Score (WS) or weighted score and calculating the weighted average total (WAT). After that, the CSI can be determined (Indrayanti et al. 2019; Majiid, Sutrisno, & Barokah 2020; Mustika, Fariyanti, & Tinaprilla 2019).

The Mean Importance Score (MIS) is the average of the importance scores of an attribute. Meanwhile, the Mean Satisfaction Score (MSS) is the average score for the level of satisfaction that customers feel about service performance.

$$MIS = \frac{\sum_{i=1}^{n} Yi}{n} \quad \text{..(3)}$$

Note: Yi = importance value of attribute Y to I; n = number of respondents.

$$MSS = \frac{\sum_{i=1}^{n} Xi}{n} \quad \text{..(4)}$$

Note: Xi = satisfaction value of attribute X to I; n = number of respondents.

Furthermore, Weight Factor (WF) is the percentage of MIS value per indicator to the total MIS of all indicators.

$$MSS = \frac{MISi}{\sum_{i=1}^{p} MISi}$$

Note: MISi = average value of importance to I; Total MIS = total average importance value from i to p.

WF is then multiplied by the average level of satisfaction to calculate the Weight Score.

$$WS = WFi \times MSS$$

Note: WFi = ith weighted factor to I; MSS = average value of attribute satisfaction level to i.

Next, calculate the Total Weight Average which is a function of the Total Weighted Score (WS) attribute i (a-i) to attribute n (a-n):

WAT = WS-1 + WS-2 + WS-3+…. + WS-n………………….(5)

After that, the Customer Satisfaction Index can be determined by the Weighted Average (WA) divided by the Highest Scale (HS) multiplied by 100 percent:

$$CSI = \frac{WAT}{HS} \times 100\%$$

Information: HS = the maximum scale value used, which in this study is 5.

After obtaining the farmer satisfaction value index, the overall level of farmer satisfaction will be seen. The overall level of satisfaction of respondents will be seen from the satisfaction level criteria. The highest satisfaction is achieved when CSI shows (100%). The satisfaction range ranges from (0-100%) as follows: 0 ≤ CSI ≤ 20% = very dissatisfied; 20% < CSI ≤ 40% = not satisfied; 40% < CSI ≤ 60% = quite satisfied; 60% < CSI ≤ 80% = satisfied; 80% < CSI ≤ 100% = very satisfied.

After determining the satisfaction level, it is important for the Government and PT Jasindo to identify which attributes need to be evaluated and improved in terms of performance, as well as which attributes should be maintained. This is done to enhance the satisfaction of farmers participating in the AUTP program in the future. For this purpose, an Importance-Performance Analysis (IPA) is conducted.

Importance-Performance Analysis (IPA) was first introduced by Martilla and James in 1977. The IPA method was developed to assist companies in understanding the priorities that should be given to various product or service attributes based on two key dimensions: the level of importance and the level of performance of these attributes. The analysis results are typically visualized in a quadrant diagram to facilitate interpretation (Martilla & James, 1977).

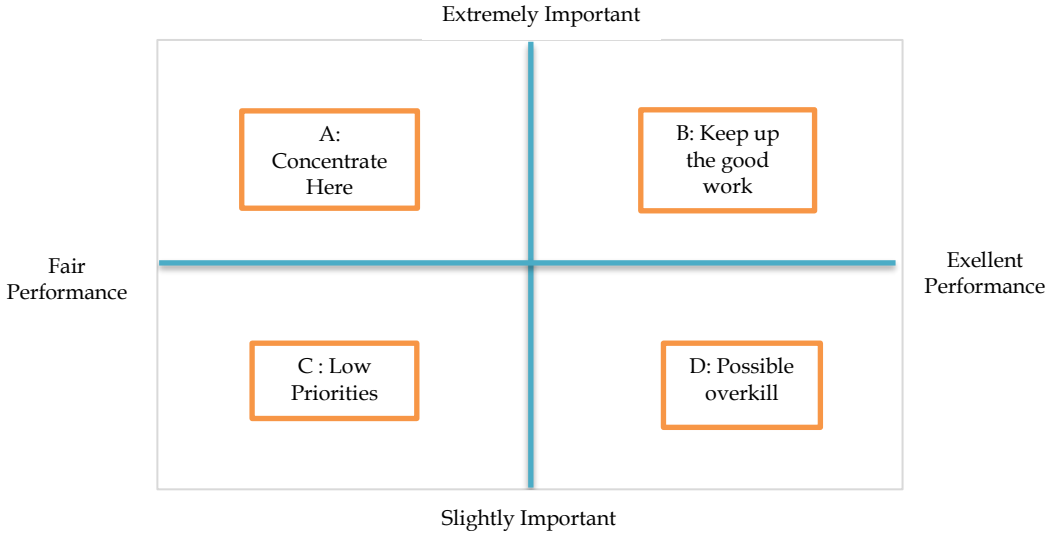

Figure 1.
Importance-Performance Grid (Martilla & James, 1977)

