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STUDY OF LIVESTOCK FARMER'S SATISFACTION WITH BEEF CATTLE INSURANCE PROGRAM IN POLEWALI MANDAR REGENCY, WEST SULAWESI PROVINCE

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ABSTRACT

This study aims to analyze the model of farmer satisfaction with the Asuransi Usaha Ternak Sapi (AUTS) program in Polewali Mandar Regency. This research was conducted in Polewali Mandar Regency in April-October 2024. This research model is quantitative descriptive research. The number of respondents in this study was 83 farmers. The data obtained were then processed and analyzed using Path Analysis. The results of the survey of the characteristics of beef cattle farmers in Polewali Mandar Regency include being dominated by men, aged 51-60 years, married, with a high school education level, an average monthly income of less than IDR 1,000,000, 6-10 years of farming, and having 0-5 beef cattle. The technical competence aspect has a significant effect on service quality, while social competence does not have a significant effect on service quality. The satisfaction model developed from technical, social and service quality competency factors has been proven to have a significant influence on the level of farmer satisfaction.. Service quality affects farmer satisfaction as participants in AUTS.

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INTRODUCTION

The management of livestock business in Indonesia is still an important part, considering that Indonesia is an agrarian country where people still rely on their livelihoods as farmers or breeders. One form of livestock business that has the potential to be developed in Indonesia is beef cattle (Demas et al., 2023). Beef cattle rearing in Indonesia is generally practised by smallholder farmers with a small business scale and traditional rearing management (Handayanta et al., 2016; Indey et al., 2021). Beef cattle business development programs can be achieved by utilizing resources optimally and appropriately adapted to natural conditions, socio-economic conditions of the local community, infrastructure, and livestock technology that develops and supports institutions and policies (Prawira et al., 2015).

The livestock business has various risks that can threaten the sustainability of the livestock business itself, which are caused by accidents, natural disasters and disease outbreaks (Amar, 2021). In the livestock business, if farmers cannot prevent or face the existing risks, they will experience bankruptcy. These risks can be minimized if farmers insure their livestock (Prasetyo, 2022). The government, through the Ministry of Agriculture, issued a program called Asuransi Usaha Ternak Sapi (AUTS). Various stakeholders in cattle insurance activities include: a) farmers as drivers of good livestock governance, protecting against the risk of loss, increasing farmers' access to financial institutions; 2) insurance companies as one of the products to develop their businesses; 3) financial institutions as guarantors in providing credit capital for livestock businesses; 4) the government as an alternative to reducing beef imports and as a supporter of the beef self-sufficiency program (An-nisa et al., 2015)

In running the program, the Ministry of Agriculture collaborates with PT Jasa Asuransi Indonesia (JASINDO). The cattle insurance party through JASINDO generally carries out outreach to cattle farmer groups to make it easier to recruit cattle farmers to participate in or join cattle insurance (Hakim et al., 2023). PT. Jasa Asuransi Indonesia, as one of the state-owned institutions mandated to implement agricultural insurance, which includes cattle/buffalo insurance, needs to determine the right strategy in its implementation. Determining the right strategy is important for companies to do in an effort to develop their business because it is expected that cattle/buffalo insurance can increase product diversity and increase company productivity in the future (An-nisa et al., 2015).

This program aims to protect farmers to reduce the risk to the cattle business (Directorate General of Agricultural Infrastructure and Facilities Implementation, 2020). Based on the Minister of Agriculture Decree No. 12/Kpts/PK.240/B/04/2017 in the Guidelines for Asuransi Usaha Ternak Sapi/Kerbau (AUTS/K), livestock insurance is an agreement between the insurance company as the insurer and the farmer as the insured, by receiving an insurance premium. The implementation of AUTS is intended to protect farmers who experience losses due to cattle that are farmed dying due to disease, accidents, calving, and cattle lost due to theft. The objectives of Cattle Farming Insurance (AUTS) are to: (1) protect farmers in raising cattle; (2) provide working capital assistance with an insurance claim mechanism if their cattle die or are lost so that the sustainability of livestock farming can be guaranteed; (3) secure cattle production and; (4) help implement Good Breeding Practice (GBP) for cattle; (5) provide confidence in the access of financial institutions/banks to distribute in the livestock sector because there is a guarantee against risks that will occur. The insurance company will compensate farmers if their cattle experience death due to accidents, diseases, and calving in accordance with the terms and conditions of the insurance policy so that their cattle business can continue (Nadhila et al., 2022).

