

## Anchor Establishment Factors: Phenomenological Study of the Rejection Towards Banking Payroll

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Muhammadiyah owns 16,346 kindergartens across Indonesia. In Yogyakarta, out of 212 kindergartens listed in the government, 70 belong to Muhammadiyah (30%). Cumulatively, distribution of money in Yogyakarta's Muhammadiyah kindergarten is significant; however none of the kindergartens use the banking payroll system, making it vulnerable to financial exploitation and corruption. There is a rejection towards this banking payroll system. The current study aims to understand the factors influencing such rejection. Qualitative approach used in the study was phenomenology. Results from in-depth interviews and focus group discussions (FGD) on five teachers showed that anchors were established through the dynamics of two factors: leadership experience and belongingness. Variations between the factors create a new layer of anchor. More participants are needed to better understand the forming of anchors, as well as statistical analysis to validate the new anchor.

*Keywords:* anchor, virtue, material, resistance to change, voice

Muhammadiyah memiliki taman kanak-kanak (TK) sebanyak 16,346 se-Indonesia. Di kota Yogyakarta, dari 212 TK yang terdaftar di pemerintahan, 70 di antaranya adalah TK milik Muhammadiyah (33%). Secara kumulatif, perputaran uang di TK Muhammadiyah Yogyakarta sangat besar, namun seluruh TK Muhammadiyah ini belum menggunakan sistem penggajian via bank, sehingga rentan terhadap kebocoran keuangan dan tindak korupsi. Ada penolakan terhadap penggajian via bank di TK Muhammadiyah. Penelitian ini hendak memahami faktor apa sajakah yang memengaruhi penolakan tersebut. Pendekatan kualitatif yang digunakan dalam penelitian ini adalah fenomenologis. Hasil wawancara mendalam dan diskusi kelompok terfokus terhadap lima orang guru mengungkapkan bahwa jangkar (anchor) terbentuk dari dinamika dua faktor: pengalaman kepemimpinan dan rasa kebersamaan. Variasi antar-kedua faktor tersebut memunculkan sebuah kemungkinan, adanya struktur lapisan jangkar (*layer of anchor*) baru. Perluasan variasi partisipan penelitian diperlukan untuk melengkapi sudut pandang dan rasionalisasi penelitian terkait faktor pembentuk jangkar. Uji korelasi statistik juga diperlukan untuk menjawab apakah lapisan jangkar baru ini benar atau tidak.

*Kata kunci:* jangkar, kebijakan, materi, menolak perubahan, bersuara

In 2006, the Muhammadiyah published an anti-corruption fiqh (study of laws pertaining to ritual obligations) (Anwar et al., 2006) and has relentlessly tried to minimize potential corruption in its circle of charity efforts (AUM). This was intensified when the government established BKN head rule number 7 year 2008, requiring civil servants to use banking payroll system (Badan Kepegawaian Negara, 2008).

AUM managers took this as an inspiration to move forward with their anti-corruption efforts, leading them to apply the banking payroll system to the payment system of their members. This was considered as an effective way to prevent corruption, due to its transparency and accountability.

Some AUM such as Muhammadiyah-owned high school and universities have applied the banking payroll system. However, not all AUMs have done so. One such AUM that has yet to apply the system is TK Aisyiyah Bustanul Athfal (TK ABA), belonging to an autonomous Muhammadiyah organization (ORTOM) called Aisyiyah. Distribution of

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