Quadrant A is Keep Up the Good Work (High Importance, High Performance). Attributes in this quadrant are already functioning well and need to be maintained. Quadrant B is Top Priority (High Importance, Low Performance). Attributes in this quadrant require immediate attention and significant improvement as they directly

impact customer satisfaction Quadrant C is Low Priority (Low Importance, Low Performance). Attributes in this quadrant do not require significant attention as consumers do not deem them important. However, if the company has available resources, improving these attributes can add value. Quadrant D is Low Priority (Low Importance, High Performance). While attributes in this quadrant perform well, the company may allocate resources away from this area to focus on more important attributes for consumers.

RESULT AND DISCUSSION

General Description

The legal basis used to provide insurance premium assistance is the Decree of the Minister of Agriculture of the Republic of Indonesia Number 01/Kpts/SR.210/B/01/2022 concerning Assistance for Rice Farming Business Insurance Premiums (AUTP) which states that the Rice Farming Business Insurance Premium (AUTP) is IDR 180,000/planting season. The premium is 80% (IDR 144,000) paid by the government and the remaining 20% (IDR 36,000) is a self-help premium that farmers must pay. Rice farmers who have received coverage/claim funds at planting time and/or the previous planting season can become AUTP participants again at planting time and/or the next planting season, except for locations that have received funding claims three times in a row. Submission of insurance fund claims can be made if the damage intensity reaches a minimum of 75% per natural plot, and compensation is given according to the plot area multiplied by the insurance value, namely IDR 6,000,000/ha. In implementing the AUTP program, the government appointed one of the BUMNs, namely PT. Asuransi Jasa Indonesia (Jasindo) is the sole manager of agricultural insurance.

Rice farmers in Lampung Province can participate in the AUTP program in two ways. The first way is to independently join the insurance program by self-registering with PT. Jasindo receives a central government subsidy of 80% (IDR 144,000/ha/planting season) and pays an insurance premium of IDR 36,000/ha/planting season each month. The second way is by participating in the free program from the local government by collectively registering through local agricultural extension officers. This second method requires farmers to be registered in the Kartu Petani Berjaya program, as the remaining premi of IDR 36,000/ha/planting season, will be paid by the Lampung Provincial Government.

The majority of rice farmers participating in AUTP have opted to join the free program funded by the government. However, some farmers prefer to register independently, as it allows them the flexibility to choose the timing of their enrollment in alignment with the planting season. In contrast, participation in the government-funded program requires farmers to wait for its implementation, which is often subject to bureaucratic processes and other factors. As a result, the program's timeline may not always align with the planting season in their area.

The socioeconomic characteristics of respondents may influence their perspective and decision-making processes. Therefore, this study is limited to the available socioeconomic conditions of the respondents, which are still sufficient to provide an accurate representation of consumer attitudes and satisfaction levels with the AUTP program in Lampung Province. This study involved 161 respondents, all of whom were participants in the AUTP program, with an average age of 48.84 years.

According to the Central Bureau of Indonesian Statistics, age is classified into three categories: non-productive age (0–15 years), productive age (16–64 years), and non-productive age (>65 years). This indicates that all farmer respondents fall within the productive age category. The average family size of the respondents is four members. This number may reflect both the individuals financially supported by the household and the family members contributing as a labour force in rice farming activities. Farmers might be motivated to participate in agricultural insurance to ensure the economic sustainability of their families. Furthermore, the respondents have an average of 22.40 years of experience in rice farming, describing their extensive knowledge and involvement in farming activities. Farmers can learn about the risks associated with rice farming based on their accumulated experience. Previous studies have shown that if farmers have experienced crop failures and incurred losses during their farming careers, they tend to view participation in the AUTP program as an appropriate decision to mitigate risks (Yanuarti & Ibanah, 2023).

Farmers' Attitudes Toward the AUTP Program

An analysis of farmers' attitudes using the Fishbein Multiattribute attitude model towards AUTP describes farmers' assessments regarding whether they like or dislike the attributes attached to AUTP. Farmers' attitudes as consumers will influence their choice to buy products and services or participate in the AUTP program. This is related to the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1977) it states that attitude is an evaluation of trust in positive or negative feelings from someone. Also related to the Theory of Planned Behaviour which states that attitudes influence behaviour with the assumption that humans behave consciously and consider all available information (Mahyarni, 2013; Ajzen, 1991).