The AUTS program has been implemented in various regions in Indonesia, one of which is the Polewali Mandar District. Polewali Mandar District is the area with the largest beef cattle population in West Sulawesi Province, even in 2022 totalling 35,882 heads (Badan Pusat Statistik Provinsi Sulawesi Barat, 2024). The implementation of AUTS in Polewali Mandar District has been implemented from 2017 until now. In 2022, the number of insured cattle was 877 (Dinas Pertanian dan

Pangan Kabupaten Polewali Mandar, 2024). This number is still small compared to the number of beef cattle in the Polewali Mandar district.

From the time the AUTS program was launched, the government has socialized the program, but there are still farmers who do not know and understand what the cattle insurance program is like. By becoming an insurance participant, farmers are expected to get satisfaction from the program. Satisfaction is defined as the level of a person's feelings after comparing the performance or results they feel compared to expectations (Piay, 2021). Research on the satisfaction of cattle farmers with the AUTS program has been widely conducted, such as that undertaken by Nadhila et al. (2021), who analyzed dairy farmers' satisfaction with the Cattle Business Insurance Program (AUTS) in Getasan District, and Prasetyo (2022) researched the response of farmers to the Cattle Business Insurance Program (AUTS) in Getasan District. From these studies, there has been no research to determine the model of the level of farmer satisfaction with the AUTS Program in Polewali Mandar Regency. Therefore, to better understand the results of the implementation of the program in terms of satisfaction so that it can be sustainable, it is necessary to conduct a more in-depth study of how the cattle farmers' satisfaction model with the AUTS program in Polewali Mandar Regency. The purpose of this study is to analyze the satisfaction model of cattle farmers towards the AUTS program in Polewali Mandar Regency.

RESEARCH METHOD

Location and Time of Research

This research was conducted in Polewali Mandar Regency from April to October 2024**.**

Research Model

This research model is descriptive quantitative research that describes the research variables independently and if it for the relationship between one variable and another. This research will formulate how the influence between variables and the farmer satisfaction model on the implementation of the AUTS program. The number of respondents in this study was 83 farmers selected by purposive sampling who had made insurance claims on the AUTS program since 2022 in Polewali Mandar Regency. Data collection techniques in this study include observation and interviews.

Data Analysis

The data obtained for model formulation are qualitative and quantitative data, which are then processed and analyzed using PATH analysis to determine the relationship of each variable of farmers' satisfaction to the implementation of the AUTS program in Polewali Mandar Regency (Figure 1). Path analysis is appropriate in this context because it facilitates the evaluation of both direct and indirect effects among observed variables, which is essential when modelling complex relationships in satisfaction studies. "Path analysis steps: (1) Test the normality of each data; (2) write the form of structural relationships between variables; (3) calculate the path coefficient; (4) test the significance of the path coefficient (Susanti et al., 2019). Path

analysis was conducted using a series of multiple regression tests. The normality of the data was examined using the Kolmogorov-Smirnov test (Suparmanto and Ruwaida, 2021). Structural relationships were formulated based on regression models aligned with the conceptual framework (Purnomo et al., 2022). Path coefficients were derived from standardized beta values in SPSS, and significance was assessed through p-values, with a 5% level as the threshold for significance (Andrade, 2019). The conceptual framework illustrates the direct and indirect effects of the variable factors of technical competence, social competence, and service quality on the satisfaction of farmers as AUTS customers (Y) in the Polewali Mandar district (Figure 2). These three variables were selected based on previous literature demonstrating their significant influence on service satisfaction, in which service quality has been proven to affect the level of customer satisfaction (Permana, 2013). The quality of service itself is determined by social competence and technical competence (Rentz et al., 2002) All variables in this study were measured using structured questionnaire indicators based on a five-point Likert scale, where 1 = very dissatisfied, 2 = dissatisfied, 3 = neutral, 4 = satisfied, and 5 = very satisfied.

