Analysis of Sociodemographic and Psychographic Mapping of Farmers Participating in Rice Farming Insurance (AUTP): A Case Study in Bunder Village, Kabat District, Banyuwangi Regency

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ABSTRACT

Agricultural insurance is a government program in transferring risks that can provide compensation for losses due to farming so that the sustainability of farming can be guaranteed. The purpose of this study was to classify objects based on the similarity of the sociodemographic and psychographic characteristics of the AUTP participant farmers using the k-means clustering method. Based on the results of the study, farmers participating in rice farming insurance formed 3 clusters, namely cluster 1 with ages 30-50 years old with junior high school education levels and having other jobs besides farmers, on psychographic variables, namely entering into the innovators indicator and on motivational variables, namely easy adopting the AUTP program because it is considered more economical than the risk of loss, active in seeking information because of high curiosity. Cluster 2 with age > 55 years, on psychographic variables including believers and on motivational variables, namely farmers using AUTP. Whereas in cluster 3, namely the age range of 25-40 years, the Thinkkers psychographic variable with a high school education level, and being able to manage and use information technology so that it is easy to find AUTP information in making decisions. and the motivational variable is using AUTP because farmers use AUTP because crop failure can be guaranteed for the next cost, does not conflict with religion and beliefs, and there is behavioral influence from partners

Keywords: Insurance, farming, K-Means Cluster