

## CONSUMER CHOICE BEHAVIOR IN PARTNERSHIP SYSTEMS (*TESENG*): QUALITATIVE ANALYSIS OF THEORY OF PLANNED BEHAVIOR

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**ABSTRACT:** The increase in research on local economic practices is not accompanied by theoretical analysis. This study explores people's behaviour in choosing partnership systems (*Teseng*) by analyzing the theory of planned behaviour. Therefore, this research implies that it is an instrument for measuring local economic practices from the perspective of the theory of planned behaviour. The methodology used was phenomenology with data from the Batukaropa village community, Bulukumba Regency, Indonesia. The results show that attitude toward a behaviour is indicated by a perspective of helping and strengthening kinship. Meanwhile, subjective norms consist of the perception that *teseng* is part of the social culture of society, and the practice of *teseng* reflects social status. Perceived behaviour control based on the practice of *teseng* is more flexible and effective than the procedures for applying venture capital in Islamic banking.

**Keywords:** Theory of Planned Behavior; Consumer Choice Behavior; *Teseng*; *Mudharabah*; *Musyarakah*

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## INTRODUCTION

Humans are social beings who cannot live alone and need other people's roles. However, a common interest and idea can make a difference in society (Hosein et al., 2016). For example, Indonesia, as a country with different levels of society, builds a way of life that is diverse and unique according to the uniqueness of each region and then becomes a differentiator from other groups. The diversity of life reflects differences in behaviour and lifestyle based on habits, environmental factors, and different beliefs in a particular area (Qardhawi, 2019). As a general society, pluralism includes differences in culture, religion, race, language, and ethnicity, which ensures that a region or ethnic group has its knowledge within its community and locality has been preserved from generation to generation (Rohani et al., 2020).

Local wisdom refers to the values or behaviour of local people related to the environment in which they live well. Local knowledge is a value, then transformed into legal norms or principles, ethics, and beliefs (Huda, 2020). The values prevailing in society determine the sustainability of local wisdom, which is reflected in specific segments of society (Rogerson, 2018). One of the best solutions is building local insight by exploring the region's potential as a tool driver in solving regional development problems (Mijačić, 2013). The economic practices of local wisdom values are numerous in Indonesia because the power of local wisdom is passed down from generation to generation, so the formation of these values is the basis for the strength of practices that still exist today. It is also called learning by experience (Sofyan et al., 2021).

In regions, for example, there are still various economic activities carried out by the community, where these activities have the same benefits or models as socio-economic activities in rural areas. However, what makes it different is that they still believe in the economic system as a tradition that needs preservation (Bennett, 2021). One is in South Sulawesi, Indonesia, and the Bugis-tribe community uses various *Shirkah* and *mudharabah* methods that retain the local wisdom of the Bugis community. There are various community activities carried out in simple forms of cooperation, such as profit sharing in animal husbandry and agriculture, and various other activities that use the concept of sharing with the motive of mutual help and cooperation based on kinship ties. This means that this system is still typical of people's general behaviour in economic conditions. Collaboration with such a scheme is called Mudharabah in the context of Islamic economics (Khoirunurrofik, 2018).

The practice of cooperation using the mudharabah or *musharakah* scheme is still being practised by the Bugis community, namely "*Teseng*". *Teseng*'s principle was implemented by applying a more straightforward system according to the model previously attempted in the Bugis community. In this partnership, the community will work with one party who owns capital and another who manages it (Rasyid et al., 2018). The purpose of this system is to transfer the right to manage property, such as livestock (cows), rice fields, and gardens. This approach is usually carried out using the principles of trust, cooperation, and

harmony, and there is no evident contractual bond between the two parties involved.

Generally, the Bugis community tends to use *teseng* cooperation rather than mudharabah financing products in financial institutions because they consider this more applicable, have been used for generations, and have social motives among fellow Bugis people. Therefore, it can be said that the Bugis community is based because they are accustomed to carrying out the practice of *teseng*, and there are social motives that will positively affect the behaviour and intention felt in choosing *teseng* cooperation.

The theory of Planned Behavior (TPB) reveals each individual's behavioural phenomena and attitudes (Seni & Ratnadi, 2017). In the TPB, the intention or purpose of an action is influenced by three factors: individual perceptions of behaviour and evaluation of these results, beliefs about normative expectations that are legalized, and belief in the existence of something that drives or hinders what is happening (Hidayat, 2010). Similarly, Raygor (2016) expanded the understanding that TPB can directly influence consumer behaviour and determine consumer choices in choosing an economic activity they want. Several studies have found that if TPB is applied to study attention and behaviour in various domains, consumer behaviour in determining cooperation schemes and the type of product desired (Ajzen, 2015; Amanu, 2018; Bashir et al., 2019; Raygor, 2016)

Therefore, this study showcases that the TPB will be able to reveal that the behaviour of the Bugis community is influenced not only by a person's behavioural intention to cooperate with *Teseng* but also by his decisions regarding personal choices. To the best of our knowledge, this research topic has never been developed before by examining the phenomenon of cultural-based economic practices such as *teseng* by uncovering behavioural motives in depth. In addition, this study prioritizes the researcher's sense of reality for actual practice by interpreting facts based on the TPB concept. It was then developed as an instrument for further research.