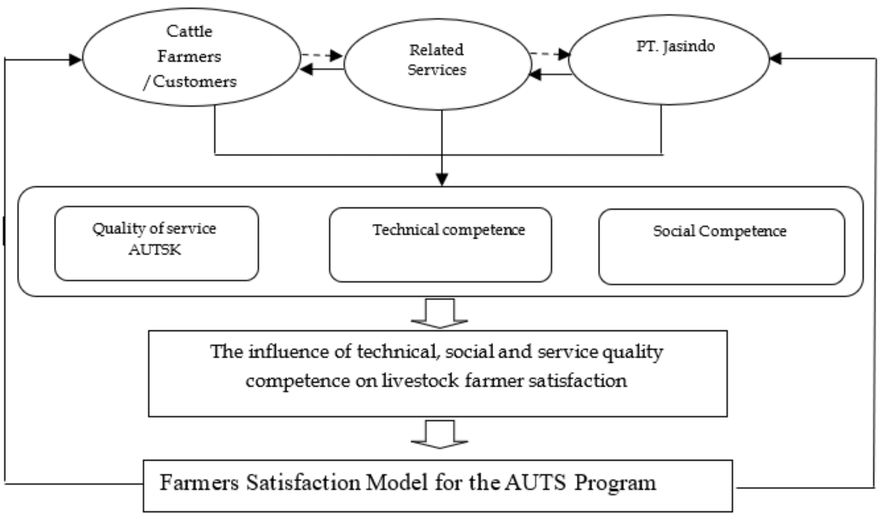

Figure 1.
Conceptual Framework of the Cattle Farmer Satisfaction Model for the Implementation of the AUTS

In this study, a path analysis model is used to determine the influence of independent variables on dependent variables directly. The equation model used as the basis for testing is as follows:

1. Model 1:

$$(Y = \beta^0 + \beta^1 X^1 + \beta^2 X^2 + \delta)\text{...}(1)$$

This model is used to determine the influence of technical competence (X_1) and social competence (X_2) on service quality (Y). Description: Y: Service quality; X1 : Technical competence; X2 : Social competence; β0 : Intercept/constant; β1,β2 : Regression coefficients of each independent variable; δ\deltaδ : Error term (residual)

2. Model 2:

$$(Z = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \delta)\text{...}(1)$$

Model 2 is used to test the direct effects of technical competence (X_1) and social competence (X_2) on farmers' satisfaction Z). Description: Z: Farmers satisfaction; X1: Technical competence; X2: Social competence; β0: Intercept/constant; β1, β2: Regression coefficients of X_1 and X_2 on Z; δ\delta δ: Error term

3. Model 3:

$$(Z = \beta_0 + \beta Y + \delta) \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots (1)$$

Model 3 is used o test the direct influence of service quality variables (Y) on farmer satisfaction (Z). Description: Z: Farmers satisfaction; Y: Service quality; β0 : Intercept/constant; β : Regression coefficient of Y on Z; δ : Error term

RESULT AND DISCUSSION

Respondent Characteristics

Respondent characteristics are an overview of the background of registered farmers of AUTS program who have made insurance claims in Polewali Mandar Regency. The characteristics that will be discussed in this study include gender, age, marital status, education level, average income per month, length of farming and number of livestock owners. The characteristics of the farmers are as follows table 1:

