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## The Influence of Social Norms on Debt Behavior, With Intervention in Debt as an Intervening Variable

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### ABSTRACT

The main problem of this research is whether interest can play a role in mediating social norms in one's behavior. The research objective was to examine the influence of social norms on indebtedness behavior in the Semarang batik UMKM community, with interest in debt as a mediating variable. The theory used in this research is the TPB theory. The research method is: the population of all Semarang batik UKM community entrepreneurs who owe Wibawa credit in the city of Semarang is 197 people and is also used as a research sample (census method). Data analysis method with the AMOS-25 program. The results showed that social norms had a positive and significant effect on interest, and social norms, interest in debt also had a positive and significant effect on debt behavior in the Semarang batik UMKM community. The conclusion is that interest in debt is able to mediate the influence of social norms on debt behavior in the Semarang batik UMKM community. The novelty of this research is the use of TPB theory in this social research, because so far TPB theory has been widely used in psychological research.

**Keyword:** Social, Debt, Behavior, Intention, Batik

### INTRODUCTION

One of the characteristics that distinguishes micro, small and medium enterprises (MSMEs) from other business scales is business ownership. This difference will affect the business decisions taken, including funding decisions. Funding decisions for micro, small and medium enterprises (MSMEs) are made individually by the owner (owner) who plays a direct role as manager (manager).

Research on the financial decisions of micro, small and medium enterprises (MSMEs) has so far emphasized their relationship with the characteristics of individual business owners. Financial

behavior includes behavior that manages money in the form of cash, credit, and savings. Behavioral finance draws on insights from science and business to explain individual behavior as opposed to traditional finance assumptions.

Werner-Lewandowsk et al., (2021) used Theory of Planned Behavior to look at the decision making of business owners regarding various funding options (including debt). From previous research it is known that behavior in various contexts is influenced by many factors, including: social norms (Prakoso & Fatah. 2017).

In behaving, a person may not be able to fully control his behavior if he is under the influence of other people in a condition

(social norms). If the other person agrees with the individual's behavior, then this behavior will be continued because it is accepted by society. The results of previous research in various contexts also indicate that there is an influence between social norms on behavior (Prakoso & Fatah. 2017). However, the results of this study contradict the results of previous studies in various contexts, such as Khairunnisa & Takwin (2022) which states that social norms do not influence behavior.

Based on the differences in the results of the previous research above on the factors that influence behavior, this is considered to be still ambiguous, so there needs to be a solution in the form of research. Irwan et al., (2022), if the influence of a variable on other variables is still ambiguous and a solution must be found, in the form of research, the next researcher can enter a new variable as an intervening variable, where the intervening variable must have been tested before as an independent variable on the dependent variable. The results of previous research from (Siska et al., 2022); Parianti et al. (2016); Della et al. (2020) stated that intention influences behavior. Related to the statement of Sekaran (2017) and research results from Irwan, Zusmelia, et al., (2022); Parianti et al. (2016); Della et al. (2020) as well as the results of previous research that differed on the results of research on the influence of social norms on the behavior above, the researchers will include a new variable, namely intention as the intervening variable, because intention plays an important role in a person's behavior. Seni & Ratnadi, (2017); Simanihuruk, (2020) in Theory of Planned Behavior, the main predictor of behavior is intention in carrying out that behavior. This research was conducted to provide a solution to the gap research above.

The purpose of this study was to examine the influence of social norms on indebtedness behavior in the Semarang batik UMKM community, with intention in debt as an intervening variable.

Social norms are individual perceptions of other individuals who are considered important for him which will influence his decision whether to do something or not. Subjective norms become a construct that has a direct relationship to one's intentions (Fernandez et al., 2021). This

is because a person's behavior is very dependent on other people's perceptions of his behavior. The perception of a person who depends on the views of others regarding his behavior is known as the perception of social influence. (Irwan et al., 2019) social norms are also determined by a form of belief. Beliefs that determine subjective norms are known as normative beliefs. Social exchange can be rigid and loose depending on the intimacy of the relationship (Shammi et al., 2020). In previous research, it has been found that social norms have an influence on intention Suryono & Chariri, (2016 and behavior (Prakoso & Fatah. 2017).

H1: Social Norms affect Intention, and

H2: Social Norms affect Behavior

Behavioral intention and behavior are two different things Behavioral intention is still an intention is the desire to perform the behavior. Intention is not yet a behavior, while behavior (behavior) is a real action or activity that is carried out. (Moulder et al., 2018) stated intention as an individual's cognitive will to carry out a behavior. Intention is a person's ability to try to carry out a behavior, because intention is a contributing factor towards the formation of behavior (Abbas et al., 2019). The results of previous research from Werner-Lewandowsk et al., (2021); 2 Parianti et al. (2016); Della et al. (2020) stated that intention affect behavior.

H3: Intention affect behavior.