## **THEORETICAL REVIEW**

### *Local Economic Practices and their relation to Teseng*

The local economy is designed to bring together cultural practices or local wisdom related to the economic activities of the people in the area (Smirnova, 2013). The continuity between industry (economy), culture and human development shows how the sector contributes to sustainable development on a cultural basis to increase social cohesion (Bevilacqua et al., 2019; Blanquart & Koning, 2017). Local wisdom is formed through various communication processes between humans and their environment to meet their needs. For example, the regional/local area development strategy includes activities that protect nature and the environment or prevent and avoid those who try to damage it. Therefore, this study is vital in developing areas of local wisdom (Mitchell & Willett, 2006). The process of discovering local knowledge is

significant for the potential of nature and the environment, as well as for the influence of local ideas, attitudes, and attitudes towards nature and a more friendly way of life. Therefore, local wisdom (*urf sahiih*), although local in nature, contains a universal moral value. The villagers already know that living independently, not having too many needs, being tolerant, and being wise in debt, do not damage the sustainability of generations and the environment. Local geniuses such as this are per religious teaching. Local wisdom provides opportunities for community creativity, spawning creative industries (Mitchell & Willett, 2006).

Various studies have examined local economic practices in musyarakah and mudharabah. Sofyan et al. (2021) show that this research is the first to develop financial products based on local traditions in Indonesia, including cultivating rice fields with the Teseng scheme in the Bugis community. This study links culture to Islamic financial institutions in several ways. First, the preaching of Islamic economics using a psycho-Sufi approach is embodied in the values of monotheism, humanity, humility, local wisdom, and self-transformation for people without Islamic finance literature (Sofyan et al., 2021). There are sanctions in line with research conducted by Anita (2019) that *ma'teseng* has distinctive values and norms regulated by how the harvest is distributed, agreements, and simplicity.

Apart from local wisdom values, two other topics examine profit-sharing systems. Research conducted by Wulandari (2020) discusses aspects of the study of Islamic law. Furthermore, in terms of motives, research showed Zainabriani et al. (2015) suggests the main factors of breeders (*Pa' Tesseng*) carrying out this system are as follows: lack of capital, wanting to expand on their own, economic needs, family requests, additional income. Other factors include the owner of capital (*Ma' Teseng*) wanting to help, wanting to make a living, lack of land, and too many livestock. Meanwhile, Marzuki (2019) analyzed the cow profit-sharing system regarding economic motives. This is in line with what was found by Agustriani (2018) that the benefits that farmers obtain from the Teseng concept are the creation of parallel jobs and meeting family economic needs, such as agricultural needs and food needs, such as rice, as well as those related to daily life and creating trust/work between owners and farmers. Research conducted by Rasyid et al. (2018) found that the results of this research illustrate that the determining factors in the business ability of breeders are age, self-confidence, courage in facing risks and level of education, while factors External factors also influence the entrepreneurial capacity of these breeders are natural resources, families, breeder groups and prevailing meat prices. Cattle business opportunities, government politics and financial assistance) (Rasyid et al. 2018). This research is also supported by Wahyuni (2013), who analyzed five indicators: transparency, proportionality in income distribution, consistency, equality in bargaining power, and termination compensation. The concept of profit-sharing adjustment complements the positive values of local customs with Islamic customs.

*Theory of Planned Behavior (TPB) on Consumer Choice Behavior*

The Theory of Planned Behavior, starting now referred to as TPB, discusses the nature of these specific behavioural factors within the framework of the theory of planned behaviour. This theory is designed to predict and explain human behaviour in particular contexts. This theory is also a development of the Theory of Reasoned Behavior. According to the TPB, behavioural performance is the combined function of intention and perceived behavioural control. For this to occur, certain conditions must be met. The first is the measurement of goals and perceived behavioural control under the actions to be predicted (Ajzen, 1991). Under such conditions, intentional and perceptual rules must be evaluated regarding the preferred behaviour and the specific context in which the behaviour will be performed (Ajzen, 1991).

The second condition for accurate prediction is that perceived intention and control must be experienced without pressure and stable with one's need in the interval between the behaviour and the observed behaviour. Intervening with someone in an observation can cause a change in perceived intention or control behaviour, making the initial measurement of these variables not provide accurate movement predictions (Putraa, 2020). The third prerequisite condition validates the predictive results related to perceived behavioural control. As previously explained, the understanding of behavioural control must be improved concerning the perception of behavioural control (Prayidyaningrum & Djamaludin, 2016).

Situations and behaviours depend on the relative importance of intention and perceived behavioural control in predicting the expected behaviour (Cruz et al., 2015). The addition of perceived control should serve as necessary behavioural control. Both perceived behavioural intention and governance can contribute significantly to behaviour prediction, and only one of the two predictors may be needed (Natawibawa et al., 2018). Ajzen (1991) concluded that the TPB is one of the human studies' most essential and popular ideas. According to this belief, human behaviour is guided by three thoughts: attitudes toward behaviour, subjective norms, and perceptions of behavioural control.

Consumer Behavior is a study that discusses how consumers behave and the processes they use to choose, use (consume), and stop using products and services. In addition, this study examines consumers' emotional and mental responses (Bashir et al., 2019). Consumer behaviour does not simply stand alone. He combines ideas from several disciplines, including psychology, economics, biology, and chemistry (Ajzen 2015). Looking at consumer behaviour, it is easier to see predictions of purchases or decisions to be made (Raygor, 2016). The consumer decision-making process or consumer decision is a process in which consumers are aware of their choices and can identify their own needs, gather information about how to meet their needs, evaluate available options, make purchasing decisions, and even evaluate their purchases (Ajzen, 2015).

