The factors affecting Arabica coffee farmers behaviour in Aceh Tengah Regency

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Abstract. Arabica coffee is one of the leading export commodities that have high economic value. The study aims to describe the financial behaviour of arabica coffee farmers and to find out what factors influence the financial behaviour of arabica coffee farmers in Aceh Tengah Regency. The sample in this study was 147 samples taken by simple random sampling. This study uses descriptive statistics and ordinal logistic regression. The results of descriptive statistics show that the financial behaviour of arabica coffee farmers in Aceh Tengah Regency is good enough, with a percentage of 57%. This condition is not optimal in managing their finances because of the 9 statements used to measure financial behaviour, only 5 statements have been fulfilled. The results of the ordinal logistic regression have a significant effect at the 5% level (< 0.05), namely the variable financial knowledge in the low category (X1), financial attitude in the fairly good category (X3), an elementary school education (X4), 0.0034; a junior high school (X4) 0.006, an elementary school education (X4), 0.012 junior high school (X4), 0.011 and high school (X4) 0.002 on financial behaviour and income variable (X2) > 0.05, so it does not significantly affect the financial behaviour of arabica coffee farmers in Aceh Tengah Regency.

1. Introduction
Aceh Tengah is one of the regencies in Aceh Province which has the largest land area and amount of Arabica coffee production in Aceh. The land area in Aceh Tengah Regency reaches 49,835 hectares with a total Arabica coffee production of 34,609 tons/year [1]. Arabica coffee has indeed become a mainstay plantation commodity for most people in Aceh Tengah Regency, this is evidenced by the number of Arabica coffee farmers in Aceh Tengah Regency currently estimated to have reached 38,685 families [2].

The people of Aceh Tengah believe that Arabica coffee is a superior commodity to be cultivated compared to other commodities. In research Tarmaza and Gunawan [3] stated that the average Arabica coffee farmer in Aceh Tengah Regency has a land area of 1-3 hectares so that the range of income received by Arabica coffee farmers in two major coffee harvests reaches Rp. 120,822,580/ year. Based on the level of income received by Arabica coffee farmers, most Arabica coffee farmers tend to have consumptive behaviour habits [4]. This consumptive behaviour is also caused by a person's lack of understanding about how to manage finances in a good and right way [5].
Based on pre result survey, it is known that arabica coffee farmers do not earn income every month, only in certain months during the peak coffee harvest, while every month farmers depend on horticultural crops and from outside the agricultural sector. Arabica coffee farmers have a habit of spending all the income they earn at the time of the coffee harvest and it is very rare to save some of their income and relatively rarely make family financial planning, both for the long and short term. At the time of harvesting arabica coffee, the income earned is not only used to meet family consumption but some of it is also used to pay existing debts, buy household furniture, buy new vehicles, hold celebrations, and others. This behaviour makes Arabica coffee farmers in the following months have to borrow, even though the income obtained from Arabica coffee at the time of harvest is already high, but due to consumptive living habits that make Arabica coffee farmers difficult to manage their finances and the absence of planning in managing their finances well.

Financial behaviour is an ability that a person has when managing the finance he has accordingly to meet daily life such as making planning, budgeting, storage, management, and being able to manage daily finances by the income received. It's important to understand financial behaviour at this point. Many people with sufficient income still face a wide variety of financial problems because they have improper financial management and are less responsible for the money they have [6].

The factors that can influence a person's behaviour in financial management include financial knowledge, such as in research Yulistia [7] that low knowledge in managing finances is the main problem in the failure of public financial management. The level of understanding that a person has is different in managing their finances, where if the knowledge about finances is high, it can make it easier to manage money according to their needs. Financial behaviour juga can be influenced by income, such as in research Pardede [8] which states that a person with a high income will most likely demonstrate financial behaviour more responsible in managing finances, given supply of money is going to make them more responsible.

Financial behaviour can also be influenced by other factors such as education. In research Rustiaria [9] states that someone who has a high level of education can make that person more ready to manage and plan their finances based on their knowledge [10], [11]. In addition to education level, the following factors can influence financial behaviour, namely financial attitudes. In research Amanah [12] stated that financial attitudes have a positive and significant effect on financial management behaviour. The better the attitude in managing finances and also supported by wise financial knowledge, the more financial management implementation strategies that can be applied [13].