The Fishbein Analysis consists of belief components (bi) and importance evaluation components (ei). The bi-component measures consumer beliefs regarding the attributes possessed by AUTP, while the ei-component measures the level of importance or evaluation of consumers towards the AUTP product in general. This study involves a total of 28 AUTP attributes being evaluated. These attributes have been identified and grouped within the marketing mix. The marketing mix serves as a depiction of strategies implemented by the government and insurance managers to promote AUTP. The Fishbein Multiattribute analysis results table can be seen in Table 2.

Table 2. Fishbein Multiattribute Analysis Results for AUTP Consumers Program

Code	Attribute Items	Importance (ei)	Performance (bi)	Ao (bi.ei)
	Product			
A3	Participant identification card/insurance certificate	4.34	2.25	09.76
A1	Guidelines as a source of information and reference for the AUTP Program	4.22	2.71	11.44
A2	Perceived benefits of participating in insurance	4.47	2.75	12.29
A4	Risks covered by AUTP	4.51	2.77	12.49

Code	Attribute Items	Importance (ei)	Performance (bi)	Ao (bi.ei)
A5	Compensation provided by the insurance	4.63	2.83	13.11
	Price			
A6	Self-funded premium price	4.19	3.20	13.41
	Place			
A7	Distance between the insurance company's office and AUTP participants	3.93	2.52	9.91
A8	Ease of contacting the call center	4.34	2.63	11.42
	Promotion			
A9	Information about the AUTP product provided	4.37	2.83	12.38
A10	Dissemination of information through outreach to farmers	4.45	2.88	12.82
	People			
A12	Role of the Agriculture Agency in the registration and claim processes	4.45	3.02	13.44
A11	Role of stakeholders(Farmer Groups, Agricultural Extension Workers, Plant Protection Officers, Regional Agricultural Offices, Agriculture Agencies, and Jasindo)	4.52	3.32	15.01
	Process			
A16	Duration of insurance compensation payment	4.54	2.51	11.39
A14	Field inspection in accordance with procedures	4.29	2.75	11.81
A15	Claim submission process	4.45	2.65	11.81
A18	Requirements for compensation claims	4.34	2.92	12.67
A17	Requirements to become an AUTP participant	4.24	3.00	12.73
A13	AUTP participant registration process	4.30	2.98	12.81
	Physical Evidence			
A23	Number of field officers	4.10	2.60	10.64
A22	The insurance company accepts feedback and suggestions from participants	4.32	2.53	10.96
A19	The company's responsiveness to field issues	4.30	2.60	11.20
A20	Company solutions to field problems	4.39	2.61	11.47

Code	Attribute Items	Importance (ei)	Performance (bi)	Ao (bi.ei)
A28	The insurance company responds to participant complaints	4.36	2.66	11.59
A21	Responsiveness to insurance claim submissions	4.39	2.64	11.59
A24	Knowledge of insurance field officers	4.37	2.70	11.77
A26	Field officers prioritize the interests of insurance participants	4.26	2.79	11.88
A25	Attitude and appearance of insurance field officers	4.22	2.88	12.15
A27	Field officers treat all participants equally	4.22	2.90	12.23
	Total	121.52	77.44	336.19
	the farmers' attitude score towards AUTP attributes			336.19

In line with research (Swain, 2014) which states that agricultural insurance is needed to stabilize farmers' income, the economy of farming families, and reduce debt and the risk of failure. Attitudes can be observed when consumers have evaluated their purchases. Based on the results of the analysis, it was found that the farmers' attitude score towards AUTP attributes (A0) was 336.20. This attitude score falls within the positive category. This occurs because farmers have high expectations for AUTP to mitigate the risks of potential crop failures in the future. Some respondents have benefited from AUTP through premium claims for crop failures exceeding 75%. This is one of the considerations for farmers participating in AUTP, especially for those who have yet to receive any claims.

`The results of this research are by previous research by Mustika, Fariyanti, & Tinaprilla. (2019) but it is different from research by Hardyanti, Djuliansah, & Nuryati (2023) resulting in a neutral attitude score. The evaluation level (ei) is smaller than the belief level (bi). This indicates that although farmers' attitudes are already positive, some attributes must improve their importance level to achieve better consumer attitudes. The highest attitude score among farmers is found in the People attribute, specifically in the Stakeholder Role and the specific role of the Agricultural Office, and in the Price attribute, particularly in the self-registration premium price item. Meanwhile, the lowest attitude score among farmers is found in the Product Attribute, specifically in the participant card/insurance certificate item, and in the Place attribute, particularly in the distance from the insurance company office to the AUTP participant location. The scores are relatively low for other attributes but still need improvement.