## METHODOLOGY

This study uses a phenomenological approach based on the needs and desires of the community to respond to the complexity of existing problems (Arikunto, 2002). This research was conducted in a remote Batukaropa village in Bulukumba district, Indonesia. The suitability of funds and accuracy of research implementation are the most critical factors in managing the time of activities. This research provides an overview of the primary Teseng practice carried out by the Bugis Community. In addition, this research will reveal the motives behind people's behaviour in choosing this practice through the Theory of Planned Behavior. Some researchers used TPB with qualitative analysis, such as Chang et al. (2020) and Mak et al. (2019), Mattia et al. (2019), and Residents et al. (2019). TPB is a suitable method for this study because certain practices are behaviour-driven and require interviews to explore their possibilities and reasons (Chang et al., 2020).

The data obtained are divided into two types: primary data, which are the main data. These data were obtained through direct interviews with the perpetrators of the teseng: farmers, ranchers, and land managers. The second type of data is secondary data, namely, supporting the primary data. These data were obtained by searching for additional references related to the research problems. The authors used a data triangulation model in the data analysis process. Triangulation is a methodological method developed by researchers to explore and apply competent information production methods (Nasution 2003). The triangular approach can be likened to a method for checking the usefulness of information by comparing the results of interviews with research subjects and then presenting the data. Finally, it can be concluded that the information is valid or follows existing facts (Sugiyono, 2009).

## RESULTS AND DISCUSSION

Local wisdom is the knowledge that explicitly arises from a long time ago and develops together with the community and its environment in a local system that is experienced together (Syukur, 2015). The evolutionary process that takes a long time and is embedded in a social system can make local wisdom a potential energy source from the community's collective knowledge system to live together dynamically and peacefully (Putri, 2020). In carrying out their economic activities, the Bugis community is also inseparable from existing cultural values affiliated with social life. This aligns with Granovetter (1985), which states that economic action is always socially situated and embedded in personal-social networks between actors (Khambule, 2020). Local wisdom is not only a guideline for one's behaviour but is also capable of making a civilized society's life dynamic (Nijaki & Worrel, 2012).

One form of local wisdom carried out through economic activity by the Bugis community is *teseng* or profit sharing. *Matteseng* or *teseng* is defined by the local district as a system of partnership between the local community and various objects such as rice fields, gardens and livestock which involves two parties, namely the financier or object owner and the manager. This partnership system

is carried out in traditional transactions without any legality but only based on an agreement between the parties involved. *Teseng* is a tradition carried out from generation to generation by applicable customary law.

The mutual agreement system of both parties is only verbal without written approval. To implement a profit-sharing scheme, livestock owners and managers must agree in advance if the agreement will be determined only when maintenance begins to be carried out by the manager without any written information regarding the time limit and livestock maintenance costs or a decision after the contract (Sulham, 2018). In this collaboration, there is a very high risk of legal incompetence due to exaggerated and *gharar* actions that can trap one of the parties in trespassing.

The geographical condition of Batukaropa Village has fertile soil and is surrounded by a large river called *Balantieng*. The people's livelihoods dominated by agricultural, plantation and livestock activities have made these three sectors the primary commodities in implementing *teseng*. The conditions for establishing *teseng* are as follows: 1) Parties Concerned, and 2) Objects of *Teseng*. So, the types of *teseng* applied by the people of Batukaropa Village are pretty diverse. The first is *Teseng Galung*. Model *Galung teseng* is carried out with various kinds, one of which is working capital which the land owner bears. In this *teseng* pattern, the land owner not only hands over his paddy fields but also provides additional money, either in cash or in the form of agricultural materials and tools. The agricultural materials in question are seeds, fertilizers and pesticides. In contrast, farming equipment is in direct goods or cost components consisting of tractor costs, planting costs and harvest costs. So that in this pattern, sharecroppers only act as managers without having to spend any additional capital (Figure 1.1).

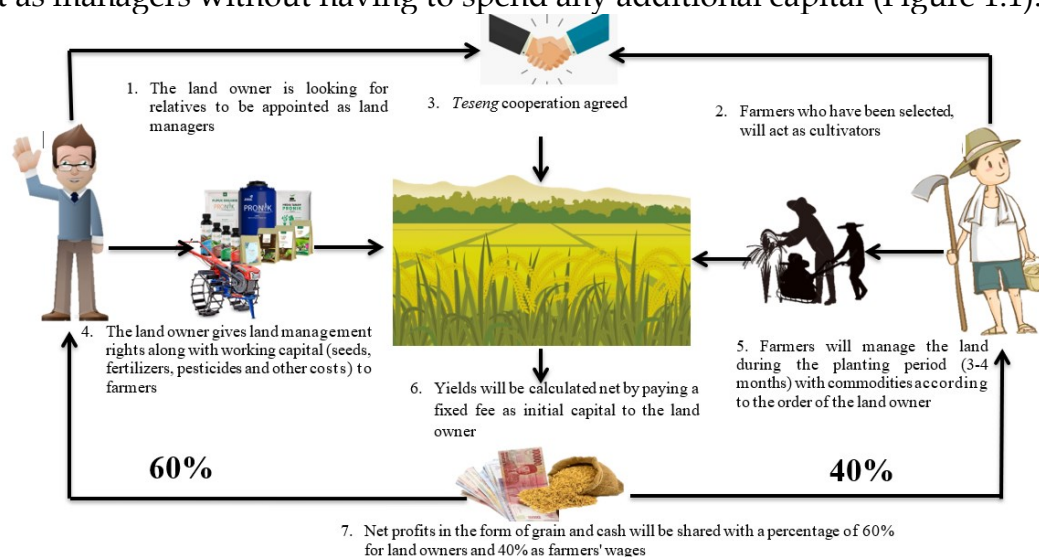


Figure 1. The *Teseng* Pattern with Working Capital Charged to Land Owners  
Source: Processed by the author

