

## SELF-CONCEPT IN DEBT COLLECTOR THOUGHTS IN ENDE DISTRICT

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### ABSTRACT

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The economic crisis and the covid pandemic have not only had a major impact on the State of Indonesia, but also have had an impact on community development, behavior, and cultural shifts in society. Especially after the COVID-19 pandemic, the nation's economic condition is getting worse. Not only experiencing an economic crisis but also having an impact on a moral crisis. An increase in population density, an increasing number of unemployed, supported by a high poverty rate causes someone to do evil. Due to economic pressure, many people take shortcuts by justifying any means to earn money. This problem has led to a higher crime rate, especially in densely populated urban areas. The phenomenon of unemployment, however, needs to be watched out for. The economic crush can create a number of new social problems, including an increase in crime rates. One of the phenomena of crime that occurs in society today is the widespread practice or acts of thuggery among the community. The practice of thuggery can indeed grow in various lines of human life. Sociologically, the emergence of thuggery can be traced to the gaps that occur in the community structure. The gap can be in the form of material as well as discrepancies in discourse within a group in the social structure of society. Community (society) can be interpreted as an arena for the struggle for interests between groups (classes), who want their interests to become a reference for the community.

Keywords: Debt Collector Thoughts

### 1. INTRODUCTION

The phenomenon of unemployment, however, needs to be watched out for. The economic crush can create a number of new social problems, including an increase in crime rates. One of the phenomena of crime that occurs in society today is the widespread practice or acts of thuggery among the community. The practice of thuggery can indeed grow in various lines of human life. Sociologically, the emergence of thuggery can be traced to the gaps that occur in the community structure. The gap can be in the form of material and also discrepancies in discourse within a group in the social structure of society. Community (society) can be interpreted as an arena for the struggle for interests between groups (classes), who want their interests to become a reference for the community.

In the struggle for these interests, the interests of individuals or groups are not accommodated in certain community structures. These gaps and discrepancies lead to protests and dissatisfaction and then continue to the social dislocation of certain individuals or groups within a community structure. This dislocation can be interpreted as the elimination of the interests of a group which then triggers the emergence of thuggery practices in the community. The practice of thuggery does not only occur among the lower community, but also penetrates the upper community which is dominated by the intellectuals.



Preman comes from the Dutch word *vrijman* which means free and independent people. Thugs are a term for the activities of a group of people who get their income mainly from extortion from other community groups (Savitri, 2009).

The practice of thuggery in the business world is often encountered in the loan repayment process which ultimately results in the Debt collector business. These businesses generally employ “high-end” ex-convicts who are used as collateral to intimidate others. In the new order era, the practice of intimidation was not uncommon among those who were considered to be "inhibiting" business expansion plans, especially in the real estate and office businesses (Savitri, 2009).

The use of a thug's debt collector to collect debts because in general a thug has a high self-concept. Those who can interact and are socially accepted in their environment, both in the community and in the work environment, will certainly have a high self-concept. Sullivan (in Pardede, 2008) explains that if individuals are accepted by others, accepted and liked because of their circumstances, then individuals will respect and accept themselves.

Self-concept is an important part in any discussion about human personality. Self-concept is a person's picture of himself which is a combination of their physical, psychological, social, emotional beliefs, aspirations and achievements (Hurlock, 1999). Debt collector thugs who have good physical confidence, optimal social skills and good work performance will certainly develop a positive self-concept.

So far, the stigma attached to debt collectors, especially among their customers, is not very good. This is due to the attitude of debt collectors who act regardless of the customer's condition. For example, hundreds of residents on the slopes of Mount Merapi, calling themselves the Merapi Victims' People's Forum, (Kompas, Monday 28/2/2011) came to the Sleman Regency Government Office, Yogyakarta to demand the resolution of various problems after the eruption of the eruption, including the settlement of the problems of a number of residents who were being chased. -Chase debt collectors from banks. Bank Indonesia has actually issued a circular not to collect the debts of the victims of the Merapi disaster, but in reality almost every day people who are in debt are being chased by debt collectors (Kompas, 17 March 2011).

Further research on the self-concept of debt collectors is important in order to straighten out the community's view of the debt collector profession. So far, some people identify debt collectors as thugs who act criminally against some of their customers. This assumption is of course not always true. Debt collectors actually, if run in a professional way, of course eliminate the element of violence in carrying out their work. Unfortunately, the company's demands often make them "forced" to commit acts of thuggery in dealing with customers.