Table 1. Respondent Characteristics

Characteristics of Farmers		Number of People	Percentage (%)
Gender	Male	67	80.72
	Female	16	19.28
Age (Years)	21 – 30	08	9.640
	31 – 40	18	21.68
	41 – 50	24	28.92
	51 – 60	29	34.94
	61 – 70	04	4.820
Marriage Status	Married	07	8.430
	Unmarried	76	91.57
Education Level	No School	04	4.820
	Elementary school	20	24.11
	Junior High School	16	19.28
	Senior High School	25	30.12
	D2	02	2.410
	D3	03	3.610
	S1	12	14.46
	S2	01	1.200
Average Income Per Month	< IDR. 1.000.000, -	45	51.81
	IDR 1.001.000 –IDR 2.000.000, -	26	31.33
	IDR 2.001.000 – IDR 3.000.000, -	05	6.020
	> IDR 3.000.000	07	8.430
Length of time raising livestock (Years)	1 – 5	18	21.68
	6 – 10	30	36.16
	11 – 15	15	18.07
	16 – 20	09	10.84
	> 20	11	13.25
	0 – 5	67	80.72

Characteristics of Farmers		Number of People	Percentage (%)
Number of Cattle	6 – 10	12	14.46
Ownership	11 – 15	02	2.410
(Tails)	16 – 20	02	2.410
Total		83	100.0

The characteristics of all respondent farmers based on gender showed that the respondents in this study consisted of 67 males with a percentage of 80.72% and 16 females with a percentage of 19.28%. In general, cattle farmers are male. This can be seen from the type of work they do in raising cattle. Starting from making cages, cleaning cages, feeding, scratching grass, and herding cattle, while women only clean cages, feed and herd cattle. This is in line with the opinion of Simangunsong (2022), who stated that in the livestock-raising business, females assisting the head of the family play a role in helping to find grass, provide feed, provide drinking water and clean the cage.

The age of respondents was dominated by 51-60 years old, as many as 29 people with a percentage of 34.94%, and the lowest was 61 to 70 years old, as many as 1 person with a percentage of 4.82%. Productive age ranges from 15 - 65 years, while ages 0 - 14 years and 65 years and over are considered unproductive (Lainsamputty, 2021). This condition shows that more respondents are in the productive age category, which has the physical ability to support managing cattle farming businesses to be more productive. This is in line with the opinion of Rahmadi et al. (2018), which states that age has an influence on work productivity in types of work that rely on physical labour; the older a person's age, the weaker their physical strength; conversely, younger people have stronger physical strength.

The marital status of respondents was dominated by farmers with married status, as many as 76 people with a percentage of 91.57%, and 7 unmarried people with a percentage of 8.43%. Marital status can show a person's motivation in doing business. Someone who is married thinks about the business that can be done to meet the economic needs of the family. With these results, it has been proven that the cattle business is used as a livelihood to meet the economic needs of their families. This is in line with the opinion of Wahyuni (2017), which states that the beef cattle business has contributed to increasing the income of the farmer's family.

The respondents' education level is dominated by senior high school, with 25 people, or 30.12%, and the lowest is no school, with 4 people, or 4.82%. This condition shows that most of the farmers registered in the AUTS program in Polewali Mandar Regency have paid attention to the importance of education, which supports cattle farming business activities. This is in accordance with the opinion of Lainsamputty (2021), which states that education is one of the factors that influence the success of a farmer's business, where education can affect the mindset, attitude and ability of farmers to accept new things.

An income of less than dominated the average monthly income of respondents IDR. 1,000,000 as many as 45 people, with a percentage of 51.81%. This is because cattle raising in Polewali Mandar Regency is dominated by small-scale community farms, many of which are even used as a side business to increase family income, with the number of livestock raised as many as 1 - 5 cows. This is consistent with the opinion of Hastuti et al. (2018) which states that the more livestock kept, the higher the income earned.