The second type is working capital borne by farmers. In the husk of this second collaboration, the focus is more on the role of sharecroppers who are not only in charge of maintenance and management aspects but also act as initial

investors. The farmers will provide the cost of seeds, fertilizers and pesticides from the planting season to the harvest. Based on this, it is clear that landowners will only give their land to be managed so that the processes and work systems are entirely handed over to sharecroppers. Profit sharing is carried out in the same way as the landowner's capital scheme. However, the difference is that the costs incurred during the management period will be given to sharecroppers. So that the remaining net profits will be divided by a percentage of 50% for sharecroppers and 50% for landowners. Even though the farmer bears the costs, the rate is small and shared equally (Figure 2). This is explained by the assumption that farmers who manage and incur their charges have made initial calculations regarding the number of fertilizers, pesticides, and other costs, so they will only be given benefits for their management services.

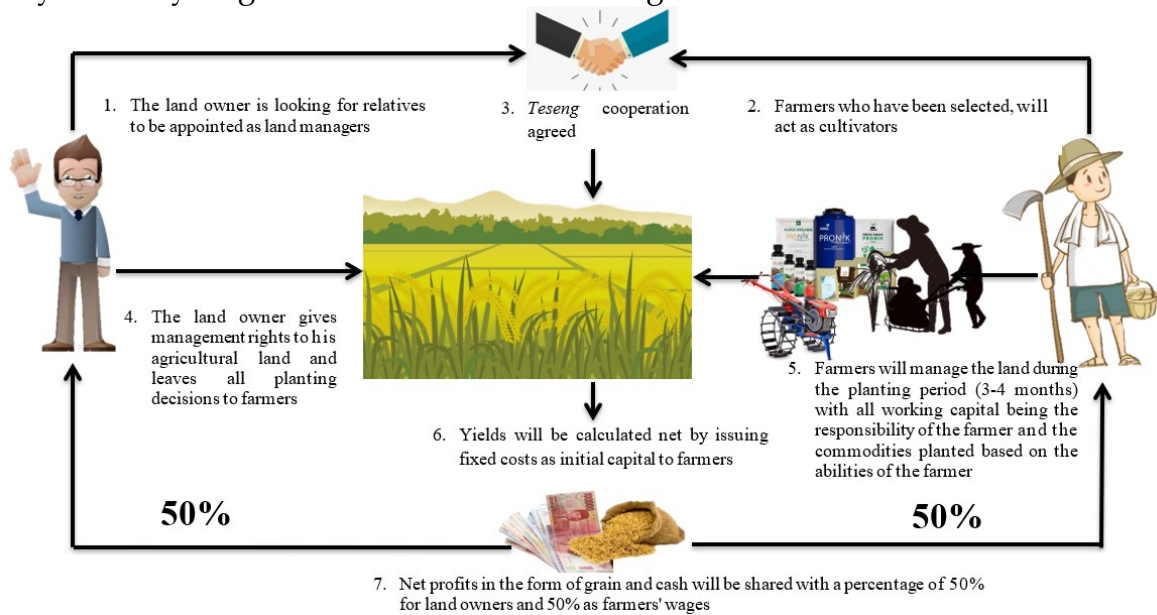


Figure 2. The *Teseng* Pattern with Working Capital Charged by the Farmers  
Source: Processed by the author (2022)

The third type is shared capital. Suppose the two parties do not agree to charge fixed costs in the agricultural process to one party only. So farmers will divide these costs based on their expenditure components so that both can contribute pretty. The cost component generally consists of the expenses for fertilizers, pesticides and seeds, which will be handed over to the land owner. In contrast, sharecroppers bear the cost of using tools and machines from planting to harvest. This is done because the price of using the tools is usually not fixed and depends on the farmer's agreement with the people to be employed. While the cost of fertilizers, seeds and pesticides will be relatively the same and cost a little more not to burden the sharecroppers, the land owner will provide this. The yields obtained will be calculated by issuing working capital in advance according to the nominal published by both parties. When net results are received, the percentage of profit sharing will be agreed at 50% for both parties. The farmers felt that this division was fair because both issued additional capital that had been agreed upon at the beginning of the agreement.