The highest attitude score among farmers towards the People attribute of AUTP (A0) is in the Stakeholder Role item, with a value of 15.01. The stakeholders referred to include Farmer Groups, Field Agricultural Extension Officers (PPL), Plant Pest Control Officers (POPT), Regional Technical Implementation Units

(UPTD), the Department of Agriculture, and PT. Jasindo. AUTP participant farmers acknowledge that all information about AUTP comes from these stakeholders. Stakeholders conduct socialization by inviting farmers to local agricultural offices. The stakeholders play a crucial role in disseminating information about AUTP, affecting farmers' decision-making in participating in the program. They invite farmers to the local agricultural office to attend AUTP program socialization sessions. Additionally, agricultural extension officers provide direct information to the farmer groups they mentor to ensure that farmers gain sufficient understanding of the benefits and procedures related to AUTP.

Collaboration among these stakeholders is essential for expanding the reach and understanding of agricultural insurance, making them vital in raising farmers' awareness of the AUTP program. These stakeholders maintain good relationships with farmers. Therefore, farmers believe that stakeholders will assist in addressing rice farming issues such as agricultural production facilities, pest and disease outbreaks, and crop failures. Moreover, the stakeholders can reassure farmers that participating in the AUTP program serves as a strategic approach to reducing losses in the event of crop failures exceeding 75%. Ultimately, the AUTP program becomes more acceptable to farmers. The high score for the stakeholder item reflects effective communication and collaboration between stakeholders and farmers, emphasizing the significant role stakeholders play in promoting awareness and knowledge about the AUTP program.

Still on the People attribute, specifically in the role of the Department of Agriculture in the registration and insurance claim process, it has the second-highest score of 13.44. Besides providing socialization, the Department of Agriculture also has officers who assist farmers in registering to become insurance participants and accompany them during insurance claims. These agricultural officers collaborate with local Field Agricultural Extension Officers to carry out technical implementation, such as collective registration of farmer groups and completing necessary documentation for registration and claims. In this regard, the Department of Agriculture contributes to fostering trust and interest among farmers through the implementation of the e-KPB (Kartu Petani Berjaya) program. Farmers registered in the e-KPB system are granted the benefit of enrolling in the AUTP program without the need to pay premiums, effectively providing them with free insurance coverage. The high score in this attribute indicates that farmers feel greatly supported by the Department of Agriculture. Maintaining high scores in the People attribute is crucial for the sustainability of the AUTP program in the future. These research findings align with Hardyanti, Djuliansah, & Nuryati (2023) which states that one of the highest values of farmers' attitudes towards the AUTP attribute is the People attribute.

Another attribute with the highest score is Price, specifically in the self-registration premium price item, with a score of 13.41. There are two types of AUTP programs in Lampung Province: the self-registration AUTP program and the free AUTP program. The self-registration AUTP program indicates that farmers take the initiative to register their rice farming in AUTP. On the other hand, in the free AUTP program, farmers usually register collectively within farmer groups and do not need to pay anything as long as they are registered in the Kartu Petani Berjaya. Another difference between self-registration AUTP participants and free AUTP participants

is that self-registration participants can adjust the timing of their farming registration according to their planting season, while free AUTP participants have to wait for the program to start to register their rice farming, which sometimes does not align with the planting season timing.

The alignment of insurance registration timing with the planting season needs attention, given that there is a registration deadline requirement of one month before the planting season begins. Additionally, there are time requirements for claims that must be met if crop failure occurs, specifically within seven working days of the damage occurring. Self-registration AUTP farmers know these requirements, making them more comfortable registering independently. Specifically, rice farmers registering their farming independently must pay 20% of the premium, which amounts to IDR 36,000/ha/planting season. According to them, this amount is less burdensome than a maximum claim of IDR 6,000,000 if a 75% crop failure occurs. This value reflects farmers' high assessment of the importance of the self-registration premium price. The affordability of the premium price is a crucial factor because it impacts AUTP participation, where farmers are more inclined to participate if they find the premium price reasonable and affordable.

The Product Attribute, specifically the participant card and insurance certificate item, has the lowest farmer attitude score (Ao) at 9.76. Generally, farmers perceive that the participant card and insurance certificate are not very important. However, the identification card serves as proof that farmers are registered participants in the insurance program, while the insurance certificate contains the terms and conditions of the insurance, an explanation of the customers' rights and obligations, including the covered risks and claim procedures in the event of crop failure. Both documents are crucial for facilitating the claims process and ensuring it proceeds smoothly without administrative obstacles.

