

The Effect of Surface Acting on Turnover Intention in Debt Collector Employees

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ABSTRACT

Turnover Intention is a condition obtained by employees to switch from one company to another. One of the factors that can influence turnover intention is surface acting. This study aims to determine the effect of surface acting on turnover intention in debt collector employees. This study uses a simple quantitative regression approach. Respondents in this study were 153 debt collector employees who were obtained using the snowball sampling technique. The results showed that there was a positive and significant effect of surface acting on the turnover intention of debt collectors (b = 0.685, p = 0.00 < 0.05) indicating that the higher the surface acting score, the higher the turnover intention of debt collectors. Additional test results show that recent education and age have no significant effect on surface acting on turnover intention among debt collectors (P = 0.00 > 0.05). This research can be a reference for finance companies to provide training regarding better emotional labor strategies. The next researcher's suggestion is to use a qualitative approach method to describe conditions in more detail and conduct research on two emotional labor strategy variables (surface acting and deep acting) on turnover intention in debt collector employees.

Keywords: Debt Collector, Surface Acting, Turnover Intention, Finance, Makassar

BACKGROUND

A company or financing institution is a business entity that operates outside a bank or financial institution that aims to provide loan facilities to customers in accordance with these needs. According to the Otoritas Jasa Keuangan (2017) explained that a finance company is a business entity specifically established to carry out leasing, factoring, customer financing or credit card business. The total number of finance companies that comply with IDX and OJK standards is 21 recognized companies. While the network of finance company offices as many as 8,221 spread throughout Indonesia, these offices consist of head offices, branch offices, marketing offices. Furthermore, data from the Otoritas Jasa Keuangan (2017) from July to August showed a percentage increase in customers of 2%,

The increase in customers in finance companies makes companies engaged in financing certainly have human resources to meet the needs of each position or organizational structure in the company. One of the jobs that affects the economy and provides benefits for finance companies is the position of debt collector. Sushanty (2020) explained that the existence of debt collectors is very profitable and takes into account the economic aspects of the company so that it can overcome losses to a minimum.

Debt collector is a person appointed by a financial institution to solve customer credit problems in the form of credit arrears. The job description of the debt collector's job is to deal with credit arrears and then contact the customer and give a warning if the customer does not pay or does not respond to the debt collector (Sushanty, 2020). The existence of debt collectors as jobs has been legalized in accordance with the provisions of the Criminal Code 1793. In its implementation, debt collectors must still pay attention to the



ethics mandated through Indonesian Circular letter 11/10/DASP dated April 13, 2009, such as debt collectors using official identity cards, must not threaten or act of violence both verbally and nonverbally and embarrass customers.

One of the problems that occurs a lot in companies is the condition of turnover intention (Dewi &; Sriathi, 2019). According to Witasari (2009) explained that turnover intention is an early signal of employee movement in the organization. PT. Mandala Multi finance, Tbk Makassar Raya Branch has many employees who have been terminated with resigned positions, especially in debt collector positions. This is reinforced by data on the percentage of turnover in 2020 years 44% of 66 employees, 2021 years 22% of 72 employees and 2022 years 20% of 100 employees. The reason for employees who are terminated with a resigned position is because the employee wants to find a more promising job in terms of career and workload that requires employees to face customers who do not carry out the bill payment process according to procedures in the company.

Further interviews conducted with HCBP staff, that turnover intention is not healthy for PT. Mandala Multi finance Tbk, if it has reached a termination percentage of 10%, so it can be said that the company has a high turnover. According to Gillies (1989) stated that employee turnover is said to be normal ranging from 5-10% per year and is said to be high if more than 10% per year.

That the condition that makes debt collectors in a condition of turnover intention is when the main problem is dealing with customers. When debt collectors interact with customers, the response displayed by customers is to argue, get angry and take actions or efforts so that customers do not pay arrears on that day. With the Company's Operating Standards (SOP), debt collectors have restrictions on movement, namely having to be friendly, smiling and not showing a bad or negative impression to customers. These demands make debt collectors feel exhausted. This fatigue is caused by debt collectors not being able to vent emotions that should be displayed to customers, namely feelings of anger and irritation. The emotional condition faced by debt collectors is due to job demands to be in accordance with the Company's Operational Standards (SOP). The demand to manipulate emotions often makes debt collectors feel exhausted and results in turnover intention.

The condition experienced by debt collectors is emotional labor with a focus on emphasizing surface acting strategies, this is seen from the conditions experienced by debt collectors, namely hiding their true emotions and displaying false emotions in front of customers. Surface acting is an individual strategy used to change expression even if it does not match the feelings felt.

