WHEN DO PEOPLE RESIST TO CHANGE?: STUDY ON ANCHOR WITH RESPECT TO RESISTANCE TO CHANGE AND VOICE TOWARD BANKING PAYROLL

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ABSTRACT
Banking payroll system is the most advantageous payroll system. Its transparency and accountability are also support the government’s effort to eradicate corruption. However, many people reject the payroll system. Some people reject the payroll system by resistance to change, and the rest reject by the system by voice. This study tried to uncover when do resistance to change and voice toward banking payroll emerge as actual behavior. The method is phenomenology with in-depth interview technique. Participants consisted of five teachers of “TK Mawar” (kindergarten), who have different attitudes toward the banking payroll system. Three participants refused banking payroll, while others accept it. There are two types of rejections; resistance to change and voice. The rejection of banking payroll is a form of mental instability as a consequence of the absence of the values of “virtue” within the individual, which hinders the emergence of “meaning” of the banking payroll. If the rejection is followed by a negative emotional response to the policy maker, it will raises the resistance to change. If it is accompanied by a positive emotional response, it will bring up the voice.

Key words: Resistance to change, voice, anchor, virtues, meaning, emotional response

Introduction
Muhammadiyah issued a book Anti-Corruption Jurisprudence in 2006. Since then, Muhammadiyah began to minimize potentiality of corruption in its Business Charity (AUM). Moreover, the government issued a regulation from head of BKN No. 7 of 2008, concerning the obligations of Civil Servants (PNS) to use banking services in the payroll system (banking payroll) (www.sdm.depkeu.go.id). AUM leaders and managers gain an easy way to minimize corruption of its AUM respectively. The trick is to adopt the government’s way, by applying the banking payroll system. Banking payroll system is quite effective to minimize the potentiality of corruption in organization, because its transparency and accountability.

Muhammadiyah has several types of AUM, the most numerous among them is the kindergarten. According to Liability Report of Muhammadiyah year 2010-2015, there were 16.346 kindergarten of Muhammadiyah in Indonesia. In Yogyakarta, the capital of Muhammadiyah, 70 kindergarten of Muhammadiyah are registered at education office of Yogyakarta (www.pendidikan-diy.go.id). It is very large velocity of money in kindergarten of Muhammadiyah. Unfortunately, the entire kindergarten of Muhammadiyah in Yogyakarta, is still using conventional payroll system, which is potentially causing an act of corruption, although in the form of unintended.

Application of banking payroll system has ever been attempted on the best kindergarten of Muhammadiyah in Yogyakarta, call it “TK Mawar”. “TK Mawar” has even received the title of grade “A” with a national standard. The unsuccessful attempt to apply banking payroll system were done by the principal and few teachers. This idea was rejected by majority of teachers. There are 16 teachers who reject the system. Only two teachers who support this system. Those who refused banking payroll gave two alibies to support their standpoint; financial and self-esteem. Financially, their salaries will be cut by administrative costs. Their self-esteem were not spared from losses, everyone came to know the amount of their salaries that they realize as very slight salary.

Those who support this system also realize about the risk of financial losses and the risk of self-esteem of these payroll system. They support the banking payroll because it can improve the competitiveness of the organization of “TK Mawar”. They argued that there is no kindergarten that ever uses banking payroll technology in Yogyakarta. By using this technology, “TK Mawar” would be more efficient and reliable, because the financial system is transparent and accountable.
Psychologists have explained a wide range of theories about the causes of rejection (resistance to change). Individually, the resistance to change motivated by the fears of loss of influence, reduced material, impaired interpersonal relationships, lack of information, and cognitive dissonance (Rousseau & Tijoriwala 2005 in Ivanchevich, Konopaske, & Matteson, 2008). Some other experts emphasize on the cause of accepting or rejecting new technologies (Salmela & Fagerstrom, 2008), habituation or behavior conditioning that is not accompanied with the change of attitude (McConnell & Brown, 2010), Lower Power Distance Index of society bring about lower obedience to leadership (Harzig & Hofstede, 1996, in Erez, 2003), the cultural dimension of collectivism are capable of triggering resistance to change (Erdogan & Liden, 2006), and high resistance to change is done by individuals that low participation in organization (Zink, Steimle & Schroder, 2008).