The purpose of this study was to see how the financial behaviour of Arabica coffee farmers in Aceh Tengah Regency is described and what factors can influence the financial behaviour of Arabica coffee farmers in Aceh Tengah Regency.

2. Research method

2.1 Place and time of research

This research was conducted in three sub-Regency in Aceh Tengah Regency, namely Kebayakan, Pegasing, and Atu Lintang. The research was conducted in February 2021. The location of this research was determined purposively with the consideration that Aceh Tengah Regency is one of the areas with the largest Arabica coffee production in Aceh Province.

2.2 Population and sample

The sampling technique was done by simple random sampling. Sampling was done by simple random sampling because the members of the population in this study were considered homogeneous, so for the number of samples taken from 10% of the existing population. The number of samples is 147 arabica coffee farmers.
2.3 Types and methods of data collection
The data used in this study in the form of primary data conducted with interviews and dissemination of questionnaires to arabica coffee farmers and secondary data can be obtained from BPS Aceh Tengah, articles, scientific journals, previous research literature studies, and sites on the internet related to research conducted. The method of data collection was carried out by the questionnaire method. The measuring instrument used was a Likert scale.

2.4 Data analysis method
1) Descriptive statistics
This descriptive statistics analysis aims to explain the description of the data on the variables by determining the trend table of the variables which aims to categorize the scores obtained from the sum of the variable scores. [14] stated that in categorizing the data, it was arranged through several steps, namely as follows:
   a) Determine the lowest score and the highest score on the questionnaire answered by the respondent
   b) Calculate mean ideal (Mi)
      \[ Mi = \frac{1}{2} (\text{highest score} + \text{lowest score}) \]  
   c) Calculate standard deviation ideal (SDi)
      \[ SDi = \frac{1}{6} (\text{highest} - \text{score lowest}) \]  
   In this study, the financial behaviour variables were grouped into 3 categories, namely bad, good enough, and good. The following is the formula for the category of variable tendencies as follows:
   1. Bad \( X < M - SDi \)  
   2. Good enough \( M - SDi \leq X < M + SDi \)  
   3. Good \( X \geq M + SDi \)

2) Ordinal logistic regression
Ordinal logistic regression is a statistical model that describes the relationship between the dependent variable (Y) and more than one independent variable (X), where the dependent variable (Y) has an ordinal measurement scale [15]. The ordinal logistic regression test does not require the assumption of normality of the independent variables and also ignores heteroscedasticity [16]. In this study, the model method used to analyze ordinal data is a cumulative logit model that meets the assumption of proportional probability. This model is the most widely used because the resulting estimated value is easy to interpret, and this model has interesting properties, where the magnitude of the estimated value does not depend on the direction of the model and can be reversed. This property is known as palindromic invariance, this property cannot be used in other ordinal models [17].

To see the parameters in ordinal logistic regression is the maximum likelihood method. The response category in ordinal logistic regression has an order, so the model used is the cumulative logit model. If there are J categories of a dependent variable (Y), then the ordinal logistic model formed is as follows:

\[
\text{Logit} (Y_{j-1}) = \ln \left( \frac{Y_j - 1}{1 - Y_j} \right) = \theta_{j-1} + \beta_1 X_1 + \beta_2 X_2 + \ldots + \beta_k X_k \]  

Description:
\( Y \) = Financial Behaviour of Arabica Coffee Farmers (score)
\( j \) = Category dependent variable 1-3 (1 = Bad, 2 = Good enough and 3 = Good)
\( X_{1,2,k} \) = The value of each independent variable
\( \beta \) = The set of parameters to be estimated
\( k \) = n th independent variable (1-4)
2.5 **Variable limit**

Variable limitations in this study are as follows:

1) Financial behaviour is measured by 4 indicators [19], namely:
   a) Consumption activities such as what they buy and why they buy the goods (Score)
   b) Cash flow management, a person's financial behaviour in terms of cash flow can be seen through how they can pay all bills on time, how they make a financial budget, and how they make a future financial plan (Score)
   c) Investment and savings, a person's financial behaviour can be seen from how his savings and investment activities (Score)
   d) Debt management, a person's financial behaviour can be seen from his ability to utilize or allocate the debt obtained properly to improve his welfare (Score)