For the length of breeding, respondents in this study were dominated by breeding experience for 6 - 10 years, namely 30 respondents with a percentage of 36.16%. This shows that respondents generally have had a long enough breeding experience. This is in accordance with the opinion of Saputri et al. (2023), which states that the longer a farmer runs his business, the more skilful the farmer will be in raising cattle and able to deal with the problems of the cattle business that occur.

While the characteristics of respondents are based on the number of livestock ownership, as many as 67 farmers, with a percentage of 80.72%, have 0 - 5 cows. This shows that the livestock businesses run by farmers who have registered their cattle in the AUTS program are smallholder farms. Not all cattle owned by farmers are registered in the AUTS program. This is due to several reasons such as eliminating a maximum of 15 cattle per year by AUTS; registered cattle must also meet the requirements that have been set such as healthy cattle, 1 year old, still productive, and have a clear name/identity; farmers also only want to insure the most productive or valuable cattle, because farmers must also pay a premium of 20% (IDR 40,000) for 1 (one) year protection. The low number of cattle ownership is due to the fact that most farmers also have farming businesses, so they choose to keep fewer cattle so that they have time for their farms. This is in accordance with the opinion of Apriyanti et al. (2024) who stated that the availability of a lot of time and supported by high work productivity will affect the scale of livestock ownership owned by farmers.

Satisfaction Model of Cattle Business Insurance Participants

The formulation of a model that shows the influence of social competence factors, technical competence, and service quality factors on farmers' satisfaction uses path analysis. Before conducting path analysis, first explain the relationship between variables diagrammatically (path diagram) whose form is determined by the theoretical propositions derived from the framework, as for the variables displayed in the model, namely technical competence (X1), social competence (X2), service quality (Y) and farmers' satisfaction (Z).

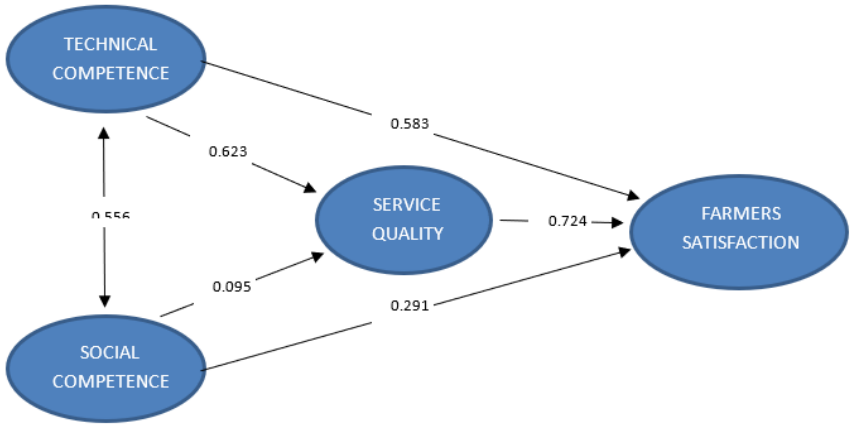

Figure 2.
Model of Farmer Satisfaction with Cattle Business Insurance in Polewali Mandar District

The diagram above shows that the relationship between X1X2 is correlational. While the relationship between X1Y, X2Y, X1Z, X2Z and YZ is a causal relationship. The variable δ is the residual variable.

The Correlation Matrix

The research results based on the correlation matrix can be seen in Table 2.

Table 2. Correlation matrix between farmer satisfaction variables

	X_1	X_2	Y	Z
X_1	1.000	0.556	0.676	0.718
X_2	0.556	1.000	0.441	0.583
Y	0.676	0.441	1.000	0.724
Z	0.718	0.583	0.724	1.000

The correlation value between variables whose nature of the relationship is correlational can be seen in the matrix above. The relationship between X1 and X2 = 0.556, meaning that technical competence and social competence have a fairly strong and unidirectional relationship. This result is in accordance with Cohen (1988) who stated that a correlation is said to be strong if it has a value of more than 0.50. In addition, Ghozali (2018) stated that the correlation is said to be strong if it has a value of 0.50 - 0.75. If technical competence is getting better, social competence will also be good, and vice versa.

