

Abstract

ANALYSIS OF FISHERMAN ATTITUDE RESPONSE ON FISHERIES INSURANCE IN BANDAR
LAMPUNG CITY, LAMPUNG PROVINCE

By

Mutiara Rona¹⁾, Indra Gumay Febryano²⁾,
Abdullah Aman Daman³⁾, Hartoyo⁴⁾, Erna Rohana⁵⁾

Program Studi Multidisiplin, Jurusan Manajemen Wilayah Pesisir dan Laut
Universitas Lampung

Email: mutiara.rona93@gmail.com

Fisherman insurance program is one of the government's policies to protect fishermen in their work. This study aims to explain the attitude response of fishermen to fishermen insurance programs. The sampling technique used is non probability sampling using the method of judgment sampling approach, which is based on certain criteria that have been determined in advance by the researcher. The research samples were 96 fishermen who were determined by the Slovin method. The results of the study were analyzed by the Fishbein Multi-attribute Analysis Model and described descriptively. The attitude of fishermen to Fisherman Insurance is between the neutral and maximum attitude values. The level of attribute importance that is considered very important for fishermen is that premium subsidies are inversely proportional to the level of performance that is not good at this attribute. There needs to be a review of the policies of fishermen insurance programs so they can be in accordance with the things that are considered, most important for fishermen so that they can increase the awareness of fishermen in self-protection.

Keyword: Fisherman Insurance, Fishermen, Risk, Response attitude

PREFACE

Fisherman is a profession that is very dependent on natural conditions. The factors that most influence the safety of fishermen are the weather and waves of the sea (Rani, 2016; Adam, 2015; Satria, 2012). According to Alfian et al (2012), the maritime security situation often still haunts security and safety for fishermen. Risk of bad weather or other events that can result in loss of income or loss of life from fishermen (Rani, 2016; Fauzi, 2015). According to Akbar T and Mi'rojul H (2017), the existence of this law is expected to be able to prosper the community, especially on the coast. This is in line with Diamantina (2001) with the provision of insurance, it is expected that all risks of loss or loss of income can be transferred to the insurance company so that the hope is that fishermen and families are protected in supporting future life. According to Abbas Salim (2007), the condition of traditional fishing boats that have not met the eligibility standards in order to prevent ship-to-sea accidents. This will certainly be a question whether fishermen will participate in the insurance activities.

In 2016 up to 2018 the Insurance Premium Assistance target set by the ministry is 500,000 fishermen each year. According to the Lampung Province Maritime and Fisheries Office the Fishermen Insurance Premium Assistance (BPAN) target set by the KKP in 2018 for Lampung Province is 10,000 Fishermen. However, only 1,873 fishermen can be realized. According to Bandar Lampung City PUPIDKP data in 2016 there were 2510 fishermen registered with insurance. The government, through the KKP, continued this program for fishermen who had never received Fisherman Insurance Premium Assistance (BPAN) in the previous year. So in 2017 there were 54 fishermen who participated in fisherman insurance. In 2018 there were 246 fishermen who participated in fisherman insurance, of which 213 were with BPAN and 33 were privately or attended. In this case, it can show the minimum level of participation in fishermen insurance and the fluctuation or change in the number of fishermen insurance registrants in Bandar Lampung City.

The low level of participation or participation of fishermen towards insurance, so the authors consider it necessary to examine how the response of the attitude of fishermen to fishermen insurance

METHOD

The sampling technique used is non probability sampling where the collection of information and knowledge from respondents uses the judgment sampling approach, which is based on certain criteria that have been determined in advance by the researcher. Determination of the number of fishermen sampling in the city of Bandar Lampung using the Slovin formula according to Sugiyono (2017):

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

Keterangan :

n = number of samples; N = number of population; e = fault tolerance limit

$$n = N / (1 + Ne^2) = 2510 / (1 + 2510 \times 0,1^2) = 96,1 = 96 \text{ people.}$$