A numbers of analysis related to the cause of resistance to change that has been suggested by experts, is basically examine the outer aspects of behavior only. The deeper aspects of individual behavior (motivation) has not been discussed yet. In fact, motivation encompasses all the behavioral dynamics. That is why Muhadjir (Riyono, 2012) said that the core problem in the psychology is motivation. This study attempts to answer the question: when people do the resistance to change on the payroll banking, in the perspective of motivation.

By definition, resistance to change needs to be distinguished from the other terms that are quite similar, that is voice. Zhou and George (2001) defines voice as a rejection accompanied by efforts to improve the system. The way is to promote a rejection by dialogue and to offer alternative solutions (Pardo del val & Fuentes, 2003). The difference with the voice, resistance to change is the rejection that maintaining status quo as the primary purpose (Burton, Lauridsen & Obel, 1999). Type of behavior that often arises is screwed up and searching for errors on the new system. Dent and Goldberg (1999) termed the perpetrators of resistance to change as a "trouble maker".

Dennis and Tijoriwala (2005) specifies the causes of resistance to change; fears of losing position, socio-economic status, power, disruption of interpersonal relationships, and the inability to deal with ambiguous situation. Outer phenomenon of resistance to change is the manifestation of the psychological dynamics within individual. That is why Connor (1995) says that there are three things within the individual that causes resistance to change; distrust, belief, and value.

Resistance to change and voice are basically originated from the unmotivated psychological dynamics on the payroll banking program. Banking payroll is the stimulus that triggers the motivational force individuals because it contains three elements; Risk, Uncertainty, and Hope (R.U.H). Risk is the individual's subjective evaluation of the possibility of negative consequences of banking payroll. Uncertainty is the possibility of negative consequences. Hope is the belief in the opportunities to benefit from payroll banking program. Theoretically, according to Riyono (2012), the dynamics of the repellent banking RUH payroll does not pose motivated behavior ("R" tall, while "H" is low), thus falling into one of three psychological conditions; learned helplessness, a comfort zone, and fatalism.

RUH which does not trigger motivation is basically an unstable psychological condition. These conditions encourage individuals to seek "anchor" (orientation of behavior) in order to stabilize the psychological condition. Riyono (2012) says that there are four "orientation" of behavior which individuals use to achieve psychological stability; "materials" that is often expressed in the form of financial well-being, self (me) are often manifested in the ego and personal authority, others (people's interests) embodied in the form of social desire, and virtues (virtues), Lord (God) is one of the "orientation" of behavior that is sometimes manifested in the form of "virtue". The orientations will always be maintained, if there is a stimulus that threatens the stability of individual psychological. If the stimulus is not threatened, or even match with the orientation of behavior, then the individual will be motivated to respond to the stimulus with the correct response.

Riyono (2012) says, sometimes individual choose inappropriate "orientation of behavior". Inappropriate of choosing "orientation of behavior" will lead into the absence of meaning. In the context of banking payroll, the absence of meaning will lead into one of the two behaviors; resistance to change or voice. Individuals who do not have a meaning would consider banking payroll as a program that is not profitable. Conversely, if the individual chose "orientation of behavior" properly, it would arise the meaning, so that the individual would consider banking payroll as a profitable program to run. Theoretically, "the orientation of behavior" that could bring out the meaning is "virtues", and the rests couldn't.

Related to the interpersonal dimension, the individual get involved into relationships by considering the advantages and disadvantages. If an interpersonal relationship does not provide maximum profit, then the individual will be in a relationship with another person. Conversely, if the interpersonal relations only lead to greater profit, then people tend to not say no to that relationship (Thibaut & Kelly, 1959). The repellent is basically had been invited by the principal of "TK Mawar" to support the system, but they rejected that relationship because the program gives more losses than gains.

