

THE INFLUENCE OF VEGETABLE FARMERS' PERCEPTIONS AND INTERESTS ON THE DECISION TO USE FINANCIAL TECHNOLOGY IN PASIRWANGI SUBDISTRICT, GARUT DISTRICT

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Submitted 11 March 2023 2023; Approved 03 May 2023

ABSTRACT

Vegetable commodities have the potential and play an active role in contributing to GDP (Gross Domestic Product). West Java, Garut Regency is a district that is dominant in producing vegetable commodities where one of its central sub-districts is Pasirwangi. The basic problem that is often faced by the agricultural sector is capital, farmers in Pasirwangi Subdistrict also face the same thing. The presence of financial technology as a technology is expected to facilitate farmer capital and encourage the advancement of modern agricultural financing technology. This study aims to describe the perceptions and interests of vegetable farmers towards financial technology and to analyze the influence of these variables on the decision to use. The research was conducted in Pasirwangi Subdistrict with 60 respondents. The research design uses a quantitative research design and survey methods. The data analysis used is descriptive analysis and multiple linear regression. The results of the study show that farmers have a fairly good perception and interest in financial technology, this is assessed from the answers to each indicator. Farmers' perceptions and interests are classified as significant so that they have an influence on the decision to use financial technology.

Keywords: *financial technology, interests, vegetable farmers, perceptions*

BACKGROUND

Vegetable commodities have the potential to be developed and play an active role in contributing to GDP (Gross Domestic Product) of around Rp 160 trillion based on constant prices (BPS, 2021). Vegetables make a good contribution in increasing income and welfare of the community, so that vegetables have added value and influence national development. In addition, horticultural farming, especially vegetables, has been widely developed because it plays a very large role in the nutritional needs of the community, vegetables are also potential and prospective because they have simple cultivation methods and are easy to implement (Mufriantje & Feriady, 2014).

West Java is the largest vegetable production area where this province has natural conditions that support the cultivation of the agricultural sector. Based on BPS (2019), Main vegetable commodities in West Java include tomatoes, large chilies, Chinese cabbage, cabbage and potatoes. In accordance with the production of vegetable crops in West Java from various districts in 2019, Garut District is the largest production center for commodities of tomatoes, large chilies, cabbage and potatoes. Tsurayya & Kartika (2015), said the potential of Garut District as a center for vegetable production and most of the vegetables cultivated by these vegetable farmers were vegetables in the

highlands with quite high economic value. This is also reinforced by the production data for each sub-district which is described in Table 1.

Table 1. Vegetable Production Level by District in Garut Regency (Quintal)

Subdistrict	Potato	Cabbage	Big Chili	Tomato
Pasirwangi	401,049	98,463	121,036	115,194
Cikajang	347,182	207,341	78,721	162,762
Cisurupan	228,706	191,941	96,611	146,477
Cigedug	191,434	225,697	45,840	123,636
Sukaresmi	140,736	78,276	38,028	47,389
Others	300,340	442,059	676,061	422,245

Source: BPS Kabupaten Garut, 2021

Based on Table 1, Pasirwangi Subdistrict is an area that includes the dominant sector producing vegetable commodities. This sub-district has a land area of around 4,684.6 Ha. The most types of vegetables produced in this area are potatoes and large chilies with productivity levels of 401,049 quintals and 121,036 quintals according to 2021 Garut District BPS data.

Indonesia has abundant agricultural products so that it becomes an economic driver that improves people's welfare, but most of the farmers cannot be separated from the existing problems. The fundamental problem often faced by the agricultural sector is capital. This problem is supported by studies from Yulianjaya & Hidayat (2016), which states that farmers lack capital in running farming. This is also complemented by Karyani & Akbar (2016) who argued that the lack of capital for farmers occurred due to constraints in accessing formal and non-formal financial institutions including internal and external factors. Garut District as one of the vegetable production centers also experienced the same thing.

Along with the development of an increasingly modern era, technology in agriculture is an innovation that makes it easier for farmers to manage, increase their yields, provide good quality, and efficient processing (Fitriani, 2018). One of the agricultural technologies that is currently trending is financial technology, a technology that focuses on the financial sector to help capital and finance businesses that are being run by the community. Fintech can develop rapidly because society is increasingly difficult and cannot even be served only by the traditional financial industry. This is related to banking which still has strict rules and limitations in the banking industry when providing services to certain regional communities. According to Laut & Hutajulu (2019), financial technology (fintech) companies are developing quite rapidly in Indonesia. This is also supported by the presence of 102 fintech companies that already have OJK permits from various fields.