This study uses descriptive analysis and Fishbein attitude models, to show consumer responses to the characteristics of a product, the measurement size used is the Likert scale. The choice of the Likert scale aims to determine the value of the indicators on the questionnaire. In its consideration the Likert scale is relatively easy in denying higher score data indicating a higher attitude level or intensity compared to lower scores (Nasution, 2000).

$$A_0 = \sum_{i=1}^n b_i e_i$$

The Fishbein model formulation (Engel et al. 1994) is as follows:

Where:

A_0 = the attitudes of fishermen towards Fisherman Insurance

b_i = the strength of the fishermen's trust in the i attribute of the Fisherman Insurance

e_i = Fisherman evaluation of attributes in i general

n = number of attributes

The range of scale to be used is adjusted according to the formula:

$$RS = \frac{(m-n)}{b}$$

Where:

- RS = Scale Range
 m = Highest Scores
 n = Lowest score
 b = Number of Classes (in this study five class categories will be used).

Based on the large number of respondents (96 respondents), the smallest average value that may be obtained is 1 and the largest average value that may be obtained is 5, then the magnitude of the range for the evaluation of importance and level of trust are:

$$R_s = \frac{(5-1)}{5} = 0,8$$

So the range of scales at the level of importance and level of trust are as follows:

1. $1,00 < x \leq 1,80$ means it's not very important
2. $1,80 < x \leq 2,60$ means it's not important
3. $2,60 < x \leq 3,40$ means quite important
4. $3,40 < x \leq 3,20$ means important
5. $4,20 < x \leq 5,00$ means very important

RESULTS AND DISCUSSION

Characteristics of Fishermen Respondents

Respondents are fishermen who have participated in the Fisherman Insurance (BPAN) premium assistance program in Bandar Lampung City, which is spread into four subdistricts, namely Bumi Waras District with 4 people, East Betung bay with 32 people, Panjang 22 people and Teluk Betung Selatan with 3 fishermen.

Table 9 Characteristics of respondent fishermen by age and level of education

Number	Characteristics	Kategori	Amount	Presentation (%)
1	Age	17-30 year	9	9.4
		31-40 year	32	33
		41-50 year	24	25
		51-60 year	18	19
		>60 year	13	13.6
		Total	96	100
2	Level of education	No School	22	23
		Elementary school	25	26
		Middle School	30	32.25
		High school	19	20
		College	0	0
		Total	96	100

Table 9 shows that the majority of respondent fishermen with the most age distribution were 31-40 years (33%). While at the education level of fishermen the highest respondents received high school education with a percentage of 20% or as many as 19 fishermen, for the education level most widely taken by respondent fishermen were junior high schools where as many as 30 fishermen with a percentage of 32.25%. According to Enjolras et al. 2012 in the case of agriculture, young and highly educated farmers are more supportive of the agricultural insurance program. In line with Wang's research (2003) which states that education level is a significant factor influencing farmers to take part in agricultural insurance. Characteristics of respondent fishermen based on catches and frequency following Fisherman Insurance can be seen in Table 10.

Table 10. Characteristics of respondent fishermen based on catches, vessel ownership status, frequency of taking part in Fisherman Insurance, have / have not submitted and received claims

Number	Characteristics	Category	Amount	(%)
1	Daily catch amount (kg)	<5 kg	10	10.4
		5 - 10 kg	23	24.0
		11 kg - 30 kg	48	50.0
		>30 kg	15	15.6

			Total	96	100
2	Ship ownership status	one's own		61	63.5
		the crew		35	36.5
			Total	96	100
3	Frequency of taking Insurance	1 time		75	78
		2 times		20	21
		3 times		1	1
			Total	96	100
4	Ever / has never been filed a claim	Ever		3	7
		Has never been		93	93
			=Total	96	100

from less than 5 kg to above 30 kg. The most number of catches ranged from 11 - 30 Kg or as much as 50% of the total number of non-ship vessels used privately owned by 61 fishermen with a percentage of 63.5%. While for fishermen who do not have ships or crew, 36.5%.