Objective

The study had the following objectives:

The purpose of this study is to determine the effect of surface acting on the turnover intention of debt collector employees.

Research Hypothesis

The study had the following objectives:

There is a positive influence of surface acting on turnover intention in debt collector employees.

METHODOLOGY

This study used quantitative research methods with a simple regression analysis research design.



Participants in this study amounted to 153 subjects with 152 men and one woman. Data collection techniques using snowball sampling with criteria such as (1) Working in a finance company; (2) Position or level as a debt collector; (3) Domiciled in Makassar City.

The measuring instruments used in this study are measuring instruments modified by researchers, namely the surface acting scale by Pratiwi (2014) which contains 9 items and the turnover intention scale of Putro, Luthfina Yani and Qomariyah (2020) which contains 16 statement items. The reliability value for the surface acting scale is 0.813 and the reliability value for the turnover intention scale is 0.896. The scale was distributed using google form and questionnaire distribution and validity and reliability analysis was carried out using the help of SPPS and Jamovi software.

LITERATURE REVIEW

Emotional Labor

Grandey (2000) suggests that emotional labor is an emotional adjustment to fit the needs of work, can be seen as a type of work, emotional strategy and observable emotions. Hoschild (1983) explained that emotional labor is a condition when individuals manage a feeling in order to display expressions and gestures that can be observed by the public. While Aldao (2003) explained that controlling emotions in a personal context (conditions intended for family and close friends) by controlling emotions in front of customers are two different things, controlling emotions in front of customers or customers aims to get feedback in the form of comfort from customers which will be directly proportional to financial improvement for the organization. Emotional labor is the phase of managing emotions as part of the employee's work role (Diefendorff &; Richard, 2003).

Emotional Labor is a condition in which individuals display self-expression in accordance with the demands of the organization. Ashfort and Humphrey (1993) that emotional labor is the act of expressing appropriate emotions or referred to as an action taken by individuals to display expressions that are in accordance with organizational demands.

Emotional Labor Strategy

Grandey (2000) states that surface acting and deep acting are strategies used to display emotions faced by organizations but both have different motives. Deep acting is done by regulating the regulation of perceived emotions to appear more sincere, while surface acting is done by emphasizing changes in the outward emotional appearance rather than changing inner feelings. The following is an explanation of the form of regulation from several researchers:

1. Surface acting

Surface acting is an individual condition displaying emotions that are different from those felt when performing surface acting. The individual tries to change his expressions and gestures according to the expectations of the organization with the aim of providing comfort for the customer

Brotheridge and Grandey (2002) that the use of emotional labor strategies at the surface acting level is expressed as individual depersonalization that occurs due to job demands. According to Lee and Noh (2014), emotional regulation carried out with surface acting techniques only manipulates expressions or body gestures without involving efforts to internalize the emotions present.

2. Deep Acting

Ratnaningsih (2015) deep acting is a strategy that individuals consciously do to change negative emotions



with emotions expected by organizations, namely positive emotions in interacting with customers, so that individuals feel the expected emotions. Deep acting is an individual's ability to modify the feelings and negative emotions felt by employees when interacting with customers so that employees display more sincere expressions.

Supriadi, Trang and Rogi (2021) explained that the factors that affect employee turnover intention include internal, external and personal factors. Internal factors refer to factors originating within a company or organization that are not influenced by factors outside the organization or individual. External factors are the second factor that is not directly related to the organization. Personal factors are new factors where these factors are owned by every human being with one another. According to.

Choi and Kim (2015) organizational characteristics can also cause emotional labor such as organizational support, social support, work pressure, and job satisfaction. Work support can be created characterized by a comfortable work environment, easy to control and cooperation of each employee experiencing a workload (Thomas &; Ganster, 1995).

Turnover Intention

Mobley (1986) explains turnover intention as a form of separation between company and work. Jacobs and Roodt (2007) explain turnover intention as a mental decision that can intervene between an individual's attitude about work and the decision to stay in the organization or leave. Belete (2018) explains that turnover intention is a condition in which employees are likely to leave the work they are doing. Turnover intention is that employees have certain conditions to switch from the organization (Henha, 2017). Turnover intention is a predictor of employees wanting to leave the workplace.

Hwang and Chang (2008) stated that turnover intention is a thought that becomes a consideration related to the desire to find a new job from the current place of work.

Mobley (2011) divides the turnover aspect into three parts, namely:

1. Intention of search

Employees strive to find work in other companies in order to obtain more promising and satisfying jobs for individuals.