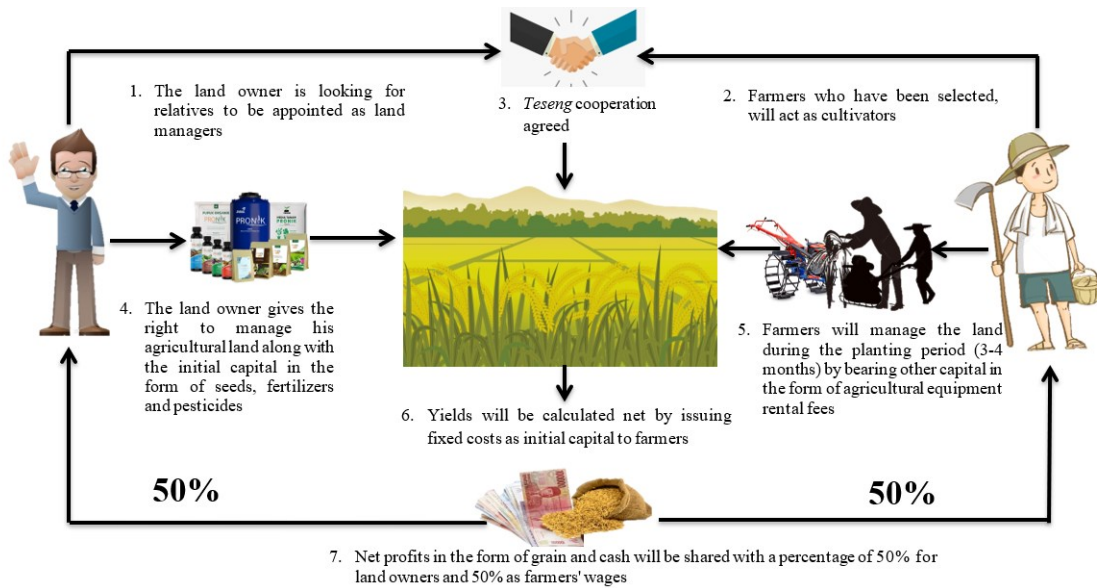


Figure 3. The *Teseng* Pattern with Shared Capital  
 Source: Processed by the Author (2022)

The practice of *teseng* in Batukaropa Village does not only focus on land or immovable property as the main object. However, this practice is also applied to profit sharing for raising livestock, or the local community knows it as *olo' kolo*. Cattle are the most common livestock kept by the people of Batukaropa Village, although not as a large livestock group. However, the dominant head of the family owns a cow as their livestock. *Teseng olo'kolo* is divided into two types of agreement depending on the sex of the cattle. As for the distribution, one of them is *Teseng Cow Heifer/Indo'*. Before sharing the profits, the owner and the breeder have an agreement consisting of the rights and obligations of both the breeder and the owner. The rights and obligations of the owner are to provide capital to breeders, sell cattle raised by breeders if there is an agreement between the two parties, and know if there are results and obstacles, such as how long there will be results and when the cattle are sick. The rights and obligations of breeders are to maintain livestock properly, provide animal feed, and notify the owner if there are results and if something unexpected happens, such as the death of a calf or when it is sick.

In the Bugis language known as *Dara*, female cattle are generally favoured by people who want to do *teseng*. Breeders say it doesn't take long to breed if adult cows are bred. In this pattern, the cows given by the owner to the farmer to be raised are adult cows or cows that have given birth. The distribution system is that in the first year, the calf is given to the owner, the second calf in the second year is given to the farmer and so on. An illustration of this pattern can be seen in Figure 4.

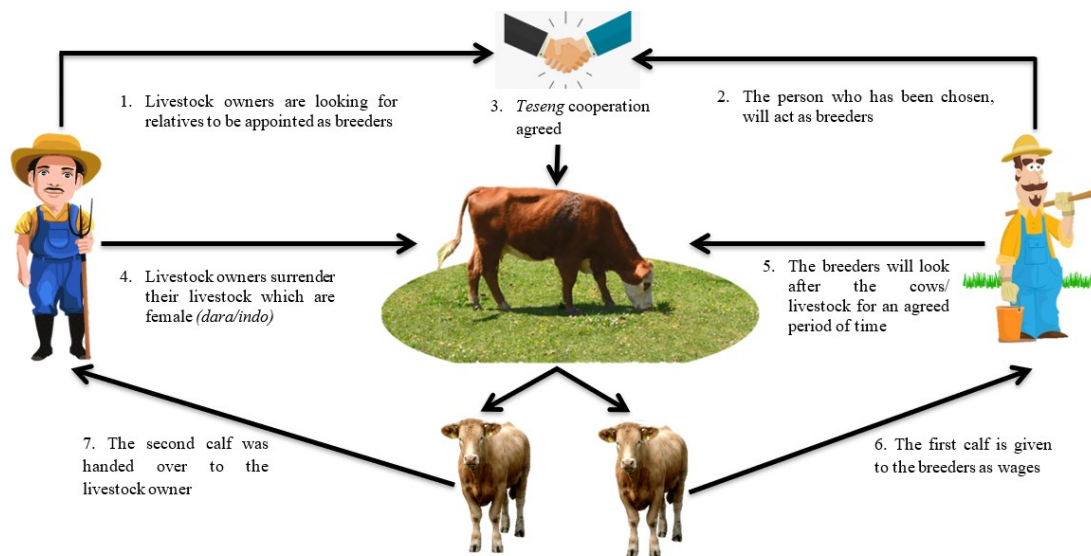


Figure 4. The Teseng Pattern of *dara/indo*  
 Source: Processed by the author (2022)

This is per the statement of Ardiansyah (2013), which says that the facts in the field are that the owners, before implementing a profit-sharing system, usually look for breeders who want to raise their cows later, or some people offer themselves to be breeders to other people—considered to have capital. The owner gives the cow to the farmer and entrusts that the given cow will be raised on the assumption that the mother cow, when reared, is faster to get offspring. Of course, when it is associated with Pattern I, it will benefit the breeder.