Framework

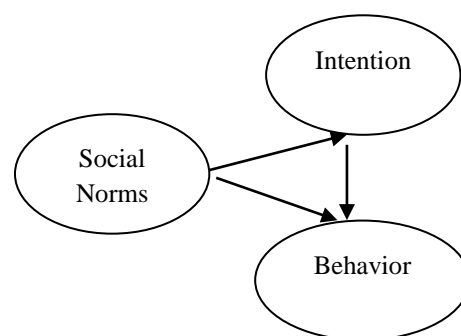


Figure 1. Social norms research model

## RESEARCH METHODS

This type of research is a quantitative descriptive survey research that is describing or explaining a problem whose results can be generalized. Thus not too concerned with the depth of data or analysis. Researchers pay more attention to aspects of data flexibility so that research data and results are considered to represent the entire population (Wairiuko et al., 2018);(Malik\* & Ubaidillah, 2021). The study was designed using a survey method, while the instrument used a closed questionnaire with 5 (five) stratified answer choices referring to the Likert scale. The research method is: the population of all Semarang batik UKM community entrepreneurs who owe Wibawa credit in the city of Semarang is 197 people and is also used as a research sample (census method). The data analysis method uses the AMOS-25 program. While testing the hypothesis in this study is done by looking at the critical ratio

(CR) and by knowing the p (probability)-value. The hypothesis is eligible to be accepted if the CR value is > 1.96 and the p-value is < 0.05, and conversely the hypothesis is not accepted if the CR value is 1.96 and the p-value is > 0.05.

## RESULT AND DISCUSSION

### Validity test

Validity test with the CFA test or construct validity test is used to see whether the indicator is feasible or does not support latent variables. An indicator is said to be valid if the ratio criterion (CR) > 1.96 with a probability value (P) < 0.05 using AMOS 25 software.

**Table 1.** Validity Test Results

Hypothesis	C.R	P
Intention <- Social Norms	3,531	0,24
Behavior <- Social Norms	5,769	***
Behavior <- Intention	6,450	***

### Hypothesis testing

Based on the results of processing using AMOS, a CR value of > 1.96 and probability

value (P) < 0.05 is obtained, thus all instrument validity fulfilled.

**Table 2.** Hypothesis Test

Hypothesis	Estimate	C.R
Intention <- Social Norms	0,327	3,531
Behavior <- Social Norms	0,745	5,769
Behavior <- Intention	0,139	6,450

Based on the test results above, it is found that hypothesis 1 is accepted, where social norms have a significant effect on

interest in debt with a path coefficient value of 0.327 with a CR of 3.531. Social norms are conditions in which the environment around

the debtor accepts or does not accept a behavior. When the environment in the debtor supports debt, the debtor will take this action. In other words, when the people he serves as role models think that debt is a profitable thing, it is very likely that the debtor will also take on debt. The results of this study are the same as research conducted by (Rai et al., 2019). found that social norms had an effect on intention, but Zakaria et al (2016) found that social norms had no effect on intention.

The result of testing hypothesis 2 in this study is that social norms have a significant effect on debt behavior. Social norms show a path coefficient value of 0.745 with a CR value of 5.769. The reason for the second hypothesis being accepted is that social norms are a person's social factor in the form of subjective perception of the opinions of those who become role models (Suryono & Chariri, 2016);(Hubalovsky et al., 2019). The people who become role models here can be family, friends, for example. Someone will think that when their role model does something, then that person will have the behavior to do the same thing. This research supports Prakoso & Fatah. (2017). Namely social norms significantly influence behavior. However, the results of this study contradict the results of previous research in various contexts, such as Khairunnisa & Takwin (2022);(Utami et al., 2021) which states that social norms do not influence a person's behavior.

The results of testing hypothesis 3 in this study have proven that intention in debt has a significant effect on debt behavior. Interest in debt shows a path coefficient value of 1.139 with a CR value of 6.450. It can be concluded that intention in debt has a significant effect on the debtor's debtor behavior so that the third hypothesis of this study is accepted. Intention is an indication of a person's readiness to perform behavior, so that intention in behavior is a direct antecedent of the behavior itself. Berardelli et al., (2020), intention is a complete determination to carry out an activity in the future and has a close relationship with social norms and behavior, so it is an intermediate variables that result in the behavior of a social norm. The research results are in line with previous research from Seni & Ratnadi,

(2017) stated that intention influences behavior.

## CONCLUSION

This study can conclude that social norms can affect interest in debt, meaning that the interest in debt is getting stronger as a result of the influence of social norms originating from family or friends and supportive government regulations. Similarly, interest in debt will influence debt behavior. When the interest in debt gets stronger and is supported by strong social norms, be it social norms that come from family or friends, it will cause the entrepreneur's behavior to get stronger in debt. This all supports the TPB theory.

This research is very important because it can encourage MSME debtors to always advance their business which can benefit their MSME. Therefore, this research deserves to be continued. In addition to the variables described in this study, there are many other variables that are thought to influence debt behavior, such as attitudes, perceptions of control behavior, conditions of supporting facilities, and others.

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