Improper "Orientation of behavior" of resistance to change perpetrators encourage them to make cost-benefit calculations to the program. Cognitively, profit-loss calculations involve some psychological aspects; Comparison Level (CL), Comparison Level Alternative (CLalt), and outcomes (Thibaut & Kelly, 1959). CL is optimal psychological boundaries, where individuals feel they have a reasonable outcome of a relationship. CLalt is a psychological condition where individuals maintain a relationship even though he was aware of getting a bad outcome. Outcome is the impact or results of a relationship. Outcome is not always shaped as materials, but can also as abstract things, such as the psychological satisfaction.

Cost-benefit calculation of individuals who refused banking payroll would put the CL always greater than the outcome (CL> outcome). According to the typology of social exchange of Roloff (1981), there are only two possibilities for cost-benefit calculation of payroll banking repellent; CL> CLalt> outcomes and CL> outcome> CLalt.
The decidedness to do resistance to change or voice is not only determined by the calculation of profit and loss on a cognitive level, but rather determined by the emotional response to the policy makers, in this case is the principal of "TK Mawar". Molm, Takahashi and Peterson (1999; 2000) said that the commitment of a relationship is determined by the emotional response that comes from other individuals who want to become a partner of social exchange. If the other person is perceived emotionally negative, then individuals are reluctant to establish a relationship with that person. And vice versa, if he experience positive emotions then the individual will establish interpersonal relationships. This is analogous with the theory of Intelligent Emotional Goleman (1999) which says that the behavior (overt) is strongly influenced by the dynamics of human emotion, not cognition. Java psychological theories, too, considers human behavior (the Javanese) was more influenced by the "rasa", or feeling (Jatman, 1985).

Thus, resistance to change and a voice as a behavioral overt behavior is influenced by the individual emotional dynamics. If the individual is cognitively refused banking payroll and want to alter environment, but on the other hand he has a good emotional response by policy makers, then the individual will choose step voice. If the dynamics of the cognitive and emotional response is negative, then the path chosen is the resistance to change.

**Research Design**

This study used a qualitative approach which the aims is to reveal the individual meaning, especially in the context of resistance to change on the banking payroll.

Participants are five teachers "TK Mawar" who selected with snow ball sampling method, based on their responses to banking payroll. Five participants made up of three participants who refuse banking payroll (FTR, ALF, and ZRH) and two participants support it (JSD and JND). Of the three people who refused banking payroll, one person do voice (ZRH), while others take the way of resistance to change (FTR and ALF). The composition is deliberately set up to maintain the representativeness of the data.

<table>
<thead>
<tr>
<th>Participants</th>
<th>Response toward Banking Payroll</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALF</td>
<td>Resistance to change</td>
</tr>
<tr>
<td>FTR</td>
<td>Resistance to change</td>
</tr>
<tr>
<td>ZRH</td>
<td>Voice</td>
</tr>
<tr>
<td>JND</td>
<td>Support</td>
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<tr>
<td>JSD</td>
<td>Support</td>
</tr>
</tbody>
</table>

Table 1: Participants categorization

Data collection techniques used were in-depth interviews and Focus Group Discussion (FGD). Interviews and focus group discussions conducted with semi-structured interview guide which is based on the theory, then developed from the data obtained from verbatim. Data analysis has four following steps: understand the verbatim, raising the meaning, raising the themes, and bring up the main idea or individual phenomena (Creswell, 1998).

Data was analyzed by content validity method in the form of a matrix of verbatim and its analysis. Bracketing process was also performed in analysis process. Analysis was stopped when the psychological dynamics is in form completely The validation process was conducted by member check and expert review.

**Result and Discussion**

The findings of the study were classified based on the theory of anchor (Riyono, 2012), cognitive calculations in the context of social exchange (Lawyer, Yoon & Thye, 2000), and the theory of emotional response in the context of social exchange (Molm, et al., 2000).