The second type is *Teseng Sapi Lai*. In this pattern, the main object in the profit-sharing process is a bull, or in the Bugis language, it is known as *Lai*. The livestock owner will give his bull which will then be cared for, including health checks and feeding livestock to entrusted relatives. The agreement will last within the agreed timeframe. In general, the community will set a period of 1-2 years until the cows being cared for are old enough and meet the ideal weight for sale. When the cows have been traded, the manager or breeder will calculate the maintenance costs, including wages, which will then be notified to the livestock owner. The owner must provide these costs and salaries following the workload as an obligation. Livestock owners will fully own the excess funds from the sale.

In practice, this cooperation is vulnerable to new problems resulting from unclear contracts. Issues like this are familiar or are called force major at the time of production sharing agreements if there is no binding or written agreement from the initial deal (Anita et al., 2019). For example, if a case occurs where the cow that is the object of the cooperation dies. This condition will cause losses to the keeper and the cow's owner. Likewise, if the thing is land, both paddy fields and gardens, the determination of the party to bear the loss in the event of a crop failure is unclear. So often, the manager handles this unilaterally, and the land owner still gets a share of the crop regardless of the actual conditions (Wulandari, 2020).

In addition, the problems that often arise are also inversely proportional to the previous situation where the owner of the capital bears the loss. For example,

if a livestock manager neglects to provide sufficient feed compared to the cattle owned by the manager, the owner of the capital suffers a loss. Or there are other losses incurred. For example, the cows being kept cannot reproduce. A profit-sharing system with a model without clear terms of profit will only cause new problems, especially in cooperation using cows or fields as the collaboration object. The manager divides the proportion of profit in the livestock sale agreement, the manager's hard work raising livestock and costs previously provided by the capitalist in the form of animals, unequal distribution of what percentage must be paid from the labour expended by cattle breeders (Anita et al., 2019).

This profit-sharing problem has been encountered, especially in economic practices that only follow the habits of the local community and consider this problem as commonplace as in Bugis society. Seeing the existing issues, it is clear that the motive for this collaboration initially focused on the principle of mutual assistance and trust, has taken it out of the actual context. Instead, this practice only harms related parties and is prone to conflict (Kesuma, 2018).

In Islam, *mudharabah* or cooperation has clear terms and conditions. *Mudharabah* is a contract between two people, the first party provides capital, and the second party includes work or business. The profits obtained can be shared with the portion of the profit sharing agreed upon at the time of the contract (Muhamad, 2010). In the *mudharabah* contract, there is a separation of duties and responsibilities. Namely, one of the parties responsible for running a business to generate profits (*mudharib*). Then another party is responsible for providing all the capital to run the business (*shahibul maal*). Therefore, before the collaboration is carried out, both parties have agreed on the distribution of profits and losses likely to occur during the collaboration process (Maharani, 2008). Muslim jurists agree on the validity of *mudharabah* if it is reviewed in terms of the teachings and objectives of Sharia. Profits are calculated in the *mudharabah* scheme in the form of profit sharing between the two parties that have been approved (Maharani, 2019). If there are many profits, the distribution is large and vice versa (Muhammad, 2014).

This *mudharabah* contract can answer the problems arising from the cooperation of *teseng*. It is just that *mudharabah* is still very recent to the ears of the community, especially in rural areas. Public education about Islamic economics only stops at understanding free banks and some of their contracts, likewise with the use of *mudharabah* contracts which are believed by the public to be a system that only operates in the banking world and cannot be applied in the everyday world.

#### *Motives for Implementing Teseng based on the Theory of Planned Behavior*

In carrying out *teseng*, of course, the background is various motives from the perpetrators. What's more, this *teseng* practice is a social collaboration that connects several parties and has an impact not only on oneself but also on the social sphere. Through the *theory of planned behaviour*, it will be possible to identify

the factors that are the reason for the people of Batukaropa Village in determining attitudes to carry out this teteng cooperation. The Batukaropa Village community, in carrying out the teseng practice, is motivated by behaviour that is considered to influence themselves and others positively. This attitude is supported by the belief that teseng is a means of helping each other to strengthen community relations. In addition, economic pressure is also the basis for community attitudes in deciding to practice teteng. This is because by doing the test, they will get additional income or a more decent job to improve their standard of living.

Table 1. Attitude Indicator in the Interview

Statement of Informant	Open Coding	Axial Coding
"Usually, there are people who only have cows or only bulls. From there, they can work together so that only one person keeps the cows. Let it multiply quickly, and each party can benefit."	Justice in profits	Someone's feelings for Teseng and Teseng's activities.
"It's a pity. Many brothers and neighbours have no income. So I hand over part of my rice fields to them to manage. Later we will share the results equally."	Help Attitude	
"We all prioritize family. It is not other people who are helped, right? Fellow family, too, especially if we already trust each other. God willing, there will be no problems."	Family Affection/Strengthening Kinship Relationships	
"Because this is our family too, the hope is that we can also strengthen our relationship because we often talk about the condition of the rice fields or cows that are being managed."		