2) Financial knowledge is measured by 4 indicators [20], namely:
   a) Knowledge of finance, in general, includes understanding in terms of personal knowledge about finance, namely how individuals manage their income and expenses, being able to understand the basic concepts of financial planning (Score)
   b) Knowledge of savings and loans includes knowledge of the benefits of saving and various forms of loans and so on (Score)
   c) Knowledge of insurance includes knowledge of the benefits of insurance and various forms of insurance (Score).
   d) Knowledge of investment includes knowledge of the benefits of investing and various forms of investment (Score).

3) Income in this study is categorized into 4, namely:
   a) Very high income category if average > Rp6,000,000/month
   b) High income category if the average Rp4,000,000/month-Rp6,000,000/month.
   c) Medium income category if the average Rp4,000,000/month-Rp2,000,000/month.
   d) Low income category if the average <R 2,000,000/month

4) Financial attitudes are measured by 6 indicators, namely:
   a) Obsession describes how a person thinks about money and his responses about managing finances well in the future (Score)
   b) The effort can control the state-owned finances and felt it deserved to get over what has been done (Score)
   c) Inadequacy refers to people who never feel enough of the money they already have (Score).
   d) Power refers to a person's view that everything can be controlled by using money and money is also able to solve various problems (Score)
   e) Retention refers to people who have a habit of always not wanting to spend money (Score).
   f) Security refers to someone who thinks that it is better to stash their own money than to keep it in the bank (Score).

5) The level of education is the stage of basic education, secondary education, and also higher education (Score), where (1) Not in school, (2) Elementary school, (3) Junior high school, (4) Senior high school, and (5) Diploma/Bachelor.

3. **Results and discussion**

3.1. **Respondent characteristic**

In this study, there were 147 respondents taken as samples from arabica coffee farmers Pegasing Sub-Regency, Kebayakan sub-Regency, and Atu Lintang sub-Regency in Aceh Tengah Regency. Details related to the characteristics of respondents can be seen in Table 1.
### Table 1. Respondent characteristics.

| Characteristic          | Category                        | Frequency | Percentage (%) |
|-------------------------|---------------------------------|-----------|----------------|
| Age (year)              | 22-39                           | 35        | 24%            |
|                         | 40-55                           | 97        | 66%            |
|                         | 56-70                           | 15        | 10%            |
| Gender                  | Man                             | 122       | 83%            |
|                         | Woman                           | 25        | 17%            |
| Education               | None                            | 6         | 4%             |
|                         | Elementary                      | 48        | 28%            |
|                         | Junior high school              | 29        | 19%            |
|                         | Senior high school              | 52        | 35%            |
|                         | 3-year diploma/bachelor degree  | 22        | 14%            |
| Income                  | <Rp 2.000.000                   | 20        | 13%            |
|                         | Rp 2.000.000-Rp 3,999.999       | 28        | 19%            |
|                         | Rp 4.000.000-Rp 6,000.000       | 48        | 33%            |
|                         | >Rp 6,000.000                   | 51        | 35%            |
| Total dependents        | 1-2                             | 35        | 24%            |
|                         | 3-4                             | 102       | 69%            |
|                         | 5-6                             | 10        | 7%             |
| Landholding (acres)     | <1                              | 34        | 24%            |
|                         | 1-2                             | 107       | 75%            |
|                         | >2                              | 6         | 1%             |

#### 3.2. Description of the financial behaviour of arabica coffee farmers in Aceh Tengah Regency

The financial behaviour variable (Y) in this study was measured using a questionnaire consisting of 9 statements and then distributed to 147 respondents with a Likert scale of 1-5. Where a score of 5 for the highest score and a score of 1 for the lowest score. Financial behaviour in this study is categorized into 3, namely bad, good enough, and good based on the tendency of frequency. To determine the level of frequency tendency, the mean ideal (Mi) and standard deviation ideal (SDi) are calculated. The following is a calculation of (Mi) and (SDi):

\[
\text{Mean ideal (Mi)} = \frac{1}{2} \left( \text{highest score} + \text{lowest score} \right) \\
= \frac{1}{2} (36 + 24) \\
= \frac{1}{2} (60) \\
= 30
\]

\[
\text{Standard of deviation ideal (SDi)} = \frac{1}{6} (\text{highest} - \text{score lowest}) \\
= \frac{1}{6} (36 - 24) \\
= \frac{1}{6} (12) \\
= 2
\]