The presence of financial technology is something new for farmers and a driving force for modern technological advances in agricultural financing which makes it easier for farmers to access capital, but in reality fintech in agriculture is still not widely implemented. This is in line with Fitriani (2018) research, which states that developments in the use of agricultural fintech, especially Indonesia, are still lacking due to constraints such as lack of literacy in the community, lack of development of human resources, lack of laws and regulations and lack of access to internet networks in remote villages.

According to a survey obtained from the field, in Pasirwangi District there are several farmers who have used fintech. The form of implementation of this fintech is peer to peer lending, namely

service offering activities that bring together fund owners with those who need capital done online through digital media (internet) and crowdfunding is a fundraising activity carried out by both individuals and groups of entrepreneurs who will fund their business from relatively small contributions by a large number of individuals with the internet, without certain financial standards, for example Crowde, TaniFund, and IGrow. One of the farmers also explained that one of the reasons for using fintech was that there were fintech agency agents who came for outreach and offers from fintech institutions which farmers believed could help with capital, so that farmers who lacked even no fixed capital could do their farming with these loans. With fintech, production from start to finish or from buying seeds, planting, maintenance to sales is supported by these fintech funds, so that the capital that farmers get is fulfilled because of fintech and with this capital farmers can carry out their farming activities as recommended.

Even so, there are not a few who haven't implemented it and don't even understand fintech. This is also due to the fact that the use of fintech by farmers is highly dependent on farmers' perceptions and interest in fintech. Beding (2015) which states that perceptions with the decision to use innovation have a positive relationship, meaning that the assessment of farmers has an influence on farmers' decisions in using innovation. Likewise with the interest of farmers based on Solehudin et al., (2021), that the results of the research showed that farmers' interest in the use of technology was in a high category. This research examines the variables that affect the use of fintech based on TAM and UTAUT theory in the agricultural sector, because research on technology acceptance in the agricultural sector is still rare, especially on types of vegetables which are expected as information for extension agents to conduct counseling and guidance to farmers, as well as for companies. Financial technology is expected to be able to make better technology acceptable to farming communities. This study aims to: (1) describe the perceptions of vegetable farmers in the Pasirwangi District towards financial technology, (2) describe the interest of vegetable farmers in the Pasirwangi District towards financial technology, and (3) analyze the influence of the perceptions and interests of vegetable farmers in the Pasirwangi District on decisions use of financial technology.

RESEARCH METHODS

The objects examined in this study are the influence of perceptions and farmers' interest in decisions to use fintech. The location of this research is in Pasirwangi Subdistrict, Garut District. The choice of research location was based on the consideration that Pasirwangi Subdistrict is a center for vegetable production in Garut Regency and that several farmers in this sub-district have used fintech. The research design used in this study is to use a quantitative approach with descriptive analysis methods and multiple linear analysis. The minimum sample is 60 respondents from a population of 11 farmer groups totaling 145 people based on the slovin formula, the sample is taken using probability sampling technique and propoortinate stratified random sampling technique. The 60 respondents consisted of those who had used fintech and those who had not used fintech.

The data used in this research are primary data and secondary data. According Sugiyono (2019), Primary data is a source of data obtained in a direct way, in this study in the form of surveys and interviews using questionnaires regarding farmers' perceptions and interest in fintech. Secondary data is a data source that does not directly provide data to data collectors, in this study, it comes from

journals, books, internet searches, previous research, the Central Bureau of Statistics and the Financial Services Authority.

An explanation of the perceptions and interests of vegetable farmers uses descriptive analysis to describe the perceptions and interests of farmers with statements through questionnaires and testing using Excel. Describes the perception of farmers with the variables perceived ease, perceived effectiveness, and perceived risk (Setiawan et al., 2020), while describing the interests of farmers with transactional interest, referential interest, and explorative interest variables (Ferdinand, 2014). Testing on the analysis of the influence of perceptions and interests of vegetable farmers on the decision to use fintech uses multiple linear regression. The decision to use fintech as a Y variable is assessed from a decision process according to Rogers (1983), namely knowledge, persuasion, decision, implementation, and confirmation. The indicators used in each variable are based on previous research and conditions in the field. Before carrying out multiple linear regression analysis, a classic assumption test is carried out in order to produce a BLUE equation (Best Linear Unbiased Estimator). Data were processed in multiple linear regression using a likert scale and transformed into an interval scale. The form of the multiple linear regression equation is as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + e$$