Testing the Path Coefficient of the Model 1

The path coefficient of the technical competency variable (X1), social competence (X2) with the dependent variable, namely service quality (Y) can be seen in Table 3.

Table 3. Model 1 Path Coefficient Value

Component	Coefficient	Sig.
Constant (β_0)	40.0320	0.000**0.339^{ns}
Technical competence (β_1)	0.6230	
Social competence (β_2)	0.0950	
R^2	0.4630	

Notes **: Significance at 5% level.
ns : Non-Significant

Based on Table 3, it can be seen that technical competence (X1) has a positive influence on service quality (Y) (P <0.05), while social competence (X2) does not influence service quality (Y) (P>0.05). The results of the analysis show that both social competence and technical competence have a positive and significant relationship to the quality of service provided by the insurance party. Social competence, which includes the interpersonal skills of officers in interacting empathetically, communicatively, and politely, has been shown to increase the positive perception of farmers in Polewali Mandar towards the service process provided. The technical competence of officers can reflect the knowledge, skills, and careful procedures in managing the livestock insurance process, and also contribute

directly to the creation of reliable and professional services. This positive and unidirectional relationship confirms that the interpersonal and professional competence of service staff influences service quality. This means that quality service is not only determined by the system and procedures, but also by the readiness of personnel in providing services.

The path coefficient value shows that technical competence contributes 62.3% to the explained variance, while social competence contributes only 9.5%. The model's coefficient of determination (R^2 = 0.463) means that the two independent variables can explain 46.3% of the variation in service quality, while the remaining 53.7% is influenced by other factors outside this model. This result indicates a moderate model strength, and that there is room for improvement by including other relevant predictors. According to Chin (1998), path model strength is considered moderate if R^2 lies between 0.33 and 0.67. Furthermore, in behavioural studies, where individual variation is high, even R^2 values between 0.10 and 0.30 are considered acceptable (Gupta et al., 2024).

Good public service quality will be achieved if a provider organization has considered several factors that influence each other. Some of these factors include employee competency factors. Competence is the ability of a person, including knowledge, skills, creativity, and attitudes, to do their job well based on established work standards and service procedures (Nurmasitha et al., 2012). Competence concerns the authority of each individual to carry out tasks in decision making in accordance with the roles that exist in the organization that are relevant to the skills, knowledge, and abilities possessed. Competencies possessed by employees individually who must be able to support any changes made by management. In accordance with the research of Namirah et al. (2021), technical competence has a significant effect on service quality, which shows that the higher the technical competence, the higher the quality of service will be. Non-technical competence affects service quality, indicating that the higher the non-technical ability, the higher the service quality.

The service standards applied by AUTS organizers in Polewali Mandar consist of technical competence aspects, which include Jasindo appointing surveyors with high integrity in conducting surveys when a claim occurs, extension workers providing information to farmers when the insurance period approaches the due date and extension workers are always willing to answer farmers' questions about insurance procedures. As for the social competence aspects, such as the extension workers behaving politely, friendly and patient in serving the farmers, but the ease of the farmers in communicating with the extension workers is a variable that must be improved. The competence of AUTS officers in Polewali Mandar is related to Singh et al (2020) research which recommends that insurance institutions should appoint the right officers to guide farmers in carrying out insurance and expand the coverage of insurance users.

Testing the Path Coefficient of the Model 2.

The path coefficient of technical competence variables (X1) and social competence (X2) with farmers' satisfaction variables (Z) can be seen in Table 4. Based on Table 4, it can be seen that technical competence (X1) and social competence (X2) have a positive influence on farmers' satisfaction (Z) ($P < 0.05$).