After obtaining the mean ideal (Mi) value of 30 and standard deviation ideal of 2, then the criteria for the tendency bad, good enough and good financial behaviour were identified by using the (Mi) and (SDi) values. To find the category is as follows:

- **Bad**
  \[ X < \text{Mi} - \text{SDi} \]
  \[ X < 30 - 2 \]
  \[ X < 28 \]
Good Enough \( = \text{Mi} - \text{Sdi} \leq X < \text{Mi} + \text{Sdi} \)
\( = 30 - 2 \leq X < 30 + 2 \)
\( = 28 \leq X < 32 \)

Good \( = X \geq \text{Mi} + \text{Sdi} \)
\( = X \geq 30 + 2 \)
\( = X \geq 32 \)

Based on the results of the calculation of the trend criteria for the financial behaviour of Arabica coffee farmers in Aceh Tengah Regency, the following results were obtained:

### Table 2. Arabica coffee farmers financial behaviour categories in Aceh Tengah Regency.

| No | Interval Score | Total | Percentage | Category |
|----|----------------|-------|------------|----------|
| 1. | X < 28         | 55    | 37%        | Bad      |
| 2. | 28 \leq X < 32| 83    | 57%        | Good enough |
| 3. | X \geq 32      | 9     | 6%         | Good     |
|    | Total          | 147   | 100%       |          |

Financial behaviour in this study is measured by 4 indicators [19], namely in terms of consumption, cash flow management, savings and investment, and debt management which consists of 9 statements. It is said that financial behaviour is bad if 1-3 statements are often and always carried out, then it is said to be good enough if 4-6 statements are often and always carried out and are said to be good if 7-9 statements are often and always carried out. The following is the average score for each statement on behavioural financial indicators:

### Table 3. An average score of indicators of financial behaviour of arabica coffee farmers in Aceh Tengah Regency.

| Financial Behaviour | Category\(^a\) | N  | R  | S  | O  | A  |
|---------------------|----------------|----|----|----|----|----|
| Consumption         |                |    |    |    |    |    |
| Buying primary family supply groceries such as (rice, fish, cooking oil, vegetables, etc) | 0% | 0% | 0% | 65% | 35% |
| Buying non-food materials such as electronic when harvest time (tv, washing machine, refrigerator, rice cooker, etc) | 2% | 15% | 63% | 20% | 0% |
| I would compare the price before buying | 0% | 0% | 40% | 56% | 4% |
| Cash Flow Management |                | 76% | 19% | 2% | 3% | 0% |
| I record household income and expenses regularly (daily, weekly/monthly) | 0% | 0% | 2% | 56% | 42% |
| I pay the bills- routine on time every month (eg electricity, water, taxes, etc) | 8% | 78% | 10% | 4% | 0% |
| Savings and Investment |                | 1% | 39% | 40% | 20% | 0% |
| Set aside some income for regular savings (every day, week, or month) | 8% | 78% | 10% | 4% | 0% |
| Set aside some of the money earned to be invested (in the form of buying gold, houses, land, garden equipment, garden maintenance, etc) | 1% | 39% | 40% | 20% | 0% |
| Debt Management     |                | 0% | 0% | 37% | 48% | 15% |
| Allocating debts received for various purposes (coffee farming, paying schools bill, instead of fulfilling private needs) | 0% | 0% | 29% | 70% | 0% |
| I take loans/debts in urgent conditions only | 0% | 1% | 29% | 70% | 0% |