A positive self-concept certainly has a positive effect on debt collectors, when they go through their work. Debt collectors with positive self-concepts tend to have good social skills, so they can carry out their duties without resorting to violence like thugs. The self-concept of debt collectors is also influenced by the public's perception of themselves, especially the professionals

## 2. METHOD

The data analysis technique used in this study is thematic using the Empherical Phenomenal Psychology (EPP) procedure from Karlsson (2008), this analysis procedure consists of five stages, namely:



1. Read the transcript repeatedly and do the coding.
2. Find the meaning unit in the transcript by highlighting meaningful phrases.
3. Transforming the meaning unit into research materials.
4. Make brief conclusions on some of the transformations that have been made.
5. Abstracting conclusions.

#### Data Validity Check

##### 1. Degree of Trust (Credibility)

The degree of trust or credibility basically replaces the concept of internal validity in qualitative research, so that this criterion is expected to reach the level of confidence in the findings in the inquiry, finding evidence of findings in the plural or multiple facts being studied. This level of trust can be achieved by:

- a. Participation involvement (interviews, observations)
- b. Persistence or constancy of observation
- c. Triangulation

Triangulation is a data checking technique that utilizes something other than the data obtained, aiming as a comparison or re-checking. Denzin (Moleong, 2007), mentions four kinds of triangulation as an examination technique that utilizes the use of sources, methods, investigators, from theory.

d. Peer checking is carried out by means of analytical discussions with thesis supervisors and other colleagues who have experience and knowledge of the field in question.

##### 2. Transferability

This transferability replaces the concept of external validity in qualitative research. The method used as an effort to generalize is by compiling a detailed description. The similarity of context between sender and receiver will be achieved by such detailed description. At this stage, the self-concept talk about each research subject will be described.

### 3. RESULT AND DISCUSSION

The first subject, PA (29 years old) is a thug debt collector at a vehicle dealer in the city of Ende. PA comes from an ordinary family, her mother is a housewife, while her father is a retired civil servant. In his family PA is the third of five children. PA had studied up to high school and is currently single.

The second subject, H (27 years old) is a freelance debt collector thug who is not tied to any company or agency. H comes from a simple family, his parents are farmers. In his family H is the youngest of three siblings. His current status is single. H is a graduate of the Vocational High School in Pati.

The third subject, S (25 years old) is a thug debt collector at a finance company in Ende. Based on his narrative, S comes from a simple family, his father works as a construction worker and his mother as a housemaid. S is the third of four children. S has been married for a year, but has no children. His wife works as an SPG in a supermarket. S had studied up to high school.

#### 2. General Experience During Being a Debt Collector Thug

The results showed that the experience of the subject while being a debt collector thug was very diverse.

- a. The Beginning of His Profession as a Debt Collector Thug

#### Awal Mula Menekuni Profesi sebagai Debt Collector



Saya mengambil keputusan sebagai debt collector sejak tahun 2005an. Pada awalnya saya bekerja sebagai keamanan pada sebuah pasar swalayan. Boss saya, yang punya pasar swalayan tempat saya bekerja sering memanggil saya untuk melakukan penagihan pada rekan bisnisnya yang mengalami tunggakan pembayaran, dan akhirnya sekitar awal tahun 2005 Boss menyarankan saya agar pindah profesi dari bagian keamanan ke bagian penagihan. Lambat laun saya juga dipercaya sebagai koordinator. Sejak saat itulah saya mulai menekuni profesi sebagai debt collector. (PA)

Awalnya saya kerja di bajawa om, di UD Kawan Kita, tidak kerasan om...keluar...terus ngganggu...lama-lama bosan juga di rumah, ada yang ngajak ke ende buat kerja...waktu itu mikir-mikir juga, tapi ya sudah akhirnya saya jalani juga...waktu itu ada yang minta ditagihkan utangnya...nah saya dan seorang kawan diminta jadi debt collector dadakan...ya...terus keterusan sampe sekarang.

Ya...teman pak...dari mulut ke mulut juga...kalau saya sukses kan klien bisa balik lagi kasih kerjaan pak...atau diceritakan ke orang lain lagi, terus saya diajakin mereka...yo menajalani tugas (H)

Lha waktu itu kan saya sudah usaha cari kerja ke sana kemari om...sulit ternyata , apalagi saya kan belum punya banyak pengalaman om...sedangkan saya kan dituntut keluarga buat kerja...ya...peluang kerja yang ada saat itu debt collector, akhirnya saya coba saja om...

Ya...karena keadaan om...nyari kerja susah...lowongan kerja dikit...yaa mau gimana lagi... (S)

Based on the results of these interviews, it can be concluded that the beginning of working as a debt collector was actually not intentional. The crush of the economy and the encouragement of friends finally made them choose this profession.

b. Ups and downs While being a Debt Collector

**Suka Duka Selama menjadi Debt Collector**

Pengalaman suka-duka yaa biasa om, pada saat kita melakukan penagihan kreditur mulai menghindar, setelah kita hubungi terkadang banyak alasan

sehingga tidak ada waktu untuk ketemu, sehingga terkadang kita menyimpulkan kreditor terkesan menolak untuk ditagih...