Statement of Informant	Open Coding	Axial Coding
"The most frequent incidents are because there are people who don't have permanent jobs and don't have assets such as rice fields or livestock. So they cooperate with other people in this way." Giving Up	Social	Negative Representations
"If you can swear at <i>mappa' teseng</i> rice fields or cows, you can curse around three times, and other people are increasingly looking at you."	Status	Positive Representation
"There is no legal government if people want to <i>teseng</i> . They need to know that they trust each other, and then there are respected parents who are witnesses. Even so, some people also."	Trust	
"The most important thing in the <i>teseng</i> is trust. Because we work together without a law, we don't <i>use</i> a legally valid agreement. But just based on mutual trust so that later if there is something, it can be discussed as a family."		

Source: Results of interviews with *Teseng* perpetrators in Batukaropa Village, Bulukumba Regency, Indonesia

In the theory of planned behaviour, when an individual decides to act, the main thing that will be the background is the attitude that arises from the individual's internal (Aprillia & Ramadan, 2019). The results of the interviews show the attitudes felt in carrying *teseng*, namely: justice in profits, *ta'awun* philosophy, affection for family, resignation, social status, and gaining trust.

Table. 2 Results of Interview Analysis Subjective Norm Indicator

Statement of Informant	Open Coding	Axial Coding
<p>"We have been <i>teseng</i> practising for a long time. Because indeed parents often have <i>ma'teseng</i>."</p> <p>"If we want to <i>ma'teseng</i> with these people, we first put our own family or neighbours we know well. Because we want to help them so that they have additional work. Many don't have rice fields but don't have a job, so we offer to <i>dry</i> them so they can earn. Basically, please help."</p>	Family Support	Internal Factors
<p>"This test has been a long time. It has been passed down from the ancient people. So now we must keep doing it because this is the goal to help each other."</p>	Community Social Culture	External Factors
<p>"Because there are some people who don't have a job and going to the city looking for work is difficult because they don't have a higher education and they don't have any experience either. So if we ask Teteng to cooperate, Alhamdulillah, we can help them too."</p>	Economic Conditions of the Family	
<p>Both need it. After all, I can no longer take care of cows because I teach at elementary school every day, so I don't have time to feed them, and the cages are also unavailable.</p>	Community Needs	
<p>"Because no one is taking care of the rice fields, we can't help but cooperate with this <i>teseng</i>. I am the one who gave the capital and trust to take care of the fields, and Mr Rustam is the one who works until he can harvest, and the results are divided according to the agreement."</p>		

Source: Results of interviews with Teseng perpetrators in Batukaropa Village, Bulukumba District, Indonesia

Subjective norms are adhered to by individuals regarding the norms of the surrounding environment (Maichum et al., 2016). Subjective norms are social pressures that influence individuals' actions (Natawibawa et al., 2018). Various studies have found that the social environment can pressure and force individuals to take action (Maichum et al., 2016; Prayidyaningrum & Djamaludin, 2016; Ramadhani et al., 2020; Tommasetti et al., 2018). The people in Batukaropa Village are familiar with sharing agricultural land, pawning, renting and buying and selling land. The agricultural profit-sharing system has been entrenched among the people for generations from one generation to the next as a custom. This motive is also supported by Wahyuni's research (2013) which states that the practice of profit-sharing or informal transactions among the community is created not only to be legal but also economical. The relationship between the owner of the *teseng* and the cultivator is built up by spiritual, social, and cultural aspects. The most important thing is the relationship established due to economic calculations.

Table. 3 Results of Interview for Behavioral Control Indicators

Statement of Informants	Open Coding	Axial Coding
"I still do other people's rice fields because we don't <i>have</i> rice fields. The only way is to work with other people. Thank God it's enough for basic needs."	Easy to do	ability <i>Mateseng</i>
"We are grateful because this allows us to earn money while studying and work on the rice fields or <i>of olo'kolo</i> without having capital first."	Without needing capital	
"We chose <i>teseng</i> because it is faster. When do we need someone who wants to work together? We can get the capital at that time, and we don't need any more documents because we already know each other, so that the collaboration can start immediately."	Easy access	Full control
"Because we are afraid of Sharia banks, it's the same. The interest is high, so the instalments are quite big, so we'll use this first. I'm afraid it will only make it more burdensome."	It doesn't have a burden.	
"The profit sharing also depends on the person concerned. But usually, we use a calculation if the profit is greater for	.	

Statement of Informants	Open Coding	Axial Coding
those who have rice fields because apart from the land, they also provide the capital. So the farmers only help take care of things, for example, those who plough the fields or provide rice fertilizer, so the profit for them is in the form of a salary."		
"It's enough for us to use teteng because it is terrific and useful for the community. Because banking is still new, we don't want to try it as long as we can do what we usually practice."	Benefits	
"Banks are also complicated. We have to handle this, especially documents such as land certificates. If not all of our rice fields have certificates, they cannot be used as collateral."	flexible	
If you do, there are many ways. It depends on the initial agreement whether the capital will come from the land owner or the one who will manage it later.		

Source: Results of interviews with Teseng perpetrators in Batukaropa Village, Bulukumba District.

The theory of planned behaviour states that everyone is in complete control when there are no obstacles to demonstrating the behaviour. An overview of perceived behaviour control refers to how a person feels the performance or lack of behaviour is controlled (Ajzen, 2015). The people of Batukaropa Village tend to choose because they cannot own their livestock or land and do not have other jobs to fulfil their own lives. Because of this, people without the resources decide to do the teseng as an alternative to getting a job regardless of educational history and previous experience. They will also receive capital, assistance, and supervision from *pa'bere teseng*, providing sufficient income to meet their personal and family needs.