\(^a\)Description; N: Never, R: Rarely, S: Sometimes, O: Often, A: Always
In Table 3 it can be seen that the average score of Arabica coffee farmers' answers illustrates that the financial behaviour of Arabica coffee farmers in Aceh Tengah Regency is quite good, namely, 5 out of 9 statements regarding financial behaviour often and always carried out by Arabica coffee farmers. As for consumption indicators in the form of buying family food consumption for staple foods (rice, fish, cooking oil, vegetables, etc.) has been classified as able to be fulfilled by arabica coffee farmers in Aceh Tengah Regency. Then to Buying non-food materials such as electronic when harvest time (tv, washing machine, refrigerator, rice cooker, etc) is sometimes done with a percentage of 63%, this habit is more about buying non-food consumption in the form of electronic goods which in the end not used or rarely used. Then to compare prices before buying something, it is often done, namely with a percentage of 56% which means that most Arabica coffee farmers in Aceh Tengah Regency often compare prices before buying something so that farmers can find out which store sells goods at a cheaper price and can use as a subscription store to minimize household expenses.

For cash flow management indicators in the form of record household income and expenses regularly (daily, weekly/monthly) mostly Arabica coffee farmers have never done that with a percentage of 76%, this causes Arabica coffee farmers in Aceh Tengah Regency to find it difficult to manage because they do not know how much money has been used to meet both primary and secondary needs and do not know which part of the need has increased spending, making it difficult for coffee farmers to emphasize which needs must be prioritized to be met. Then to pay the bills-routine on time every month (e.g., electricity, water, taxes, etc) is classified as being routinely paid on time, namely as many as 56% of coffee farmers often pay their obligations on time and not delay it so that this will make farmers not receive a penalty or interest on the obligation to be paid.

For indicators, set aside some income for regular savings (every day, week, or month) is rarely done by most Arabica coffee farmers with a percentage of 78%, income from Arabica coffee farming is not obtained every month, so if there is no good financial management in the form of Set aside some of their income for savings, Arabica coffee farmers will have to borrow to meet all their daily needs in the following month after the main harvest. This habit of borrowing occurs because coffee farmers do not have a reserve of funds when there is an urgent need. Then to set aside some of the money earned to be invested (in the form of buying gold, houses, land, garden equipment, garden maintenance, etc) the importance of investing to improve a better life in the future, some coffee farmers are limited to investing only in buying garden equipment and caring for their coffee plantations, but investing in land, housing and the education of their children is rarely done by arabica coffee farmers in Aceh Tengah Regency.

For indicators of allocating debts received for various purposes (coffee farming, paying schools bill, instead of fulfilling private needs) meet the needs of his coffee farm and pay for his children's school fees. From the interviews, it is known that most of the children of Arabica coffee farmers in Aceh Tengah Regency do not want to continue their education in their area so that farmers need more money for the children's education and this urgent need because farmers do not have savings so that in the following months after harvest It is difficult for farmers to meet their daily needs so they need loans, and to take loans/debts only in urgent conditions, coffee farmers have often done it, namely with a percentage of 70% which means that farmers taking loans are one way to help coffee farmers to meet their needs. urged him. This means that debt management has been classified as good managed by Arabica coffee farmers in Aceh Tengah Regency.

From the explanation above, it can be concluded that the financial behaviour of Arabica coffee farmers in Aceh Tengah Regency can be said to be quite good because 5 out of 9 statements regarding financial behaviour are often and always carried out by Arabica coffee farmers in Aceh Tengah Regency. Some of these things are about buying primary family supply groceries such as (rice, fish, cooking oil, vegetables, etc), compare the price before buying, pay the bills- routine on time every month (eg electricity, water, taxes, etc), allocating debts received for various purposes (coffee farming, paying schools bill, instead of fulfilling private needs) and take loans/debts in urgent conditions only.
3.3 Analysis of factors affecting financial behaviour of arabica coffee farmers in Aceh Tengah Regency

(Laerd, 2018) states that before the data is analysed using ordinal logistic regression, four assumptions are needed to ensure that the data can be analysed by this method and provide valid results. The four assumptions are as follows:

1) Variable Y (dependent) is ordinal data. In this study, the variable Y (dependent) is financial behaviour which is categorized into 3 in the form of 1 = bad, 2 = good enough, and 3 = good.