Response of Fishermen's Attitudes in the Fisherman Insurance Program

In assessing the overall satisfaction of fishermen and knowing the attributes that need attention, it is necessary to assess the importance and performance of the attributes. From the level of importance and performance will be known to what extent the level of performance attributes can meet the needs of fishermen. The Fishermen Insurance attributes that will be discussed are grouped based on the 7P marketing mix, namely product, price, place, promotion, process, physical environment and stakeholders. To find out the attitudes of fishermen to the attributes of the fishermen's insurance, it was tested using the Fishbein attribute model.

This model includes two important things, namely the attribute that is desired or evaluated by consumers is called an evaluation score (e_i) and the level of performance that is evaluated is called a trust score (b_i). In this analysis respondents provide an assessment according to a predetermined scale of product attributes then attitudes will be obtained (A_o or $b_i * e_i$) and the total value. The level of importance of attributes can be seen in Table 16.

Table 16. Importance Mix Attributes

Number	Mix	Attributes	Importance					Total	e_i
			1	2	3	4	5		
1	Product	Registration Requirements	0	0	5	30	61	440	4.58
		Guaranteed risks (work accident, permanent disability, death)	0	0	10	32	54	428	4.46
		Claim coverage value	0	0	3	37	56	437	4.55
2	Place (Distribution)	Ease of Registration	0	0	2	29	65	447	4.66
		Ease of making a claim	0	1	1	43	51	432	4.50
		Ease of getting information	0	0	0	30	66	450	4.69
3	Process	how to register	0	0	11	22	63	436	4.54
		how to submit a claim	0	0	13	33	50	421	4.39
		Duration of claim paid	0	0	5	42	49	428	4.46
4	Physical environment	Letter registration form, health statement and bank account	0	0	10	30	56	430	4.48
		Claim forms and minutes of events	0	0	23	23	50	411	4.19
5	Price	Premium Price	0	0	0	26	70	454	4.73
		Premium subsidies	0	0	0	15	81	465	4.84
6	Promotion	Socialization	0	0	7	25	64	441	4.59
		Leaflet	0	1	12	32	51	421	4.39
		Banner	0	1	21	31	43	404	4.21

		Internet	0	0	10	41	45	419	4.36
7	Steakholder	Group leader	0	0	0	26	70	454	4.73
		Fisheries Instructor	0	0	0	12	84	468	4.88
		Jasindo employees	0	0	2	15	79	461	4.80
		Service officer	0	0	14	24	58	428	4.46

The greatest importance of the product mix is the registration requirement of 4.58 This is because every fisherman who wants to follow a fishermen's insurance program is required to have a fisherman card or KUSUKA card. If fishermen do not have the card, fishermen cannot register either through premium assistance or independently. As for the guaranteed risk and the claim coverage value, it is also important with the value of 4.46 and 4.55. Risks borne by fishermen insurance are medical expenses in the event of accidents both on land and at sea, permanent disability, and death.

In terms of distribution or ease of obtaining information, the value is 4.69 followed by the value of registration ease of 4.66 and the ease of accessing the location of PT Jasindo 4.50. In searching for information about Fishermen Insurance, fishermen can directly ask the importance of the mix of attributes of the most important process attributes, namely the head of the group, fisheries or Jasindo instructors either directly at the meeting or via telephone. Time of claim disbursement with a value of 4.60 and which has the lowest interest is on the fulfillment of the claim completeness documents with a value of 4.07.

The physical environment is the facilities and services owned by service companies in offering their products. Physical evidence on insurance companies such as public facilities such as offices and bid proposals are quite easy to understand. The highest importance of the physical environment to the fishermen's insurance is a letter registration form, a health statement and a bank account with a value of 4.48. In addition, according to fishermen, the most important price mix is the premium subsidy with a value of 4.84, with the expectation that the subsidy can make fishermen even more interested.