In reality, only self-registration AUTP farmers have participant cards and insurance certificates. In contrast, farmers participating in the free AUTP program admit they do not have participant cards and insurance certificates. Upon further investigation, it turns out that insurance certificates are only provided and kept by the leader of the farmer group. Unlike self-registration AUTP farmers, free AUTP program participants perceive that participant cards/insurance certificates are not very important to them. This occurs because of a lack of sufficient awareness regarding the purpose and importance of these documents. The service providers of the AUTP program need to receive direct guidance regarding the benefits of the participant card and insurance certificate. In the future, the government and service providers should leverage electronic technology for accessing the participant card and insurance certificate, making it easier for farmers to access these documents when needed.

Another attribute with the lowest attitude score (A0) is the Place attribute, precisely the distance from the insurance company's office to the AUTP participant's location, with a score of 9.91. Farmers consider that the distance between the insurance company's office and the AUTP participant's location only significantly affects their interest or need for insurance. This is because there are stakeholders, namely specialized officers from the Department of Agriculture and Field Agricultural Extension Officers, who can facilitate them if they need to know anything about the insurance program they are participating in. However, farmers

believe that officers from the insurance company do not play a role in facilitating these matters. According to farmers, insurance company officers only come into play when they need to claim insurance due to crop failure. Insurance officers will visit the location to conduct surveys and other procedures. This research indicates that, compared to the Place attribute, farmers prefer attributes of People to be strengthened for better service delivery.

Satisfaction of Farmer Participants in the AUTP Program

Knowing the level of satisfaction is crucial for measuring how much service is perceived by consumers. This is because the attitudes and satisfaction of rice farmers determine their decision-making behaviour regarding the further use of AUTP. Maximum consumer satisfaction can be achieved when rice farmers, as consumers of the AUTP program, have experience receiving the best service. Based on this, implementers and managers of the AUTP program can assess and evaluate the marketing mix to identify areas when performance needs improvement, thus enhancing consumer satisfaction. Consequently, rice farmers participating in AUTP are expected to become loyal, and the AUTP program will operate sustainably. Previous research has indicated that by understanding the distribution of agricultural insurance satisfaction, program managers and implementers can enhance the capacity and coverage of agricultural insurance, improve service quality, and strengthen service evaluation systems (Lin, Jian, & Zhao, 2010).

Farmer satisfaction is one factor, along with agricultural income, non-agricultural income, and formal education, that can increase Farmers' Willingness To Pay to participate in the AUTP program (Novita, Kusumaningrum, & Saraswati, 2023). The factors that significantly influence the participation of rice farmers in the rice farming business insurance program include land size, level of formal education, experience in rice cultivation, and the risk of losses in rice farming (Fatmawaty et al., 2022). The level of consumer satisfaction based on research results using CSI can be seen in Table 3.

Table 3. Results of Customer Satisfaction Index Analysis of AUTP Participating Farmers in Lampung Province

Code	Attribute Items	MIS	MPS	WF (%)	WS (%)
	Product				
A3	Participant identification card/insurance certificate	4.34	2.25	3.57	08.03
A1	Guidelines as a source of information and reference for the AUTP Program	4.22	2.71	3.47	09.40
A2	Perceived benefits of participating in insurance	4.47	2.75	3.68	10.11
A4	Risks covered by AUTP	4.51	2.77	3.71	10.28
A5	Compensation provided by the Insurance	4.63	2.83	3.81	10.79
	Price				
A6	Self-funded premium price	4.19	3.20	3.45	11.04
	Place				
A7	Distance between the insurance company's office and AUTP participants	3.93	2.52	3.24	08.16
A8	Ease of contacting the call center	4.34	2.63	3.57	09.40