2) Variable X (independent) may be ordinal, nominal, ratio and interval data. In this study, the variable X is ordinal data, namely the financial knowledge variable (X1) is categorized into 3, namely \((X1)_1 = \text{low}, (X1)_2 = \text{medium}, \text{and} (X1)_3 = \text{high}\). Then the income variable (X2) is categorized into \((X2)_1 = \text{low}, (X2)_2 = \text{medium}, (X2)_3 = \text{high}, \text{and} (X2)_4 = \text{very high}\). The financial attitude variable (X3) is categorized into \((X3)_1 = \text{bad}, (X3)_2 = \text{good enough}, \text{and} (X3)_3 = \text{good}\). Then the education variable (X4) is categorized into \((X4)_1 = \text{not attending school}, (X4)_2 = \text{elementary school}, (X4)_3 = \text{junior high school}, (X4)_4 = \text{senior high school and} = \text{Diploma/Bachelor}\).

3) Multicollinearity test

Ways to find out whether or not there are symptoms of multicollinearity include looking at the Variance Inflation Factor (VIF) and Tolerance values. If the VIF value is less than 10 (VIF < 10) and the Tolerance is more than 0.1 (Tolerance > 0.1) then it can be stated not affected by multicollinearity.

4) G test (Full likelihood ratio)

G statistical test is used to see the effect of all independent variables used simultaneously on the dependent variable. The assumptions used are as follows:

**H0:** All independent variables do not affect the dependent variable

**H1:** There is at least one independent variable that affects the dependent variable

| Table 4. The results of the analysis of the multicollinearity test. |
|-------------------|-----------------|---|
| Constant          | Collinearity Statistics |
|                   | Tolerance | VIF |
| FinancialKnowledge1 | 0.760     | 1.316 |
| FinancialKnowledge2 | 0.805     | 1.242 |
| Income1           | 0.750     | 1.334 |
| Income2           | 0.748     | 1.337 |
| Income3           | 0.705     | 1.418 |
| FinancialAttitude1 | 0.747     | 1.338 |
| FinancialAttitude2 | 0.790     | 1.265 |
| Education1        | 0.758     | 1.319 |
| Education2        | 0.422     | 2.367 |
| Education3        | 0.469     | 2.134 |
| Education4        | 0.402     | 2.490 |

In table 4 it can be seen that the value of Tolerance for all independent variables is greater than 0.10. Then the VIF value of all independent variables is less than 10.00, so it can be concluded that there is no multicollinearity between independent variables.

4) G test (Full likelihood ratio)

G statistical test is used to see the effect of all independent variables used simultaneously on the dependent variable. The assumptions used are as follows:

**H0:** All independent variables do not affect the dependent variable

**H1:** There is at least one independent variable that affects the dependent variable

| Table 5. Test results of model fitting information. |
|-------------------|---|---|
| Model             | Chi-Square | Df | Sig |
| Final             | 30.584     | 11 | 0,001 |
Based on Table 5, the results of the simultaneous test calculation (G) obtained a p-value of 0.001. Value sig<α (0.001<0.05). So, the decision is rejected H₀. So with a 95% confidence level, it can be said that there is at least one independent variable that affects the financial behaviour of Arabica coffee farmers in Aceh Tengah Regency.

5) Testing regression model parameters
   a) Test goodness of fit
      Test goodness of fit is used to check the suitability of the model generated by the data. The hypothesis is as follows:
      H₀: The logit model fit with the data generated
      H₁: The logit model does not fit the data generated

      | Table 6. The results of test goodness of fit. |
      | Chi-Square | Df  | Sig  |
      |------------|-----|------|
      | Pearson    | 136.823 | 125  | 0.221 |
      | Deviance   | 114.511 | 125  | 0.739 |

      Based on Table 6, it is known that values of the Chi-Square method Pearson's amounted to 136.823 and deviance amounted to 114.511 with df at 125. The test criteria are rejected H₀ if the significance is less than 0.05 (Sig < 0.05). value is Pearson's 136.823 with a significance (0.221> 0.05) and value deviance of 114,511 with a significance (0.739> 0.05). Then the decision taken is to fail to reject H₀ which means the logit model is feasible to use.