Another reason people prefer to practice teseng instead of using mudharabah products in Islamic banking is because of the paradigm of society that views applying for business capital loans in banking as always going through a complicated and lengthy process. Rural areas cannot fulfil this because they do not have complete documents or administration, such as land certificates as collateral or population administration, which not all people have. Meanwhile,



the banking sector must adjust the submission to the existing operational standards. If this is not met, then the application will not be accepted.

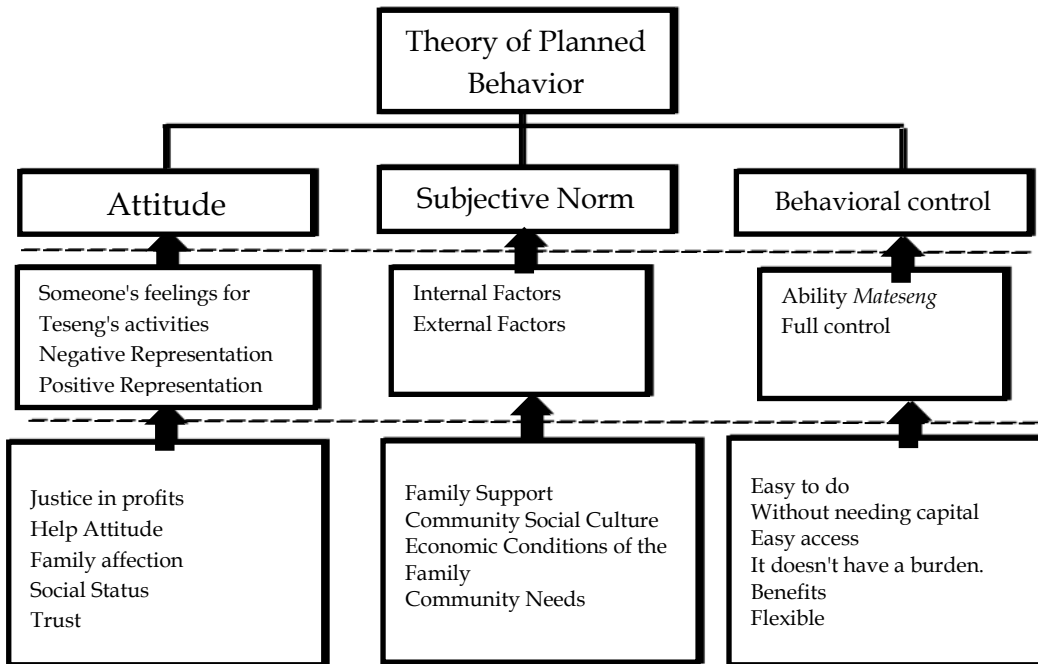


Figure 5. Mapping Coding Interview Results  
 Source: Results of interviews with Teseng practitioners

*Research Implications*

Based on previous research, 33 studies discussed local practices in various regions of Indonesia. For this reason, the implication of this research is to create a measurement instrument on people's behaviour in choosing local patterns over non-banking services (Table 4). This measurement certainly has a significant impact on financial institutions, which requires measurement to increase the market share of the financial industry sector. Besides that, this is also useful for marketing teams who need knowledge about people's behaviour about people's needs for financial products.

Table 4. Measuring Local Economic Practices by Theory of Planned Behaviour

Statement	Indicator
<b>Attitude</b>	
The practice of <i>teseng</i> can provide fair benefits	Justice in profits
The practice of <i>teseng</i> helps and helps the family economy	Help Attitude
Doing <i>teseng</i> practice with the family will strengthen friendship and communication.	Family affection/Strengthens Kinship Relations
Doing <i>teteng</i> practice is a family economic solution	Resigned
<i>Pa'bere teseng will be seen as good by others</i>	Social status
<b>Subjective Norms</b>	

The practice of teseng is a belief that must be maintained.	Trust
Parents and family support the practice of teseng	Family support
<i>The practice of teseng is a culture in society as a form of mutual help</i>	Community Social Culture
Doing teteng practice to increase family income	Family Economic Conditions
For the community, the cooperation of teseng is due to the mutual need between pa'bere teseng and pa'teseng.	Community Needs
<b>Behaviour Control</b>	
Teseng practice is easy to do	Easy to do
The practice of teseng can be done without the need for capital	Without the need for capital
The practice of testing is carried out without complicated document requirements.	Easy access
The practice of teteng does not provide burdens such as instalments and loan interest.	Have no burden
Profit sharing is more transparent than deposits	Profit
The practice of teseng is beneficial in the community	Benefit
The practice of teseng is very flexible to do because there is no need to guarantee land certificates	flexible

Source: processed data (2022)

## FURTHER STUDY

Based on the research results, the authors can draw several conclusions related to the teseng work system and the motives of the people of Batukaropa Village to do this. The practice of *teseng* is generally carried out with two main objects, namely rice fields and livestock. In the Theory of Planned Behaviour, the people of Batukaropa Village choose to practice teteng based on several reasons, namely: 1) *Attitude Toward Behavior*, which is indicated due to economic pressure and an attitude of mutual help and to strengthen kinship; 2) *Subjective Norm* which consists of the perception that *teseng* is a social culture of society and the practice of teseng reflects social status; 3) as well as overview perceived behaviour control based on the practice of testing is more flexible and effective compared to the procedures for applying for business capital in Islamic banking. The implications of this research are hoped that there will be further research using quantitative research methods to measure the magnitude of the influence.

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