



The Impacts of Organizational Changes on Negative Emotion Resulting on Employee Resistance in the Insurance Office of PT Asuransi Cakrawala Proteksi Indonesia (ACPI)

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ABSTRACT: Recently, the insurance industry has been dealing with industrial revolution 4.0, which is a major change in the technology sector that causes many changes in other sectors. The industrial revolution 4.0 begins with the utilization of moveable and controllable machines in the production process. It starts from using simple robots to sophisticated computers. The potential impact of Industry 4.0 is the emergence of employee resistance to change in the organization. This research aims to reveal, analyze, and discuss the role of organizational changes in predicting negative emotions and impacts on resistance to change. The sample used in this research was 101 participants, who were employees at PT Asuransi Cakrawala Prokteksi Indonesia (ACPI). Then, the sampling technique used saturated sampling and a questionnaire as a data collection tool. Structural Equation Modeling (SEM) analysis was used as a data analysis technique using the SMART PLS 3 application. The results of this research indicate that organizational change caused significant negative emotions among employees. Eventually, employees became resistant. The results of this research can be used as input for internal company stakeholders in general and insurance companies in particular in understanding, explaining and predicting employee emotions and resistance related to organizational changes that occur. The limitation of this research was that it only involved employees of the ACPI's insurance office in all regions of Indonesia, so the generalization of the results of the research could not be conducted.

Keywords: SEM, Organizational Changes, Negative Emotion, Resistance, Insurance



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INTRODUCTION

A relatively new change from the current condition of the organization or the inter-relationships between components and differential functions, which are integrated entirely or partially refers to an organizational change (Boohene & Williams, 2012). The aim is to achieve greater viability in the context of the present and anticipate the future environment (Boohene & Williams, 2012). Thus,

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organizational change is a transformation and modification of methods, strategies, technology, and structures, and assesses the effects of these changes ([Khaw et al., 2022](#)).

In the insurance sector, organizational change is possibly unavoidable ([Worung et al., 2019](#)). They also stated that global insurance institutions are currently operating in a highly dynamic market and experiencing external pressure related to the economic crisis due to the Covid-19 pandemic and advanced technology, which requires the ability to seize opportunities to be competitive. Therefore, in Indonesia, the insurance industries have potentially been affected by changes and experienced adverse cases toward the sustainability of the organization itself.

Indeed, this circumstance can affect employees' productivity in the insurance industry. However, changes in the insurance industries may raise employee resistance to change. Employees' resistance to change is a negative behavioral intention to the implementation of modifications in the organizational structure or work and administrative processes that result in the obstructive attempts of the members of the organization to impede or hinder the process of change ([Metselaar, 1997](#)).

Based on the literature review, in this research, the resistance to change is influenced by emotions ([Vos & Rupert, 2018](#); [Spence, 2020](#); [Anggreini et al., 2022](#); [Worung et al., 2019](#)). Meanwhile, emotion is defined as open reactions that express feelings about certain events ([Greenberg & Baron, 2012](#)). According to [Goleman \(2015\)](#), self-emotion is the ability to recognize feelings when they occur. Emotion management is an individual's ability to handle his or her feelings so that they can be expressed appropriately so that a balance is achieved within the individual ([Goleman, 2015](#)).

Further, in this research, the theoretical gap/disparity relates to the concept of employees' resistance to change in an organization. All this time, change failure in an organization is caused by the existence of employees' resistance to change ([Bovey & Hede, 2001](#); [Pardo del Val & Martínez Fuentes, 2003](#)). The resistance to change is the most frequent issue that will become the implementation issue dealt with by management when introducing changes ([Bovey & Hede, 2001](#)).

Downing (1997), in his research, stated that organizational change will firmly correlate with emotional state, or relate to the frame of an individual's feelings as a member of an organization. This frame of the feelings functions as references and simple patterns in providing meaning for everyone, who is involved in the process of the organizational change ([Durand & Calori, 2006](#)).

A change can be seen as a loss, which in this case will raise anxiety ([Vakola et al., 2004](#)). Furthermore, anxiety is the dominant emotion, where hostility plays a significant role ([Vakola et al., 2004](#); [Namkung & Jang, 2010](#)). The issues regarding a fundamental change in personnel, strategy, identity, or other organizational issues frequently trigger strong emotions among the involved people ([Vakola et al., 2004](#); [Namkung & Jang, 2010](#)).

The role of emotions in organizational change has not been studied yet ([Vakola et al., 2004](#)). It is because emotions and heart feelings have a significant impact on employees' work methods and comprehension of their work in organizations ([Greenberg & Baron, 2002](#)). Recently, researchers in organizational behavior have shown that emotions greatly influence behavior and relevant outcomes with the achievement of an organization ([Mossholder et al., 2000](#)).