2. Intention to quit

Conditions where employees have the intention to leave the company by determining the employees themselves whether they want to stay in the company or resign

3. Thinking of quitting

The emergence of thoughts to switch from the company where you work or stay in the company through consideration of performance that has been passed every only in work.

Mobley (2011) mentions the factors that influence the occurrence of turnover are divided into external and internal factors. External factors include environmental aspects and individual aspects. While internal factors include organizational culture, leadership style, compensation, job satisfaction, and career.

Abraham (1999) explains that employees who suppress or change feelings to confirm display rules are more likely to carry turnover intention. Surface acting performed in the workplace tends to contribute to turnover



intention (Cote & Morgan, 2002). Holtom, Mitchell and Eberly (2008) assert that employees who engage in surface acting are able to develop negative. attitudes about work and begin to show intensity or turnover intention. Emotional labor is the reason that causes turnover intention (Cote &; Morgan, 2002; Grandey, 2000).

The employee factor for turnover intention is attachment to the organization that provides emotional demands that must be met (Prawitasari, 2016). Song (2014) nurses have the highest degree of surface acting attention when dealing with patients. This condition has a negative impact on nurse performance by making turnover in the hospital.

Kim (2009) the higher the level of surface acting, the higher the hotel employee turnover intention. According to Rafaeli and Sutton (1987) surface acting is an important factor that can predict employees to make turnover intention.

Wang, Tang, Zhou, Song, Chen and Yin (2023). surface acting influences the turnover intention of doctors in rural

RESULT AND DISCUSSIONS

China. The higher the surface acting, the greater the number of SMP N 1 Sragen teachers who are absent and have an impact on the turnover intention of honorary teachers (Nilamcahya & Almahendra, 2016).

Description of Research Data

The results of descriptive analysis of research data are presented by categorizing research variables by referring to the average value of the variables tested in this study. The average value of research variables is presented in the following table.

Variable	Hypothetical Empirio				irical			
	Min	Max	Mean	SD	Min	Max	Mean	SD
Surface Acting	9	45	27	6	27	44	36,9	4,1
Turnover intention	16	80	48	10,7	55	79	66,5	5,39

Table 1. Description o	f empirical	data and	hypothetical	research variables
Table 1. Description o	'i cinpii icai	uata anu	nypoincical	rescaren variabies

Based on the table above, the hypothetical mean (μ) of the surface acting scale is 27 with a standard deviation of 6 and the empirical mean (X) of 36.9 with a standard deviation of 4.1. The results of the comparison of the hypothetical mean (μ) and empirical mean (X) can be concluded that the surface acting variable is high, this shows that the hypothetical mean is smaller than the empirical mean or μ (27) < X (36.9), with a spread score value.

The variable Turnover Intention having a hypothetical mean (μ) of 48 and a standard deviation of 10.7 and an empirical mean (X) of 66.5 with a standard deviation of 5.39, it can be concluded that turnover intention is high, this shows that the hypothetical mean is smaller than the empirical mean or μ (48) < X < 66.5, with a difference exceeding one standard deviation.

1. Surface Acting

The Surface Acting scale is 9 items with a score range of 1 to 5. The lowest score was 9 and the highest

score was 45 (M = 27; SD = 6). The following categorization can be seen in the table below.

Formula	Interval	Category	F	%
(- · ·	x < 21	Low	0	0,00%
$\begin{array}{llllllllllllllllllllllllllllllllllll$	21 < x < 33	Medium	29	18,95%
$x > (\mu + \delta)$	x > 33	High	124	81,05%
Total			153	100%

Table 2. Categorization	of hypothetical	data and interpretation	of surface acting scores

The table above shows that there were 124 subjects who showed Surface acting with a high category of (81.05%), with a medium category of (18.95%). The results of data processing on the Surface Acting scale show that debt collectors in finance companies tend to display surface acting with high categories.

2. Turnover Intention

The turnover intention scale is 16 items with a score range of 1 to 5. The lowest score was 16 and the highest score was 80 (M = 48; SD = 10.7). The following categorization can be seen in the table below.

Table 3. Categorization of hypothetical data and interpretation of Turnover intention score

Formula	Interval	Category	F	%
x < (µ-ð)	x < 37	Low	0	0,00%
$(\mu - \delta) \le x \le (\mu + \delta)$	37 < x < 59	Medium	11	7,19%
$x > (\mu + \delta)$	x > 59	High	142	92,81%
Total			153	100%

The table above shows that there were 142 subjects who showed high category intention turnover (92.81%), with medium category (7.19%). The results of data processing on the turnover intention scale show that debt collectors in finance companies tend to make high turnover intentions.