Code	Attribute Items	MIS	MPS	WF (%)	WS (%)
	Promotion				
A9	Information about the AUTP product provided	4.37	2.83	3.60	10.19
A10	Dissemination of information through outreach to farmers	4.45	2.88	3.66	10.55
	People				
A12	Role of the Agriculture Agency in the registration and claim processes	4.45	3.02	3.67	11.06
A11	Role of stakeholders(Farmer Groups, Agricultural Extension Workers, Plant Protection Officers, Regional Agricultural Offices, Agriculture Agencies, and Jasindo)	4.52	3.33	3.72	12.37
	Process				
A16	Duration of insurance compensation payment	4.54	2.51	3.74	09.38
A14	Field inspection in accordance with procedures	4.29	2.75	3.53	09.72
A15	Claim submission process	4.45	2.65	3.67	09.72
A18	Requirements for compensation claims	4.34	2.92	3.57	10.43
A17	Requirements to become an AUTP participant	4.24	3.00	3.49	10.47
A13	AUTP participant registration process	4.30	2.98	3.54	10.55
	Physical Evidence				
A23	Number of field officers	4.10	2.59	3.37	08.74
A22	The insurance company accepts feedback and suggestions from participants	4.32	2.53	3.56	09.02
A19	The company's responsiveness to field issues	4.30	2.60	3.54	09.22
A20	Company solutions to field problems	4.39	2.61	3.61	09.44
A28	The insurance company responds to participant complaints	4.36	2.66	3.59	09.54
A21	Responsiveness to insurance claim submissions	4.39	2.64	3.61	09.54
A26	Field officers prioritize the interests of insurance participants	4.26	2.79	3.51	09.78
A25	Attitude and appearance of insurance field officers	4.22	2.88	3.48	10.00
A27	Field officers treat all participants equally	4.22	2.90	3.47	10.07
A24	Knowledge of insurance field officers	4.37	2.95	3.59	10.60
	Total				277.59
	CSI Score (%)			55.52	

Based on the information in Table 2, farmer satisfaction, based on the Customer Satisfaction Index, is at 55.52%. This value falls within the range of 40 to 60, indicating that farmers are fairly satisfied with the performance of the attributes of AUTP. Some attributes need improvement; however, overall, farmers perceive the performance of AUTP attributes as good and satisfactory. This is consistent with research Mustika, Fariyanti, & Tinaprilla (2019) the satisfaction of rice farmers with the AUTP attributes in Karawang Regency, West Java is fairly satisfied. However, this is different from other studies (Hardyanti, Djuliansah, & Nuryati 2023; Syah, Mukson, Roessali, 2021) It concludes that the satisfaction of rice farmers with the AUTP attributes in Garut and Tegal Regencies is at a satisfied level. The level of

farmer satisfaction with the AUTP program will influence farmer behavior. Satisfied farmers will be very likely to continue participating in the AUTP program.

The Importance-Performance Analysis (IPA)

In the IPA framework, AUTP attributes are mapped and categorized into four quadrants. The quadrant division is based on the level of importance and performance of each attribute. This analysis forms the basis for policy recommendations aimed at enhancing the satisfaction of farmers participating in AUTP. The results of the Importance-Performance Analysis (IPA) are presented in Figure 2.

The IPA analysis reveals that Quadrant A (Concentrate here, Top priorities), includes 9 attribute items considered important and highly valued by farmers as AUTP consumers. However, the company's performance in these areas is still below expectations. These attributes include: A2- Perceived benefits of participating in insurance, A3- Participant identification card/insurance certificate, and A4- Risks covered by AUTP under the product element; A8- Ease of contacting the call center under the place element; A15- Claim submission process and Duration of insurance compensation payment under the process element; and A20- Company solutions to field problems, A21- Responsiveness to insurance claim submissions, and A28- The insurance company responds to participant complaints under the physical evidence element. Quadrant A represents top priorities, and therefore, the government and PT Jasindo, as service providers, need to prioritize these items for evaluation and improvement to enhance their performance. By doing so, these improvements can contribute to increasing the satisfaction levels of farmers as AUTP consumers.