Educative communication is a way of marketing service products that are used specifically for new customers. Providing information must be done by the service provider to the customer regarding the benefits of the services offered, where and when to get it and how to participate in the service process to get the best results. Promotional activities of service companies can be done with various media and direct communication with prospective service users in order to create effective communication. The highest level of importance in the promotion mix lies in the socialization of 4.59. This means that the socialization felt by fishermen is very important to increase this knowledge because the fishermen as customers can communicate directly if there are things that are not yet understood about the products offered. Communication is inseparable from the stakeholders involved in it. The stakeholder fishermen insurance that can influence is the group leader, fisheries instructor, Jasindo employees, and Fisheries Department. Fisheries instructors get the highest importance value, which is 4.88.

Table 16. Level of Performance Mix Attributes

Number	Mix	Attributes	Performance					Total	bi
			1	2	3	4	5		
1	Product	Registration Requirements	12	18	20	24	22	314	3.3
		Guaranteed risks (work accident, permanent disability, death)	16	29	21	18	12	269	2.8
		Claim coverage value	0	28	23	10	35	340	3.5
2	Places (Distribution)	Ease of Registration	15	38	31	2	10	242	2.5
		Ease of submitting claims	43	15	29	0	9	205	2.1
		Ease of accessing the location of PT Jasindo	0	22	7	4	63	396	4.1
3	Process	how to register	45	21	23	7	0	184	1.9
		how to submit a claim	22	43	18	9	4	218	2.3
		Duration of claim paid	34	20	28	14	0	214	2.2
4	Physical environment	Letter registration form, health statement and bank account	0	61	32	3	0	230	2.4
		Claim forms and minutes of events	33	41	20	2	0	183	1.9
5	Price	Premium Price	13	5	10	55	13	338	3.5
		Premium subsidies	30	24	14	3	25	257	2.7
6	Promotion	Socialization	77	15	4	0	0	119	1.2
		Leaflet	44	32	5	5	10	193	2.0
		Banner	40	33	23	0	0	175	1.8

	Internet	41	53	2	0	0	153	1.6	
7	Steakholder	Group leader	0	35	51	2	8	271	2.8
		Fisheries Instructor		42	50	4	0	250	2.6
		Jasindo employees	71	21	4	0	0	125	1.3
		Service officer	59	31	6	0	0	139	1.4

The performance level of the best attributes according to the fishermen is on the claim disbursed because it is in accordance with the time set by the technical guideline which is 14 working days after the file is declared complete by PT Jasindo Jasindo. When viewed per mix the attributes on the product mix have been said to be quite good with the lowest value of 2.8 which is the risk that can be claimed while the attribute requirements for registration and the coverage value in the range of values is either 3.3 and 3.5. In the mix of places that get very poor value, namely the period of claim reporting. The fishermen still do not know the length of time determined if there is an accident, thus making the fishermen adaya that can not be claimed because the reporting period has expired. On the physical environment attribute, the performance is still said to be poor, namely the value of the letter and health statement form registration form and the account value of 2.4 and the attribute of the claim form and minutes at 1.9. One of the main factors is the poor performance of attributes because fishermen have difficulty in making savings accounts in the bank.

The premium price attribute can be said to be good at 3.5 but different from the performance of the premium subsidy of 2.7 where the fisherman is only given a full one-time subsidy and then the fisherman must pay for himself. In terms of premium prices, fishermen say they are able to pay from the premium amount of Rp. 175,000, - but fishermen have hopes of returning subsidies, although not given in full. Promotion mix performance is considered not good either in socialization, banner leaflets and internet on the socialization attribute with the most influential stakeholder, namely the group leader and followed by fisheries counselors. For promotion using the attribute of banners and leaflets or brochures in the poor assessment because it has not touched the entire coastal area of Lampung City. While socialization is highly dependent on the activeness of group leaders and fisheries counselors in Bandar Lampung City. This causes unevenness of fishermen who have followed the fishermen's insurance both who have just followed and who want to extend fisherman insurance again. In determining the response of fishermen's attitudes, it can be seen from the large value of interests and the value of performance that has been done in the fishermen's insurance program. The results of the calculation of Multi Attribute Fishbein attitude models can be seen in Table 17.