Ya ketika kita menemui kejadian seperti itu, kita harus melakukan pendekatan berulang-ulang. Cuman kalau terjadi penyitaan biasanya kreditor tidak memperdulikan tahapan yang sudah kita lakukan, pada awalnya tadi, dan mereka malah mengatakan kita melakukan pemaksaan pada saat itulah terkesan debt collector sarat dengan nilai kriminal.

Iya...padahal ketika kita melakukan penagihan semua cara pendekatan sudah kita lakukan dengan benar. Kita juga membawakan nota kesepahaman atau surat kuasa dari pimpinan kita juga menghubungi RT/RW setempat.

Ya...yang jelas... gimana ya Om...dibilang kesal, tapi juga itu memang bagian dari profesi... hal itu sudah dari awal kita pahami bahwa ini adalah resiko sebuah pekerjaan, makanya kita akan sangat senang kalau barang tagihan mampu kita bawa pulang ke kantor.. (PA)

Yo macam-macam om...kalo sukanya itu ya kalo kita datang diambut baik sama nasabah, prosesnya lancar...seneng itu om...tapi ya dukanya itu om...kalau mereka ditagih malah marah-marah, malah ngajak adu jotos...nah kalau sudah gitu repot.

Digertak aja om...akhirnya mereka juga takut dan akhirnya mau diajak damai...pokoknya harus tegaslah...(H)

Pengalaman suka-duka banyak om...yang lancar, begitu ditagih ngasih sih oke...tapi ada juga nasabah yang nggak mau tahu, ditagih malah marah-marah...

Wah...sering om...malah saya pernah diajak berantem sama nasabah...paling sering adu mulut...

Yo...biasa....namanya pas nggak ada uang ditagih mungkin mangkel kali ya...jengkel...apalagi mereka minta tempo terus nggak kita kasih...ujung-

ujungnya ya gitu om...

Ya tegas om...sabar juga kan ada batasnya...kalo nggak tegas gitu malah kita yang susah om.ngak bayar-bayar dia. (S)

Based on the results of interviews, it can be concluded that during their profession they experienced many ups and downs. If their customers are kind and immediately fulfill their obligations, of course the debt collector will be happy, but problems will arise if the customer turns out to be avoiding his responsibilities and being rude. The peaceful path was initially taken, but if the customer still does not want to be reconciled, then finally the debt collector will act decisively. This action is taken to bully the customer so that they are reluctant and immediately settle the bill.

### c. Satisfaction with His Job

#### **Kepuasan terhadap Pekerjaannya**

Yaa... saya cukup puas om dengan pekerjaan saya sampai saat ini. (PA)

Tidak om.

Risikonya besar om....padahal tidak ada perusahaan yang bertanggung jawab atas keselamatan saya saat melakukan penagihan...bisa dibayangkan kan om...kalau misalnya adu fisik terus kita memar misalnya...tidak ada yang tanggung jawab...

Boro-boro om...apalagi status saya kan bukan pegawainya dia...istilahnya cuma orang suruhan... (H)

Tidak sama sekali om...

Lelah juga kalo pas nemu yang temperamen om...kita datang baik-baik malah diomel-omel...kita marah ganti juga nanti menyalahi prosedur...serba salah...(S)

Based on the description above, it appears that the majority of debt collectors are not satisfied with their profession. This is because of the high risk of work they have to face, especially if they have to deal with temperamental customers. In addition, they also do not get safety guarantees, especially if they are freelance employees.

### 3. Physical Self-Concept of Debt Collector Thugs

The physical self-concept of debt collector thugs is a debt collector thug's assessment of his own physicality, which includes physical appearance to support the profession, other people's assessment of his appearance, his self-assessment of his physical appearance, an assessment of whether or not his physical appearance is ideal, and the desire to improve his physical appearance. .

Debt collector thugs' personal self-concepts, debt collector thugs' physical self-concepts are debt collector thugs' assessments of their personalities, which include the public's assessment of their personality, personality support for the profession they are engaged in, the desire to try other jobs, the customer's assessment of his personality, assessment of his side. negative and positive of his personality, the desire to change his personality and satisfaction with his personality.

The Debt Collector Thug Social Self-Concept The debt collector thug's physical self-concept is an assessment of the debt collector thug against the social tendencies that exist in himself, which includes his interaction pattern with the community, his interaction pattern with his co-workers, his interaction pattern with customers, how to handle customers when problems occur, assessment of his social skills, satisfaction with his social skills, desire to develop social skills for his career, and his interaction in religious activities.

The self-concept of the debt collector thug family, the debt collector thug family self-concept is an assessment of the debt collector thug against his own family which includes the parents' views on their profession and family support for their profession.