<table>
<thead>
<tr>
<th>Participants</th>
<th>(anchor)</th>
<th>Cognitive calculation</th>
<th>Emotional response to the principle</th>
<th>Response toward Banking Payroll</th>
</tr>
</thead>
<tbody>
<tr>
<td>FTR</td>
<td>Materials/self</td>
<td>CL=CL_{alt}&gt;Outcome (reject)</td>
<td>negative</td>
<td>Resistance to Change</td>
</tr>
<tr>
<td>ALF</td>
<td>Materials/self</td>
<td>CL=CL_{alt}&gt;Outcome (reject)</td>
<td>negative</td>
<td>Resistance to Change</td>
</tr>
<tr>
<td>JSD</td>
<td>Virtues</td>
<td>Outcome&gt;CL_{alt} (support)</td>
<td>Positive</td>
<td>Support</td>
</tr>
</tbody>
</table>
Starting from the difference of "orientation of behavior" between participants. "Orientation of behavior" of Participants who refuse banking payroll contrast to the participants who received banking payroll. Participants FTR and ALF have the same material orientation, and ZRH has "others".

Participants who refused banking payroll theoretically has "orientation of behavior" that will not produce signification (meaning), which is "material" and "others". Banking payroll is a program that threatens the financial stability of the teachers', because if the payroll system is applied through the bank, then the salaries of teachers will be cut by the administrative costs. In fact, the salaries just to be in the range of Rp.400.000 (four hundred thousand rupiah) per month. This means threatening their "materials" orientation.

"To teach must be sincere, but money (salary) is always important” (IDP FTR, episode 2).

"We do not like banking payroll because there is an administrative cuts” (IDP FGD, episode 2).

These conditions encourage them to make cognitive calculations against banking payroll. The banking payroll repellent considers that their slightly salary (financial condition) will wane if banking payroll system is being applied. In the rules of social exchange, the outcome (salary) that received by the banking payroll is slighter than the conventional way (CL). At the same time, the banking payroll repellent have no other alternative but to return to the old system (CL = CLalt), which receive salary via the treasurer of the school. Thus, cognitive calculation becomes CL = CLalt> outcome.

Unlike FTR and ALF, ZRH assume that banking payroll is a program that irritate the interpersonal harmony between teachers. ZRH assume that banking payroll is a program that is "not quite important", so it is better to keep using the conventional way of payroll (CL = CLalt> outcome) in order to maintain the interpersonal harmony among the teachers.

“I wish all the teachers get along well. banking payroll would gets messed interpersonal relation up”. (IDP ZRH, episode 8).

Participants who support the banking payroll has "behavioral orientation" in contrast to the banking payroll repellent. They have "virtues" orientation. Participants JSD and JND able to get meaning from banking payroll, thus motivated them to support the program. "Values" is mean by them are efficiency, transparency, increasing the competitiveness of the organization, trust building, and security.

JND supports banking payroll program because it considers as the program that support the realization of the efficiency and effectiveness, equality, and security.

"Banking payroll support the acceleration performance of the organization, it is important to me. Treasurer no longer have to carry cash and avoid danger". (IDP JND, episode 1).

The repellent of banking payroll often express "shameless" as the reason. If they use banking payroll, they are embarrassed when their slight salaries was revealed. It is a consequence of the transparency of banking payroll. Unlike the banking payroll repellent, JSD actually support the banking payroll program, because she thinks the program, as a form of transparency will increase the trust of stakeholders. The explanation is simple, if public knows that the salary of "TK Mawar" teacher was slight, then the public will assume that the cost is used to improve the quality of service, not to hire teachers. In addition, JSD considers that the banking payroll is the added value of "TK Mawar" that can improve competitiveness.

people will think that school fees is used to improve the quality of learning, not to hire teachers. And there is no a kindergarten that uses payroll banking system yet. This will increase our competitiveness. (IDP JSD, episode 19).

JSD and JND assume that the banking payroll more profitable than conventional means (outcomes> CL), although they also understand the risks as understood by the banking payroll repellent. For both of these participants, banking payroll is the program most likely be done at this time, so that the two do not propose alternatives other programs to realize the "virtues" which becomes their "orientation of behavior" (CL = CLalt). Thus, both received a banking payroll by the cognitive calculation; outcomes> CL = CLalt.