   b) Test nagelkerke r square
      Generally, the value of Nagelkerke's is greater than Cox and Snell's value. The results of analysis Nagelkerke's can be seen in the following table:

      | Table 7. Test results of pseudo R square. |
      | Cox dan Snell R Square | Nagelkerke R Square | McFadden |
      |------------------------|---------------------|----------|
      | 0.188                  | 0.229               | 0.121    |

      Based on table 7, it can be seen that the coefficient of determination is Mc Fadden's 0.121 while Cox and Snell's coefficient of determination is 0.188 and the coefficient of determination Nagelkerke's 0.229 or 22.9%. The coefficient is Nagelkerke 22.9%, which means that the independent variables in the form of financial knowledge, income, financial attitudes, and education affect financial behaviour, while 77.1% is influenced by other factors not included in the model test.

   c) Test parallel lines
      Test of parallel lines used to test the hypothesis that all independent variables of the equation logit and every category in the logit have the same relationship. The hypothesis is:
      H₀: The model produces a regression coefficient (slope) of the same
      H₁: The model does not generate the regression coefficient (slope) of the same

      | Table 8. The test results of a test of parallel lines. |
      | Model | Chi-Square | Df  | Sig. |
      |-------|------------|-----|------|
      | General | 14.553 | 11  | 0.204 |

      Based on table 8, the results of the test parallel lines show that the value is Chi-Square 14,553 and the sig is 0.204. So, the decision taken is to fail to reject H₀ because the sig > α. Thus, at the 95% confidence level, it can be said that the coefficient is the slope same for all response variables.
d) Test wald

Test wald is used to test the effect of each independent variable so that it can be seen which independent variables have a significant effect on the variables. The assumptions used are as follows:

$H_0$: The i-th independent variable does not affect the dependent variable

$H_1$: The independent variable of i influence dependent variables

If the significance value is smaller than (p-value < $\alpha$), then $H_0$ will be rejected, which means the i-th independent variable affects the dependent variable. The following are the results of the test analysis Wald:

**Table 9. Significant parameter test partially.**

| Predictor   | Koefisien | Wald  | Sig.  | Odds Ratio |
|-------------|-----------|-------|-------|------------|
| Constanta (1) | -3.083 | 20.728 | 0.000 | 0.046      |
| Constanta (2)     | 0.776  | 1.610  | 0.205 | 2.174      |
| X1 (1)         | -1.538 | 4.474  | 0.034 | 0.214      |
| X1 (2)         | -0.136 | 0.127  | 0.721 | 0.872      |
| X1 (3)         | 0*$^a$ |       |       |            |
| X2 (1)         | 0.512  | 0.769  | 0.381 | 1.669      |
| X2 (2)         | -0.769 | 2.291  | 0.130 | 0.463      |
| X2 (3)         | -0.704 | 2.576  | 0.109 | 0.495      |
| X2 (4)         | 0*$^a$ |       |       |            |
| X3 (1)         | -0.075 | 0.785  | 0.376 | 0.509      |
| X3 (2)         | -1.100 | 7.463  | 0.006 | 0.333      |
| X3 (3)         | 0*$^a$ |       |       |            |
| X4 (1)         | -1.444 | 2.012  | 0.156 | 0.236      |
| X4 (2)         | -1.573 | 6.299  | 0.012 | 0.208      |
| X4 (3)         | -1.725 | 6.494  | 0.011 | 0.178      |
| X4 (4)         | -1.970 | 10.052 | 0.002 | 0.140      |
| X4 (5)         | 0*$^a$ |       |       |            |

Based on table 9, it can be seen that the results of the Wald parameter test in the output explain that the dependent variable Financial Knowledge (X1), Financial Attitude (X3) and Elementary, Junior high school, and Senior high school (X4) have a significant effect on the financial behaviour of Arabica coffee farmers in Aceh Tengah Regency because it has a p-value smaller than 0.05 so the decision taken is to reject $H_0$. While the income variable has no significant effect because it has a sig greater than 0.05. The equation for the logit function can be written as follows:

$$\text{Logit} \left[ P(Y_{i} \geq 1 \mid X_i) \right] = -3.083 - 1.538 \times \text{X1}(1) - 1.100 \times \text{X3}(2) - 1.573 \times \text{X4}(2) - 1.725 \times \text{X4}(3) - 1.970 \times \text{X4}(4)$$

$$\text{Logit} \left[ P(Y_{i} \geq 2 \mid X_i) \right] = 0.776 - 1.538 \times \text{X1}(1) - 1.100 \times \text{X3}(2) - 1.573 \times \text{X4}(2) - 1.725 \times \text{X4}(3) - 1.970 \times \text{X4}(4)$$