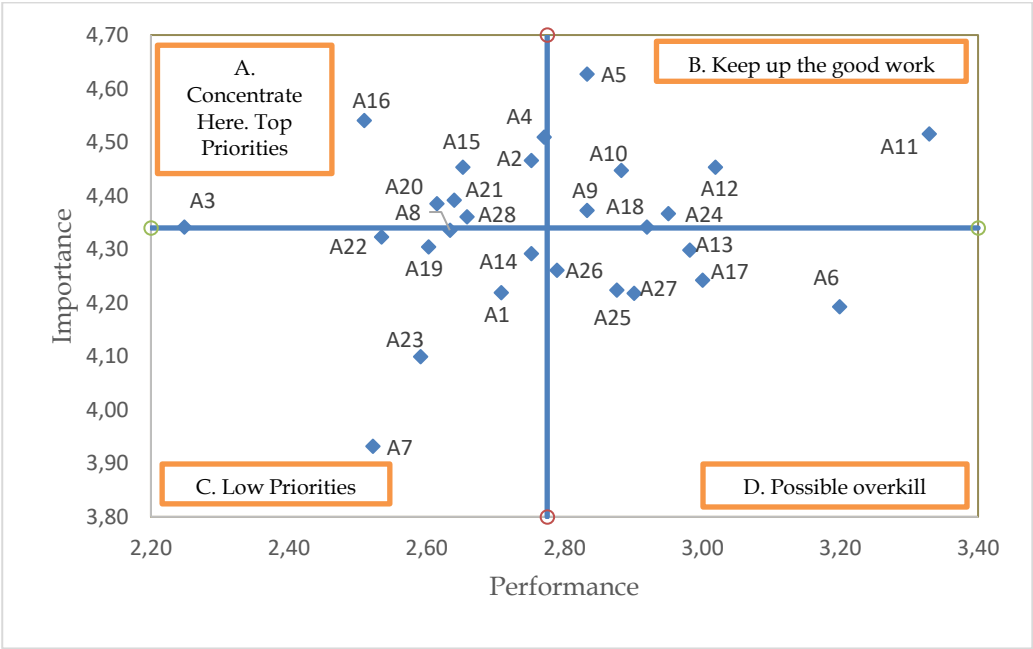

Figure 2.
Cartesian Diagram of Importance-Performance Analysis (IPA)

Quadrant B(keep up the good work) highlights 7 attributes that farmers view as both important and well-executed. These items include: A5- Compensation provided by the insurance under the product element; A9- Information about the AUTP product provided and A10- Dissemination of information through outreach to farmers under the promotion element; A11- Role of stakeholders (Farmer Groups, Agricultural Extension Workers, Plant Protection Officers, Regional Agricultural Offices, Agriculture Agencies, and Jasindo) and A12- Role of the Agriculture Agency in the registration and claim processes under the people element; A18- Requirements for compensation claims under the process element; and A24- Knowledge of insurance field officers under the physical evidence element. These factors support customer satisfaction, and thus service providers should maintain this performance level.

Efforts to improve the performance of attributes in Quadrant A can be achieved by leveraging the attributes in Quadrant B, which already have high importance and performance levels. Improvements to product elements in Quadrant A can utilize attributes in Quadrant B, particularly through the people and promotion elements. This approach is effective, considering the findings of this study indicate that the people element scored the highest in farmer attitudes toward the AUTP program. The strong performance of stakeholders and the Agricultural Office should be used further to raise farmers' awareness regarding the program's benefits, the utility of participant identification cards/insurance certificates, and the coverage risks of AUTP through targeted outreach. The performance of the people element, particularly by PT Jasindo, should be utilized to enhance the ease of contacting the call center, responsiveness to insurance participants' complaints, and the management of insurance claims submitted by AUTP farmer participants. Furthermore, the company should reassess its solutions to address field issues to ensure greater effectiveness. Additionally, the processes for claim submission and the duration of insurance compensation payments should be improved to become faster and more efficient.

Quadrant C (Low Priorities), includes 6 attribute items are identified as having both low importance and low performance. These attributes include: A1- Guidelines as a source of information and reference for the AUTP Program under the product element; A7- Distance between the insurance company’s office and AUTP participants under the place element; A14- Field inspection in accordance with procedures under the process element; and A19- Responsiveness to insurance claim submissions, A22- The insurance company accepts feedback and suggestions from participants, and A23- Number of field officers under the physical evidence element. Farmers perceive these attributes as less critical because they view them as basic essentials. Consequently, they are less concerned about their low performance. However, service providers should still ensure that these attributes do not perform too poorly, as changing customer needs in the future could increase their significance.

Finally, in Quadrant D, several attributes have been identified as having low importance but exceptionally high performance. These attributes demonstrate excellent performance but are considered less critical by customers. It would be more effective for service providers to reallocate resources from these attributes and focus on improving the performance of higher-priority attributes. These items include: A6-

Self-funded premium price under the price element; A13- AUTP participant registration process and Requirements to become an AUTP participant under the process element; and A25- Attitude and appearance of insurance field officers, A26- Field officers prioritize the interests of insurance participants, and A27- Field officers treat all participants equally under the physical evidence element. These attributes are considered less important because consumers are already satisfied with their performance, even though they are not their main priorities. However, it is essential to maintain their performance to prevent any decline that could negatively affect overall customer satisfaction.