JND was the principle.
Response to the payroll banking is not only cognitive, but also emotional. Emotional response to the banking payroll addressed to the initiator of the program, the school principal (JND). Emotional response to the principal split in two; positive (good) and negative (bad). FTR and ALF felt that the principal is not a friendly person, while ZRH and JSD assumed vice versa.

For those participants who have negative emotional response, they were afraid when communicate with the school principal. The school principal is considered often do not appreciate their opinion and responded with an unpleasant conversation.

“we won’t [afraid] talk to her because of her speech manner is not hospitable” (IDP FGD, episode 6).

Participants who have good emotional response to the principals, assume that the principal is a brilliant person. Additionally, JSD and ZRH entered in the "great team", a group formed by the principal on the basis of similarity of ideas, superior performance, and emotional closeness.

The differences in emotional response that distinguishes overt behavior among participants. Some of them doing resistance to change and the others doing voice. Participants with cognitive responses that refused banking payroll and the emotional response is negative to the principle, will produce the resistance to change. While participants who cognitively refused banking payroll, but have good emotional response to the principals, they will do the voice.

Emotional factors become very important in determining the behavior, whether appears as resistance to change, or voice. Theoretically, people are more influenced by emotion rather than cognition (Goleman, 1999), especially in the Java community that relies on empathy when dealing with others (Jatman, 1985). If it emotion or feeling perceive something negatively, then that person will respond badly anyway. Conversely, if the other person is perceived emotionally, then that person will respond well. Even if somebody do some mistakes, but the emotional response of the individual is positive, then the individual will correct his mistakes in respect ways.

FTR and ALF choose the resistance to change because of their emotional response to the principal are poor, while ZRH choose voice because she was emotionally close to the principal.

In the case of banking payroll in "TK Mawar", there is another motivating factor that affects ALF and FTR to perform resistance to change, which is the principal character who always cancel the policy when the policy got a response of resistance to change.

“The principal always cancel the policy if she get resistance from teachers” (IDP ZRH, episode 8).

All participants know the nature of the principal that always cancel the policy when it get resistance in the form of resistance to change. However, participants ZRH selecting voice. ZRH express her objections directly and personally to the principal.

From these explanations, it can be understood that the resistance to change and the voice of the banking payroll system come from the inappropriate behavioral orientation, the "orientation" of behavior that is not rely on "virtue". Behavior that rely on inappropriate orientation do not bring meaning against banking payroll, which is represented in the form of cognitive calculation that refused banking payroll. The decision to do resistance to change or voice, is influenced by the positive or the negative emotional response to the policy makers (principal).

The dynamics of resistance to change and the voice of the banking payroll can be describe as followed design:
Conclusion and Suggestion

The rejection of payroll banking is a form of psychological instability as a consequence of the lack of "virtue", which in turn prevents the emergence of "meaning" of the banking payroll. Rejection that followed by a negative emotional response to the policy maker will bring up the resistance to change, whereas if it is accompanied by a positive emotional response will bring voice.

Banking payroll is a good program, so it needs to be applied. In order to implement the program, the policy makers need to improve the quality of interpersonal relationship, especially with teachers who reject banking payroll in the manner of resistance to change. Interpersonal relationships need to be warmer. For example, policy makers need to join up closely with the teachers, to listen to their grievances. It will changes the negative emotional response into positive. Positive emotions will hinder the teachers to do resistance to change. Individuals who have a positive emotional response to the policy makers will took the way of voice to convey disapproval of a policy.

Teachers who refuse payroll banking need to be more involved in managerial activities, so it will form their managerial logic. Gradually, they will understand the benefits of banking payroll. This involvement will also establish belongingness, because of the intense involvement in the development of TK Mawar.

The results could be applied to non-governmental organizations, whose members have, or feel they have rights and influence to determine the organization's policies. In the governmental organizations, the members have no other choice but to follow the regulation from the head of BKN No. 7 of 2008, that requires all civil servant to use banking payroll.

For further research, it is worth to examine the psychological dynamic of rejection by the individuals who are legally should not be able to perform rejection. Civil servant would be the best participant for next research.

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