Based on the categorizations that have been carried out by researchers from the results of interviews with three debt collector thugs, the following can be described:

Ghufron et al (2005) suggested that one aspect of self-concept includes the physical self-concept, namely the views, thoughts, feelings and individual judgments about their own physique. Based on the results of interviews, it can be concluded that debt collector thugs have a positive physical self-concept. They realize that they have a good physical appearance, so they can support their profession as debt collectors. They agree that a good physical appearance can support the work they do, which makes them appear more confident and reflects their professionalism. A debt collector ideally has a neat appearance with a proportional body, so that customers can be reluctant to them.

Regarding their physical self-concept, debt collector thugs consider that their appearance is good enough, so they don't feel the need to make drastic changes to their bodies. It's just that the demands of work make them have to appear with an ideal physique, so they feel the need to do sports so that their bodies are slimmer and proportional. The debt collector thugs also always appear neat and polite at every opportunity, so that people judge their physical appearance to be quite good.

Ghufron et al (2005) self-concept also includes personal self-concept, namely views, thoughts, feelings and assessments of their own personality. Based on the results of interviews, it can be concluded that debt collector thugs have a positive personal self-concept, so they feel they do not need to make many changes to their personality. In general, they judge that they are quite satisfied with their personality, although there are some things in their personality that need to be improved.

According to Rakhmad (2005), a person who has a positive self-concept will be able to improve himself because of the ability to reveal aspects of his personality that he dislikes and try to change it. Based on the results of the interview, it was revealed that debt collector thugs have a fairly high self-concept, because they are aware of the positive and negative aspects of their personality. Therefore, they have a desire to improve their personality which is considered not good, for example managing their emotions, or consistently to appear as individuals who are disciplined and responsible for the tasks they carry out.



According to Ghufon et al (2005) self-concept also includes social self-concept, namely views, thoughts, feelings and assessments of social tendencies that exist in themselves. Social self-concept is an individual's ability to relate to the world outside himself, feeling capable and valuable in the sphere of social interaction. Based on the results of interviews, it can be concluded that debt collector thugs have a positive social self-concept, so they are quite satisfied with their social skills. They also realize the importance of developing their social skills, both to develop their careers and to facilitate themselves in interacting with others.

According to Hurlock (1999) non-personality aspects that have an important influence on the formation of self-concept include social acceptance. A person who is accepted into a social group or who from time to time occupies a leadership position develops self-confidence, has more friends, increases his popularity, self-control, self-confidence and leadership traits also get stronger. Based on the results of interviews, it can be concluded that debt collector thugs who are well received by the surrounding environment tend to have good interactions with co-workers and customers. They also have good religious social interactions in their environment. Debt collector thugs who have good interactions with customers will try to resolve matters with customers in peaceful ways, so that physical violence can be avoided.

Ghufon et al (2005) self-concept also includes family self-concept, namely views, thoughts, feelings and individual assessments of their own family. Based on the results of the interview, it can be concluded that most of the thugs from debt collectors have negative family self-concepts. This is evident from the narrative of debt collector thugs who do not get full support from their families to pursue this profession. A person's self-concept according to Ngozi (2009) is influenced by social experience. Social experience affects the way individuals behave, and in turn will affect the development of one's self-concept. This shows that social experiences related to the views of parents and families on the profession they are engaged in can affect the self-concept of debt collector thugs.

The results of the interview showed that most of the subjects felt that their family did not support their profession as a debt collector because it was a thug's job and full of risks. Therefore, the family wants them to find a better job. This also affects their satisfaction with their profession. Most of the debt collector thugs are not satisfied with their profession because of the high risk they have to face, even though they do not get satisfactory guarantees from the company or the people who employ them. In addition, this job also does not provide a bright career future, so think about looking for another job. This is understandable because in the beginning they also pursued this work not on the basis of their mere desire, but because of the economic squeeze. The need to be economically independent makes them forced to pursue this job.

#### **4. CONCLUSIONS**

Based on the results of data analysis and discussion of the research, it can be concluded that the self-concept of debt collector thugs tends to be positive. This is indicated by their self-concept in good physical, personal, and social aspects. With a positive self-concept, debt collector thugs can appear confident with their existing physical appearance, both when interacting with the surrounding environment, with colleagues and with customers. A good personal and social self-concept also makes it easy to adapt when facing difficulties in dealing with customers. The self-concept of debt collector thugs





on the aspect of family self-concept tends to be negative. The family has a negative view of the debt collector profession which is considered full of risk and is a thug's job. The lack of family support is what causes most debt collector thugs to want to change professions. In addition, most debt collector thugs feel that this job is risky and does not promise a good future economically, so they try to get another better job.

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