Based on the results of the Importance-Performance Analysis (IPA), several policy recommendations can be made, focusing on Quadrant A, which serves as the top priority. The first policy recommendation is that PT Jasindo should enhance farmers' understanding and awareness of the Agricultural Insurance for Rice Farmers (AUTP) by conducting educational programs through technical training, seminars, and digital media. This initiative aims to improve farmers' perceived benefits and encourage greater participation in AUTP. The second policy recommendation involves improving the administrative system and enrollment process. This can be achieved by simplifying and expediting the issuance of participant identification cards and insurance certificates through digitalized data management. The goal is to provide farmers with easier access to certainty regarding their insurance status. The third policy recommendation is that PT Jasindo, in collaboration with the government, should reevaluate the scope of risks covered by AUTP, considering the increasing complexity of climate change and pest/disease outbreaks. This reassessment is crucial to enhancing the relevance and attractiveness of AUTP for farmers.

The fourth policy recommendation is that PT Jasindo should provide a call centre service and an online complaint platform that can be accessed at any time, accompanied by an increase in the number of dedicated officers to better serve insurance participants. This will facilitate farmers' access to information and enable them to report issues related to AUTP more efficiently. In its implementation, PT Jasindo, the Department of Agriculture, and field extension officers should act responsively by coordinating and establishing an effective and timely feedback mechanism for farmers facing difficulties.

Fifth, PT Jasindo should accelerate the claim processing and compensation payment procedures by implementing clear regulations regarding claim resolution timelines and simplifying the required claim documents to make them more comprehensible for farmers. In practice, PT Jasindo can enhance transparency, particularly in the claims process and other dispute resolutions. This can be achieved by providing a transparency dashboard that allows farmers to monitor the status of their claims in real time and by establishing a dedicated unit to handle complaints promptly. Consequently, delays in claim disbursement can be prevented, the company's accountability can be ensured, and farmers' trust in AUTP services can be strengthened. Improvements in attributes related to the claim submission process and the duration of insurance compensation payments in this process element are also top priorities in the AUTP Program in Kuranji, Padang (Geelsya, Osmet dan Hasnah., 2020). According to the study, there are five attributes categorized as top priorities: compensation requirements based on the extent of damage, compensation

requirements based on the age of the rice plants, the number of claims accepted, the time required for claim disbursement, and the AUTP guidelines attribute.

The implementation of these policy recommendations is expected to improve the quality and services of AUTP, enhance farmer satisfaction, and increase participation rates in the program. Strengthening the synergy between the government and PT Jasindo is crucial to ensuring the gradual and sustainable implementation of these policies, ultimately supporting the resilience of the national agricultural sector.

CONCLUSION

Based on the research findings, it can be concluded that farmers' attitudes toward AUTP attributes fall into the positive category (336.20), indicating a favourable perception of AUTP attributes among farmers. The highest attitude scores were observed for the people and price attributes, while the lowest were recorded for the product and place attributes. Farmers' satisfaction with AUTP was classified as moderately satisfied, with a score of 55.52%. This level of satisfaction encourages participants to continue participating in the AUTP program and promotes positive word of mouth. The Importance-Performance Analysis (IPA) results indicate that the government and PT Jasindo need to prioritize improving the performance of key attributes to enhance farmers' satisfaction as AUTP consumers. These priority attributes include: Product element: Perceived benefits of participating in insurance, Participant identification card/insurance certificate, and Risks covered by AUTP. Place element: Ease of contacting the call centre. Process element: Claim submission process and Duration of insurance compensation payment. Physical evidence element: Company solutions to field problems, Responsiveness to insurance claim submissions, and the insurance company responds to participant complaints.

The government and PT Jasindo should improve the performance of attributes identified as priorities in Quadrant 1 by leveraging high-performing attributes from Quadrant 2, particularly those under the people and promotion elements. The strong performance of stakeholders and the Agriculture Agency should be utilized to raise farmers' awareness of program benefits, participant identification cards/insurance certificates, and risks covered by AUTP through effective outreach. The people element, particularly PT Jasindo, should be optimized to enhance call center accessibility, responsiveness to participant complaints, and handling of insurance claims by AUTP farmers. Additionally, the company should reassess its solutions to field issues to ensure greater effectiveness, as well as streamline the claim submission process and shorten the time for insurance compensation payments to make them faster and more efficient.

AUTHOR CONTRIBUTION STATEMENT

[Author 1]: designing the research concept, providing analytical guidance and preparing the initial draft of the manuscript; [Author 2]: data collection, supervising the research and editing the manuscript; [Author 3]: data analysis, addressed the reviewer's comments and editing the manuscript; [Author 4]: data collection and data analysis. All authors read and approved the final version of the manuscript.

DECLARATION OF COMPETING INTEREST

The authors declare that we have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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ETHIC STATEMENT

Ethical review and approval were waived for this study as it did not involve any intervention and posed minimal risk to participants. Nevertheless, informed consent was obtained from all respondents prior to participation, and all data were anonymised and kept confidential.

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