Information:

- Y : Decision to Use Fintech
- X₁ : Perceptions of Vegetable Farmers
- X₂ : Interest of Vegetable Farmers
- β₀ : Intersep
- e : Standart error

t-Test

The partial test or t test is a test used to test whether or not there is a significant influence between an independent variable (X) on the dependent variable (Y).

$$t = \frac{n - k}{1 - r^2}$$

Information:

- t : Observation
- r : Correlation coefficient
- k : Free Variables
- n : The number of observations

F-test

The F test is useful in testing whether or not there is a significant effect between all the independent variables (X) together on the dependent variable (Y).

$$F_h = \frac{R^2/k}{(1R^2)/(n - k - 1)}$$

Information:

- R : Multiple correlation coefficient
- k : Number of independent variables
- n : Number of sample members
- F : F Count is then compared with the F table

Coefficient Determination (R²)

The coefficient of determination has a function to determine the percentage of the influence of the independent variables and the dependent variable.

$$D = R^2 \times 100\%$$

Information:

- D : Determination
- R : Multiple correlation values
- 100% : Contribution percentage

RESULT AND DISCUSSION

Vegetable Farmers' Perceptions of Fintech

Perception of Ease

Perceived ease of use or perceived ease of use in the use of technology has a definition of a person's belief if the use of the technology is easy to understand and use which can minimize effort on a person including time and effort in studying and using (Andriyano, 2016). Perception of ease in this study is the farmer's belief that the use of fintech is easy to understand and use which can minimize farmer effort including time and effort in learning and using it. Testing on perceived ease of use using the interval class method, the test results are as follows.

Table 2. Perception of Ease

Indicator	Criteria					Average Score
	Strongly Disagree	Disagree	Quite Agree	Agree	Strongly Agree	
1. Loan procedures to fintech are simpler than other financial institutions	0	6	60	7	3	3.09
2. Fintech loan requirements are easier	0	5	59	8	4	3.14
3. Fintech loan costs are cheaper than borrowing from other institutions	1	4	62	6	3	3.08
Average Perception of Ease Total Score	3,11 (Quite Agree)					

Based on the results of the calculations in Table 2, the value obtained for the perceived ease of use is 3.11. These results mean that vegetable farmers in Pasirwangi Subdistrict are of the opinion that accessing fintech is relatively easy.

Perception of Effectiveness

Effectiveness has the origin of the word, namely "Effective" means effect, effect, influence or bring results. The purpose of effectiveness in using technology is a result obtained by using technology that is suitable for the purpose of its users (Setiawan et al., 2020). Perceived effectiveness in this study is a measure of trust in farmers regarding the use of fintech to improve their job performance. Testing on perceived effectiveness using the class interval method, the test results are as follows.

Table 3. Perception of Effectiveness

Indicator	Criteria					Average Score
	Strongly Disagree	Disagree	Quite Agree	Agree	Strongly Agree	
1. Disbursement of fintech loans is faster than others	0	2	58	10	6	3.26
2. The duration of the fintech loan is adjusted to the duration of the farming being financed	1	1	61	9	4	3.18
3. The amount and form of financing from fintech according to the needs of farming	0	2	58	13	3	3.22
4. Fintech loan payments are more flexible	0	4	56	13	3	3.20
Average Perceived Effectiveness Total Score	3.22					(Quite Agree)

Based on the calculation results in Table 3, the value obtained on perceived effectiveness is 3.22. These results mean that vegetable farmers in Pasirwangi Subdistrict have the opinion that fintech is quite capable of providing effectiveness to its users.

Perception of Risk

Perceived risk is an assumption about uncertainty and unwanted consequences when carrying out certain activities (Andriyano, 2016). Perceived risk in this study is the notion of uncertainty and the consequences that farmers don't want when using fintech. Testing on risk perception uses the class interval method, the test results are as follows.

Table 4. Perception of Risk

Indicator	Criteria					
	Strongly Disagree	Disagree	Quite Agree	Agree	Strongly Agree	Average Score
1. There is farming assistance from fintech officers	2	1	53	13	7	3.29
2. There is business registration assistance from fintech officers	2	2	52	14	6	3.26
3. The risk of financing from fintech is lower/smaller	0	8	60	5	3	3.04
Average Risk Perception Total Score	3.20 (Quite Agree)					

Based on the calculation results in Table 4, the value obtained for the perceived risk is 3.20. These results mean that vegetable farmers in Pasirwangi Subdistrict have the opinion that fintech has a relatively low risk to its users. The overall perception of farmers in this study is the perception of farmers towards fintech in terms of convenience, effectiveness and risk. The farmers' perceptions provide an overview of the farmers' views of fintech. Testing on farmer perceptions using the class interval method and the results are as follows.