Table 4. Model 2 Path Coefficient Value

Component	Coefficient	Sig.
Constant (β_0)	10.912	
Technical competence (β_1)	0.5830	0.000**
Social competence (β_2)	0.2910	0.004**
R^2	0.5650	

Notes **: Significance at 5% level.

The results of the regression analysis showed that both technical competence (β = 0.583/58,3%; p = 0.000) and social competence (β = 0.291/29,1%; p = 0.004) had a significant effect on the level of farmer satisfaction. The analysis shows that social competence and technical competence each have a significant relationship with farmer satisfaction. Farmers as consumers of service users, feel more satisfied when they are served by officers who not only understand the technical aspects of the insurance program, but also have a friendly attitude, are easy to contact, and are communicative. Technical competence creates a sense of security in the procedural aspect, while social competence builds trust and psychological comfort, in the context of livestock insurance, where services are complex and have an impact on the loss of livestock business, voice transmission and personal approach are two aspects that cannot be separated.

This finding is strengthened by the coefficient of determination (R^2 = 0.565), which indicates that the two variables together explain more than half of the variation in farmer satisfaction. This value shows that the model has a good explanatory power, especially when both variables are statistically significant. This supports the view that both human and technical factors play essential roles in shaping service satisfaction. These results align with the view of Ozili (2022), who stated that R^2 values between 0.50 and 0.99 are acceptable in social science research, particularly when explanatory variables are significant. Similarly, Deswarta (2017) emphasized that competence and motivation significantly affect satisfaction, and Witkowska and Stachowska (2021) highlighted that employee competence is a critical factor in ensuring long-term engagement and service quality in insurance contexts.

The level of service performance in AUTS is determined by the competencies possessed by the officers involved in it, as human resources in the implementation of the AUTS program have a major role in achieving the objectives of the program. The technical competence of the officers in this study includes administrative arrangements related to the policy are done by Jasindo employees and completed within the promised time, the extension workers have sufficient knowledge to provide explanations and information needed by the farmers, the extension workers are able to understand the conditions and needs of the farmers. In addition, there is social competence found in the field in the form of the clean and neat appearance of extension workers. Extension workers convey information to farmers in a language that is easy to understand and not in a hurry, and extension workers immediately respond and follow up on farmer questions related to closing, renewal and filing insurance claims. This is in line with the research of Sumekar et al. (2021), farmers assessed that field officers have extensive knowledge related to the AUTS program

and convey information clearly and in-depth so that farmers can easily understand the information conveyed by field officers.

The better the competence of the AUTS organizing officer, the higher the satisfaction value of the farmers. Satisfaction is an attitudinal response from beneficiary farmers. This is supported by Kubro et al. (2019), who found that the attitude of farmers towards the AUTS program is assessed positively because, while participating in this program, they have had personal experience receiving many benefits.

Testing the Path Coefficient of the Third Model

The path coefficient of the service quality variable (Y) with the dependent variable, namely farmers satisfaction (Z), can be seen in Table 5.

Table 5. Path Coefficient Value of Model 3

Component	Coefficient	Sig.
Constant (β_0)	3.584	
Service quality (β Y)	0.724	0.000**
R^2	0.524	

Notes **: Significance at 5% level.

Based on Table 5. It can be seen that service quality (Y) has a positive influence on farmers' satisfaction (Z) ($P < 0.05$). The path coefficient value is 0.724 or an effect of 72.4% if other variables are constant. The coefficient of determination is 0.524 or 52.4%. The results of the analysis also confirm that service quality has a strong and significant relationship with farmer satisfaction. The higher the farmers' trust in the quality of service in terms of speed, accuracy, clarity of information, and concern of officers, the higher their level of satisfaction with the livestock insurance program. Improving the competence of officers, both from social and technical aspects, is a strategic step to enhance the quality of service, thus excellent service quality will lead to increased farmer satisfaction with the livestock insurance program. .