Test the hypothesis

The hypothesis in this study is that there is an effect of surface acting on turnover intention in debt collector employees. The hypothesis in this study was tested using SPSS software version 20 for windows using simple regression analysis with the results of the hypothesis test can be seen as follows:

 Table 4. Test the hypothesis

Variable	R	R2	B	HERSEL F	t	р
Constant	_		41,21 9	3,391	12,15 4	0,00 0
Surface Acting	0,52 1	0,27 1	0,68 5	0,91	7,50 1	0,00 0

Based on the table above, the results of the hypothesis test on the analysis of the variable effect of surface



acting on turnover intention in debt collector employees showed a correlation value of 0.521 and a significant value of 0.000. The level used is that if the significance value is below 0.05 (p < 0.05) then Ha is accepted and H0 is rejected. The regression coefficient between the surface acting variable and turnover intention is (R Square) = 0.271 with a significance value (p) = 0.00. The correlation coefficient value of 0.521 indicates a positive correlation direction so that it can be concluded that surface acting has a positive effect on turnover intention in debt collector employees. The R-square value of 0.271 shows that the influence of surface acting variables on turnover intention is 27% while the remaining 73% is influenced by other factors not involved in this study. Can be concluded that there is a positive influence of surface acting on turnover employees.

The regression equation is Y = 41.219 + 0.685X, which is known that the constant of 41.219 means that the value of the variable turnover intention coefficient of 41.219 and the regression coefficient X of 0.685 states that every 1% addition to the surface acting value, the turnover intention value increases by 0.685. The value of the regression coefficient is plus (+) which means that there is surface acting (X) that has a positive effect on turnover intention in debt collector employees.

The Effect of Surface Acting on Turnover Intention in Debt Collector Employees.

The results showed that there was a significant influence between surface acting and turnover intention in debt collector employees by 27% (p < 0.001). The results of the study are in line with similar studies that found that the higher the surface acting performed on consumers, the higher the turnover intention in debt collector employees (Seery & Corrigall, 2009). The reason employees make turnover intention is because of organizational policies or work regulations that are difficult for employees to meet, formal communication and work routines that tend to affect emotions will tend to burnout to cause turnover intention (Ardan & Jaelani, 2021).

Displaying high surface acting emotions will have a negative impact on employees with stressful conditions, fatigue, high absenteeism and switching from the company due to suppressing negative emotions too often (Ratnaningsih, 2015). This is due to the difficulty of some employees to carry out emotional regulation and are in a depressed condition because they must always express positively (Hochschild, 2012). Theodosius, Koilouglioti; Kersten and Rosten (2020) high surface acting significantly exerts an influence on emotional exhaustion and personal achievement of individuals.

High employee turnover intention will have an impact on work that is not done and forget their responsibilities at work (Alam & Asim, 2019). Salimah (2012) the impact of high turnover intention will have an influence on the company, which is caused by employees who already have previous experience and need to train new employees.

Andini in Ardan and Jaelani (2021) explained that the act of turnover intention arises in individuals due to the desire to find job vacancies elsewhere, evaluating the possibility of finding a job that suits their wishes and is feasible elsewhere. Employees who leave the organization are mostly for voluntary reasons. The conditions experienced come from family, career and organizational factors.

One theory that can explain how a debt collector experiences turnover intention is the theory of reasoned action. This theory was put forward by Fishbein and Ajzen (1975), who explained that the basis of human behavior is in a conscious way and considering all available information. One factor that considers behavior beliefs is looking at the advantages and disadvantages of what individuals understand. This understanding that individuals believe will encourage attitudes toward the behavior which is an individual's attitude towards a behavior obtained from beliefs that produce an attitude of rejection or acceptance of the condition. Understanding attitude toward the behavior will encourage individuals to achieve one's intention to perform the conditions expected by the individual.



CONCLUSION

There is a positive influence of surface acting on turnover intention in debt collector employees. With the influence of surface acting variables on turnover intention by 27%. Debt collectors who tend to display high surface acting will contribute to fatigue, stress and end up in increased turnover intention.

Researchers provide several suggestions based on the results of this study as follows: (1) For Debt Collector Employees are able to know by understanding how to manage emotional labor well in applying Company rules. (2) For Companies This research is used as a reference for company leaders, human capital, employment in order to minimize the intensity of turnover in employees by providing training related to good emotional labor strategies, in order to maintain the quality and quantity of employees. (3) Further researchers are expected to conduct research on the same topic using a qualitative approach to represent the surface acting conditions on turnover intention in debt collector employees in detail. Researchers can then consider conducting research related to other factors not included in this study and explore further related to intervening variables that affect surface acting and turnover intention.

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