Table 5. Perception of Farmers

Perception	Perception of Ease	Perception of Effectiveness	Perception of Risk
Average of each Perception Score	3.11	3.20	3.20
Average Perception Score of Farmers (X2)	3.17 (Quite Agree)		

Based on Table 5, the assessment of the three perceptions shows a result of 3.17. These results mean that vegetable farmers in Pasirwangi Subdistrict, Garut District have a fairly good perception of fintech in their farming activities. This is assessed from the opinion of farmers who provide an assessment that fintech is quite easy to access, quite effective, and provides a fairly low risk for its users. This is in line with research Nasir (2021) and Alwi et al (2021) that the better the perception, the better and increase the use of fintech. This means that the easier it is to use technology, the more effective it is for users, and the lower the risk level will increase adaptation in influencing the attitude of each individual to accept and use fintech. Perception has an important role to play in motivating users to adopt fintech, this is also because most farmers have low education and are not familiar with new technologies, so it is important that a technology has ease of use, is effective, and has little risk.

Based on observations in the field, some farmers already use fintech and some have not. This means that some farmers who already use or know about fintech have a good perception of fintech, but some farmers also don't know about fintech so their knowledge is still low about this technology. This is because there is still an uneven distribution of fintech counseling or learning in the people of Pasirwangi District.

Vegetable Farmers Interest in Fintech

Explorative Interest

Explorative interest in this research is a person's tendency to find information about a product that someone is interested in and then look for supporting information that explains the positive characteristics of the product. Testing on explorative interest using the interval class method, the test results are as follows.

Table 6. Explorative Interest

No	Indicator	Criteria					Average Score
		Strongly Disagree	Disagree	Quite Agree	Agree	Strongly Agree	
1.	Trying to find information about fintech	0	11	30	30	5	3.28
2.	Frequently ask about information on the requirements for joining fintech	2	20	28	19	7	3.12
Average Explorative Interest Total Score				3.25			(Quite Agree)

Based on the calculation results in Table 6, the value obtained for explorative interest is 3.25. These results mean that the interest of vegetable farmers in Pasirwangi Subdistrict to seek more information about fintech is quite good.

Transactional Interest

The transactional interest used in this study is a person's tendency to use agricultural fintech services. Testing on transactional interest using the interval class method, the test results are as follows.

Table 7. Transactional Interest

No	Indicator	Criteria					Average Score
		Strongly Disagree	Disagree	Quite Agree	Agree	Strongly Agree	
1.	Farmers will create fintech accounts	1	8	32	26	9	3.45
2.	Always prioritize the use of fintech	3	12	27	31	3	3.25
Average Transactional Interest Total Score				3.35			(Quite Agree)

Based on the calculation results in Table 7, the value obtained for transactional interest is 3.35. These results mean that vegetable farmers in Pasirwangi Subdistrict are quite interested in using fintech.

Referential Interest

The reference interest of this research is the tendency of someone to refer agricultural fintech services to other people. Testing on transactional interest uses the interval class method, the test results are as follows:

Table 8. Referential Interest

No	Indicator	Criteria					Average Score
		Strongly Disagree	Disagree	Quite Agree	Agree	Strongly Agree	
1.	Interested in using fintech because of user satisfaction information	1	13	25	33	4	3.34
2.	Often recommend fintech to relatives and people around	4	29	14	25	4	2.95
Average Referential Interest Total Score			3.14 (Quite Agree)				

Based on the calculation results in Table 8, the value obtained for referential interest is 3.14. These results mean that the interest of vegetable farmers in Pasirwangi Subdistrict in informing or recommending fintech to people around is quite good. The overall interest of farmers in this study means that they are interested in fintech from an exploratory, transactional and referential perspective. The farmer's interest provides an illustration of the farmer's interest in fintech. Tests on farmers' interests using the interval class method and the results are as follows.