Interpretation of the model is carried out using the odds ratio. The odds ratio value of the low category financial knowledge variable (X1), is 0.214 which means that Arabica coffee farmers who have low financial knowledge are worse at managing their finances by 0.214 times compared to Arabica coffee farmers who have high financial knowledge, which shows that the more the higher the level of financial knowledge possessed, the better the financial behaviour that is applied. The results of the study are supported by several previous studies. One of the studies conducted by Mardahleni [21] states that financial knowledge has a significant effect on financial management behaviour. The results of the study explain that the higher a person's level of knowledge, the better the behaviour of financial management that will be applied in everyday life.
Then the income variable (X2) has a sig value greater than the test significance level of 0.05 so that the decision taken is to accept H0, which means that the income variable does not significantly affect the financial behaviour of Arabica coffee farmers in Aceh Tengah Regency. This means that Arabica coffee farmers, whether they have high, medium, or low income, do not affect their financial management. The results of this study are by previous research, namely in research Arifin [22] which states that income does not affect financial behaviour, meaning that both high and low income does not affect a person's behaviour in managing their finances. This explains that a person with a high level of income cannot always manage his expenses properly, this is because behaviour in managing finances tends to be irresponsible and wrong thinking in making financial decisions.

The financial attitude variable in the fairly good category (X3) has a value odds ratio of 0.333 which means that Arabica coffee farmers who have good financial attitudes are worse in managing their finances by 0.333 times compared to Arabica coffee farmers who have good financial attitudes. This shows that the better the attitude of Arabica coffee farmers in Aceh Tengah Regency towards money, the better their financial management will be. The results of this study are similar to previous research, namely in Mien [23] which states that the financial attitude of each individual is very influential on the financial behaviour they have in living their daily lives, attitudes can also affect the desire to save for a long time and can affect conditions. future finances.

Furthermore, the education variable, the education category for SD (X4) produces an odds ratio of 0.208, which means that Arabica coffee farmers who have an elementary education level are worse at managing their finances by 0.208 times compared to Arabica coffee farmers whose education level is undergraduate. Then education in the junior high school category (X4) resulted in an odds ratio of 0.178, which means that Arabica coffee farmers who have a junior high school education level are worse at managing their finances by 0.178 times compared to Arabica coffee farmers whose education level is undergraduate and high school education category (X4) results in an odds ratio of 0.140, which means that Arabica coffee farmers who have a high school education level are worse at managing their finances by 0.140 times compared to Arabica coffee farmers with a bachelor's level of education. This shows that the higher the level of education taken, the more knowledge will be gained about finance, but on the contrary, if the level of education is low, the knowledge gained is limited.

This study is by the results of research [7] which has a significant influence on family financial behaviour in the Tuban Regency. The higher a person's education level, the better they will be in managing their finances because they can act more wisely and rationally based on the knowledge they have.

4. Conclusion
Based on the results of the study indicate that the description of the financial behaviour of Arabica coffee farmers in Aceh Tengah Regency is good enough with a percentage of 57% of respondents or as many as 83 Arabica coffee farmers. At the time of harvest, Arabica coffee farmers rarely record their household income and expenses, so this makes it difficult for Arabica coffee farmers to control their household expenses. Then arabica coffee farmers also relatively rarely save and invest, causing coffee farmers to borrow in order to meet their needs in the months after harvest. Then the results of the ordinal logistic regression analysis of the factors that influence the financial behaviour of Arabica coffee farmers in Aceh Tengah Regency are the variable financial knowledge in the low category, the financial attitude variable in the fairly good category, and the education variable in the elementary, junior high school, and senior high school categories. While the income variable has no significant effect on the financial behaviour of Arabica coffee farmers in Aceh Tengah Regency.

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