According to Ozili (2022), R^2 values between 0.50 and 0.99 are acceptable in social science research, particularly when the predictor variable is statistically significant. The relationship found in this study is consistent with previous research. Maknunah and Astuningtyas (2021) emphasize that service quality has a positive and significant effect on customer satisfaction. Astuti et al. (2023) also confirm that the service quality of insurance providers positively influences user satisfaction. Paposa et al. (2019) add that service quality significantly affects overall satisfaction and plays a role in customer retention in the insurance industry. AUTS running in Polewali Mandar is a service industry that is oriented towards user convenience with the hope of helping them to survive in an increasingly competitive market.

Some AUTS services provided by PT Jasindo that received high ratings from user respondents in Polewali Mandar are easy insurance renewal and claim submission procedures, ease of premium payment transactions, and the insurance closing process until the receipt of the policy is carried out within the promised time, this is in line with Nadhila et al.'s research (2021) that the attributes that are important and need to be maintained by AUTS organizers include the ease of submitting claims,

ease of procedures and timeliness of getting claim approval. Gusti et al (2023) stated that the ease of AUTS claim procedures and the ease of AUTS registration procedures have a significant effect on farmers' response to the AUTS program.

CONCLUSION

Based on the results of the study, the characteristics of cattle farmers in Polewali Mandar Regency include being dominated by males, aged 51-60 years, married, with a high school education level, and an average monthly income of less than Rp. 1,000,000, 6-10 years of breeding, and having 0 - 5 cattle. Aspects of technical competence have a significant effect on service quality, while social competence does not affect service quality. The satisfaction model obtained from the technical, social and service quality competency factors has a significant effect on farmer satisfaction. Service quality affects the satisfaction of farmers as participants of Cattle Insurance (AUTS).

This study only uses three factors in analyzing the farmer satisfaction model towards the AUTS program in Polewali Mandar Regency, namely technical competence (X1), social competence (X2), and service quality (Y). Further research is needed on other factors in analyzing the farmer satisfaction model towards the AUTS program in Polewali Mandar Regency. The results of this study provide relevant policy reinforcement for the government, both at the regional and central levels. The regional government, in this case the Animal Husbandry Service and related agencies, need to be more proactive in socializing the benefits of the Cattle Business Insurance (AUTS) program to farmers, especially regarding registration procedures, protection benefits, and claim mechanisms. Continuous counselling and education activities are very important to increase farmer literacy regarding this program, considering that one of the main obstacles found in this study is the low understanding of farmers regarding the benefits and procedures of insurance.

Furthermore, improvements need to be made in terms of coordination between local governments, PT Jasindo as the implementer of the insurance program, and livestock farmers as program participants. The central government, through the Ministry of Agriculture, can consider strengthening regulations related to the implementation of livestock insurance, including improving service standards, transparency in the claims process, and periodic evaluation of insurance company performance. The government can also facilitate the establishment of a communication forum between livestock farmers and insurance companies to accelerate the resolution of obstacles in the field and increase livestock farmers' trust in the AUTS program. With the support of integrated and sustainable policies, it is hoped that this livestock insurance program will not only be able to provide financial protection for livestock farmers, but also become an important instrument in maintaining the sustainability of people's livestock businesses in Polewali Mandar Regency and other areas.

AUTHOR CONTRIBUTION STATEMENT

[Author 1&2]: designed the study and performed the data analysis. [Author 1&3]: carried out the fieldwork. All authors contributed to the writing, editing, and

critical revision of the manuscript, and all authors have read and approved the final version.

DECLARATION OF COMPETING INTEREST

The authors declare that they have no conflict of interest.

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ETHIC STATEMENT

This study was conducted in accordance with the principles of research ethics. Ethical approval was not required, as the research did not involve interventions, vulnerable populations, or sensitive personal issues. Nevertheless, informed consent was obtained from all participants prior to data collection. Participation was voluntary, and respondents were assured of the confidentiality and anonymity of their data.

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