Table 17. The calculation results of the *Fishbein Multiatribut* attitude model

Number	Mix	Attributes	<i>ei</i>	<i>bi</i>	<i>Ao</i>
1	Product	Registration Requirements	4.58	3.3	15.1
		Guaranteed risks (work accident, permanent disability, death)	4.46	2.8	12.5
		Claim coverage value	4.55	3.5	15.9
2	Places (Distribution)	Ease of Registration	4.66	2.5	11.7
		Ease of submitting claims	4.5	2.1	9.5
		Ease of accessing the location of PT Jasindo	4.69	4.1	19.2
3	Process	how to register	4.54	1.9	8.6
		how to submit a claim	4.39	2.3	10.1
		Duration of claim paid	4.46	2.2	9.8
4	Physical environment	Letter registration form, health statement and bank account	4.48	2.4	10.8
		Claim forms and minutes of events	4.19	1.9	8.0
5	Price	Premium Price	4.73	3.5	16.6
		Premium subsidies	4.84	2.7	13.1
6	Promotion	Socialization	4.59	1.2	5.5
		Leaflet	4.39	2	8.8
		Banner	4.21	1.8	7.6
		Internet	4.36	1.6	7.0
7	Steakholder	Group leader	4.73	2.8	13.2
		Fisheries Instructor	4.88	2.6	12.7
		Jasindo employees	4.8	1.3	6.2
		Service officer	4.46	1.4	6.2
Total					228,0

In the above data it can be seen that the attitude of the fishermen on the attribute mix is on a neutral attitude with a value of 228.0 with the highest value on the ease of accessing the location of PT Jasindo that is equal to 19.2 and the smallest attitude value is on socialization which is at a value of 5.5. shows that socialization activities carried out are still lacking, making the low number of fishermen who follow the fishermen's insurance.

CONCLUSION

From the results of research conducted on the attitudes of fishermen to the attributes of Fishermen Insurance are all positive values with different attitude ratings. The highest attitude of consumers lies in the ease of claim realization attributes. This shows that the realization of claims has gone well. The lowest attitude score lies in the socialization. Fishermen feel the need for evenly promoted promotion and outreach activities because there are still many fishermen who do not know the fishermen's insurance program.

BIBLIOGRAPHY

- Abbas, Salim. 2007. *Asuransi dan Manajemen Risiko*. Jakarta. PT Raja Grafindo Persada.
- Amalia Diamantina. 2001. *Penegakan Hukum Pidana di Bidang Perikanan*. Tesis Program Pascasarjana, Magister Ilmu Hukum, Universitas Diponegoro.
- Enjolras G, Capitanio F, Adinolfe F. 2012. The demand for crop insurance : combined approaches for france and Italy. *J. Agricultural Economics Review*. Vol.13. No. 1.
- Helmi, A, & Satria, A. 2012. *Strategi Adaptasi Nelayan Terhadap Perubahan Ekologis*. Makara Seri Sosial Humaniora, 16(1), 68-78. DOI:10.7454/mssh.v16i1.1494.
- Lukman adam. 2015. Study on protection of fish farmers in Indonesia: *Telaah Kebijakan Perlindungan Nelayan dan Pembudidayaan Ikan di Indonesia*. Pusat Pengkajian Pengolahan Data dan Informasi. Jakarta.
- Marnia Rani. 2016. *Insurance protection for fisherman*. Journal of Agriculture 4:1. <http://ojs.umrah.ac.id/index.php/selat>.
- Satria, A. 2012. *Pengkajian hukum Tentang Perlindungan Nelayan Tradisional dalam Pengelolaan Sumber Daya Kelautan*. Jakarta. Badan Pembinaan Hukum Nasional.
- Sugiyono. 2007. *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung. Alfabeta.
- Taufik A, Mi'rojul H. 2017. *Nelayan Lingkungan dan Perubahan Iklim Studi Terhadap Kondisi Sosial Ekonomi Pesisir Di Kabupaten Malang*. Jurnal Wahana. Malang, Fakultas Ilmu Sosial dan Ilmu Politik, Universitas Brawijaya Malang.