Table 9. Farmer interest

Interest	Explorative Interests	Transactional Interests	Referential Interests
Average of each Interest Score	3.25	3.35	3.14
Average Interest Score of Farmers (X3)	3.24 (Quite Agree)		

Based on Table 9, the assessment of the three dimensions of interest shows a result of 3.24. These results mean that vegetable farmers in Pasirwangi Subdistrict, Garut District are quite interested in using fintech in their farming activities. This is assessed from the answers of farmers who give an assessment that farmers are quite good at finding more information about fintech, have enough interest in using it, and are quite good about telling or recommending fintech to people around them. This is appropriate Venkatesh & Davis (1996) who argues that according to The Technology Acceptance Model (TAM) theory, the decision to use technology is influenced by interest. Hutapea & Wijaya (2021) also stated that the higher the interest in use, the higher the use of technology. In this study, this means that the more people find out more about fintech, the more interested and increasingly recommending fintech it will increase adaptation and influence each individual to use fintech, so that interest has an important role in motivating users to use fintech. This is also because there are still many farmers who carry out their farming using old habits that have been passed down, so there is a need for interest or interest in farmers to use new technology.

Based on field observations, farmers are interested in using new innovations that can help farmers manage their farming, namely fintech. In Pasirwangi Subdistrict, counseling or learning about

fintech is still not evenly distributed, so that some farmers already know about fintech and some still don't understand what fintech is. For farmers who are already using fintech, they often recommend fintech to their relatives or close neighbors so they are interested in trying it. Some farmers who have not used fintech tend to look for more information about fintech to really know its benefits. In addition, there are also farmers who do not know more about fintech but are interested and some are still unsure because they are used to the old ways that have been passed down from generation to generation.

The Influence of Perceptions and Interests of Vegetable Farmers on the Decision to Use Fintech Instrument Testing

Testing was carried out using all respondent data, namely 60. The results of the instrument testing carried out showed that all statements in this research questionnaire had a Valid status. It is proven that all r counts are greater than r tables. In addition, the statement in this study was tested that it is reliable. It is proven that all Cronbach's Alpha obtained is more than 0.6, namely the personal variable has a value of 0.899, the interest variable has a value of 0.856, and the use decision variable has a value of 0.871.

Classic Assumption Test

The results of the classical assumption test in this study are that the data are normally distributed using the Central Limit Theorem (CLT) theory which states that a data can be said to be normally distributed if it has a large enough sample size of more than 30 (Ghozali, 2011), multicollinearity does not occur because all variables have tolerance values ≥ 0.10 and VIF values ≤ 10.00 , and each variable has a significance value of more than 0.05 meaning that all variables do not occur heteroscedasticity so that the multiple linear regression test meets the requirements.

Multiple Linear Regression Test

Multiple regression analysis has the objective of measuring the strength of the relationship and indicating the direction of a relationship between the dependent variable and the independent variable. The data was processed in multiple linear regression using a Likert scale and has been transformed into an interval scale. Following are the results of multiple linear regression processing using SPSS:

Table 10. Summary of Multiple Linear Regression Test Results on Decisions to Use Fintech

No	Free Variables	Regression Coefficient	Standard Error	T count	Sig.
1.	Perception (X1)	0.436	0.076	5.719	0.000
2.	Interest (X2)	0.266	0.086	3.096	0.003
Constant = -5,293			R square = 0,508		
F count = 29,443			F sig = 0,000		

The variables that are considered to have an influence on the decision to use financial technology can be seen by looking at their significance value. Variables that are declared to have influence are if the significance value is less than 5% (0.05). The coefficient values contained in the Table 10 indicate the elasticity of each variable. The coefficient value has two signs, namely a positive

sign meaning that there is a direct proportional effect between the independent variables and the dependent variable, and a negative sign meaning that there is an inverse effect between the independent variables and the dependent variable. Based on the multiple linear regression equation, the results and interpretations are as follows:

1. The X1 coefficient is worth 0.436 which means that if there is a 1% increase in perception, it will increase the decision variable to use fintech by 0.436, assuming other variables are held constant.
2. The X2 coefficient is 0.266 which means that if there is a 1% increase in the interest variable, it will increase the decision variable to use fintech by 0.266, assuming other variables are considered constant.

Based on the results of multiple linear regression processing, it can be obtained that the interest variable has the greatest influence on the decision to use fintech in Pasirwangi Subdistrict.

1. **Simultaneous Significance Test (F-Test).** The test used the F test with a value of $\alpha = 5\%$ and the calculated f value was 29.443. Based on the calculation results, the results obtained are F count $>$ F table ($29.443 > 3.120$) and sig value < 0.05 ($0.000 < 0.05$). Based on these results it was concluded that perceptions and interests have a simultaneous influence on the decision to use financial technology.
2. **Testing the Coefficient of Determination (R^2).** The results of testing the coefficient of determination in this study using the value of R Squared (R^2), which is obtained at 0.508 or 50.8%. This means that perceptions and interests can influence the decision variable on the use of financial technology by 50.8% and the remaining 49.2% are influenced by other variables not examined in this study.
3. **Partial Significance Test (t-test).** The test uses the t-test with a testing level of $\alpha = 5\%$, so that the t table obtained is 1.993. Based on the test results, the independent variables are analyzed and the implications for decisions to use fintech are as follows:
 - a. **Perception of Vegetable Farmers (X1).** The results of research on perception variables have an influence on decisions to use fintech. This is evidenced by the results of the calculated t value of $5.719 > 1.993$ and a significance of $0.000 < 0.05$. The more farmers have a broad perception of fintech, the more farmers' decisions to use fintech will increase. This is appropriate Mutmainnah & Sugiarti (2020) which states that farmers' perceptions have a positive effect on the decision to use innovation. The form of evaluation that farmers have towards fintech influences farmers in deciding to use fintech.
 - b. **Interest of Vegetable Farmers (X2).** Research on interest variables has an influence on decisions to use fintech. This is evidenced by the results of the calculated t value of $3.096 > 1.998$ and a significance of $0.003 < 0.05$. The increasing interest of farmers in fintech will further increase the level of farmer decisions in using fintech. HThis is appropriate Venkatesh & Davis (1996) who argues that according to The Technology Acceptance Model (TAM) theory, the decision to use technology is influenced by interest, while interest is influenced by perception, and perception is influenced by external factors. Perception consists of perceived ease, perceived effectiveness, and risk.
 - c. **Decision to Use Financial Technology (Y).** The decision to use is the stage in which the user purchases a product and then uses it. The decision to use in this study was assessed through the stages of the decision to use according to Rogers (1983) namely knowledge, persuasion, decision, implementation, and confirmation. In this study, the decision to use fintech was

examined with a series of farmer activities in the process of accepting an innovation, from those who just know until they can actually implement it in their farming business. The decision variable to use financial technology becomes an output variable that is influenced or as a result of perception and interest variables.

Based on the results of the t-test that has been carried out, it can be concluded that perceptions and interests influence vegetable farmers' decisions in using fintech. This is because the better the farmer's perception of fintech will increase the farmer's use of fintech that fintech has good benefits to help run their business and is easy to use. In addition, the more interested farmers are, the more farmers will use fintech, so that farmers don't hesitate to use it and even recommend it to people around them. In addition, the more interested farmers are, the more likely they are to use fintech, so that farmers do not hesitate to use it and even recommend it to those around them.

CONCLUSION AND SUGGESTION

Based on the results of research on the influence of vegetable farmers' perceptions and interests on decisions to use Financial Technology in Pasirwangi Subdistrict, Garut District, the following conclusions can be drawn:

1. Vegetable farmers in Pasirwangi Subdistrict, Garut District have a fairly good perception of fintech in their farming activities. This is assessed from the opinion of farmers who provide an assessment that fintech is quite easy to access, quite effective, and provides relatively lower risks for its users.
2. Vegetable farmers in Pasirwangi Subdistrict, Garut District are quite interested in using fintech in their farming activities. This was assessed by the farmers who gave the assessment that the farmers to find more information about fintech were quite good, had enough interest in using it, and an interest in telling or recommending fintech to people around them was quite good.
3. Perceptions and interests of farmers themselves influence farmers' decisions in using fintech.

Based on the results of the research and its discussion, there are several suggestions including:

1. It is necessary to hold an even distribution of counseling related to the use of financial technology so that it is able to provide benefits in increasing farming productivity, because farmers have good perceptions and are interested in using financial technology. For financial technology companies, it makes better technology that is more easily accepted by farming communities.
2. Further research is needed, namely by adding other variables that can influence the decision to use fintech, such as social influence and transaction costs. Social influence, namely the influence that comes from other people to use certain technologies. Social influence can be in the form of positive and negative influences, positive influences will influence decisions to use fintech, while negative influences will reduce interest in decisions to use fintech. Transaction costs are an important factor for consumers in deciding to use new technology, if according to consumers the transaction costs are reasonable, they will tend to use them, so this variable needs to be examined for further research.

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