Moreover, many researchers who discuss organizational change have disclosed the impact of change on emotions. Additionally, emotions and responses to change have a significant relationship ([Vakola et al., 2004](#)). Emotion is a significant dimension of an individual's and

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organization's identity and has a firm influence on daily organizational processes ([Antonacopoulou & Gabriel, 2001](#)).

In doing so, it can be concluded that feeling or emotions, which are experienced by employees during the organizational change, are related to the individual's personality and emotion is one of the other vital subjects, which is necessarily considered when dealing with the resistance to change in the organization ([Antonacopoulou & Gabriel, 2001](#)).

Typically, emotion is viewed as an individual reaction to an event or stimulation ([Frijda, 1994](#)), and, fundamentally, it, though not always, is a social phenomenon ([Tangney & Fischer, 1995](#); [Tangney & Salovey, 1999](#)). To raise emotion, the emotional trigger must drive changes in the organism's feelings ([Tangney & Fischer, 1995](#); [Tangney & Salovey, 1999](#)).

In this research, the resistance to change is influenced by negative emotions. The characteristics of personality are a reflection of the characteristic patterns of thoughts, feelings, and behavior of a person. Meanwhile, the differences in an individual's personality in terms of ability and willingness to adapt can impact on resistance to change ([Antonacopoulou & Gabriel, 2001](#)).

The empirical disparity in this research is, then, related to the background of this research, which is employees of the insurance company in Indonesia. So far, some research on organizational change has been conducted in European and American countries. Specifically, in Indonesia, based on the literature review conducted by the writer, there have been several studies in the last five years regarding organizational change.

Based on those studies, it can be seen that the general objective is to reveal and analyze organizational change in employees' performance. In addition, those studies have not attempted to disclose, examine, and deliberate the impact of organizational change and employees' personalities on emotions and resistance to change. Thus, research questions which were proposed in this research are, namely: (1) Does Organizational change affect negative emotions, (2) Does Negative emotions affect resistance to change. Therefore, the research aims to disclose, analyze, and discuss the role of organizational change in predicting negative emotions and their impacts on resistance to change.

A series of emotions are triggered by employees experiencing a change event. The emotions lead to cognitive assessment, which influences how the affected employees respond to these change events ([Oreg et al., 2018](#)). Also, if the change is seen as something positive or rational, it can cause some losses and uncertainties ([Kotter & Schlesinger, 2008](#)). Employees, who experience negative emotions and underestimated attitudes toward organizational change, are likely to respond with resistance to change ([Oreg et al., 2018](#)). Employees, who respond with resistance to change, have a significant threat to the success of change. During an organizational change, the affected employees experience a variety of emotions. Some employees show negative emotions, and others demonstrate positive emotions ([Bartunek et al., 2006](#); [Huy, 2002](#)).

H1: Organizational change has affected negative emotions

Emotion is shown through reactions to changes that are developed through interactions between attitudes, beliefs, and individual feelings related to organizational changes. The successful implementation of change depends on how an individual interacts with organizational change ([Oreg et al., 2018](#); [Shura et al., 2017](#)). Participation in the process of change is closely related to the reaction to a change. People are more likely to commit to the changes that they are dealing with if they perceive the changes in line with their expectations. Thus, resistance to change is little

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(Helpap, 2016). Positive reactions to change allow individuals to be more focused on work so that resistance to change can be expected to decrease (Gardner et al., 1987). Similarly, negative reactions to change often lead to firm resistance to change. This happens if the change is considered harmful. Additionally, the arising negative emotions are due to the displeasure of members of an organization with organizational changes, which can also cause them to quit their jobs (Michela & Vena, 2012).

H2: Negative emotions have affected resistance to change

Based on the description of the theoretical review and hypothesis development, the research model is as follows:

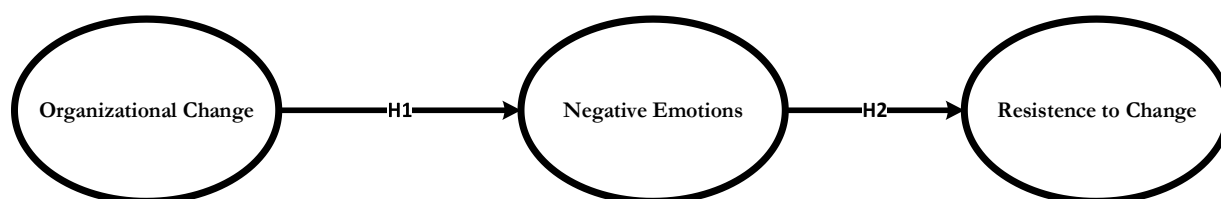


Figure 1. Research Model

METHOD

The population of this research was all employees in the insurance office of PT Asuransi Cakrawala Proteksi Indonesia (ACPI), which were 101 employees. The sampling method was saturated sampling or census, in which all members of the population were made as members of the sample. The data analysis technique used variance-based Structural Equation Modeling (SEM). Then, the analysis tool was SMART PLS 3. In this research, the organizational change was measured with variation change indicators, such as form, quality, or circumstances from time to time after the introduction of new methods of working, thinking, and acting in an organization (Pardo del Val & Martínez Fuentes, 2003). Negative emotions were calculated using emotional indicators from Antonacopoulou & Gabriel (2001), which consisted of negative emotions (unpleasant and disturbing, such as anger, fear, and sadness). The emotional questionnaire was adopted from research conducted by Vos and Rupert (2018). Employees' resistance to change, in this research, was measured using employees' resistance to change indicators from Greenberg and Baron (2012); Bovey and Hede (2001), which comprised some aspects of 1) Passive resistance (not learning, indolence, ignoring, withdrawing, gossip, and refraining) and 2) Active resistance (deliberate sabotage, intentional mistakes, strikes, protest letters, staying off the job, and obstructing the process). Meanwhile, the questionnaire on employees' resistance to change was adopted from Vos and Rupert's research (2018).

The measuring scale used in the research was the Likert scale (1 = Strongly Disagree; 2 = Disagree; 3 = Neutral; 4 = Agree; 5 = Strongly Agree)

RESULT AND DISCUSSION

Table 1. Profile of Respondents

Profile	Total	Percentage
Gender		
Male	67	66%
Female	34	34%
Age (years)		
<25	14	14%
≥ 55	4	4%
25 -35 years	23	23%
36 -45 years	25	25%
46-55 years	35	35%
Educational background		
Senior High School	0	0
III-Diploma	2	2%
Undergraduate	16	16%
Graduate	83	82%
Term of Service (years)		
≥ 15 years	20	20%
11-15 Years	4	4%
1- 5 years	20	20%
6-10 years	19	19%
Blank	38	38%
Expenditure		
Above 10,000,000	36	36%
1,000,001 – 2,500,000	2	2%
2,500,001 – 5,000,000	5	5%
5,000,001 – 10,000,000	20	20%
Blank	38	38%

Table 1 concludes that most of the respondents, in this research, were male, and their age was between 46-55 years, and most of them were employees. The majority of the educational background of the respondents was graduate, and most of their term of service was over 15 years, 11-15 years, and 1-5 years, respectively. In addition, their monthly expenditure was over 10,000,000

Table 2. Results of Validity and Reliability Tests

Construct	Indicator	Loading Factor	AVE	Composite Reliability	Cronbach Alpha
Organizational changes	PO1	0.784	0.624	0.907	0.876
	PO2	0.636			
	PO3	0.746			
	PO4	0.893			
	PO5	0.723			
	PO6	0.921			
Negative emotions	EN1	0.856	0.605	0.853	0.757
	EN2	0.813			
	EN3	0.900			
	EN4	0.860			
Resistance to Change	RP1	0.813	0.681	0.912	0.901
	RP2	0.816			
	RP3	0.801			
	RP4	0.680			
	RP5	0.790			

The results as depicted in Table 2 demonstrate that, in this research, the validity convergence and internal consistency measurement for constructs were good. It was shown by the AVE value for each construct that was above 0.5. It indicated that the validity convergence for each construct was good. Similarly, it was by the value of the Cronbach Alpha and Composite Reliability for each construct. However, as stated by Baumgartner & Homburg (1996), the Composite Reliability was assessed better in estimating the internal consistency of a construct. Table 2 shows that the value of the Composite Reliability for each construct was above 0.6.

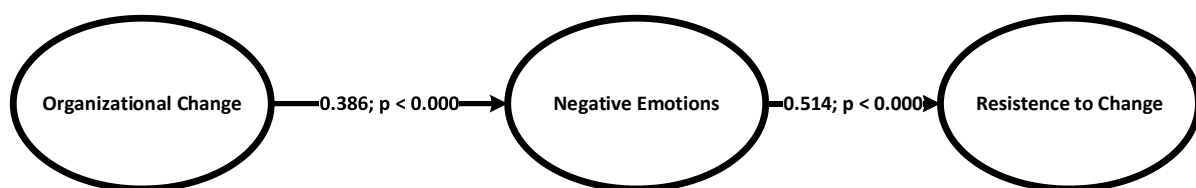


Figure 2. Diagram of the results of the structural model test

Table 3. Results of SEM Estimation and Hypothesis Test

hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics (O/STDEV)	P - Value	Conclusion
H1: Organizational change has impacted on negative emotions of the ACPI Insurance Office's Employees	0.386	0.389	0.092	5,937	0.000	supported
H2: Negative emotions of the ACPI Insurance Office's Employees have affected Resistance to Change	0.514	0.525	0.061	8.404	0.000	supported

In this research, the results of hypothesis 1, which stated that organizational change has affected the negative emotions of employees related to changes in the industrial revolution 4.0 at PT Asuransi Cakrawala Proteksi Indonesia (ACPI) were supported. The results of the analysis show that organizational change had a significant effect on employees' negative emotions related to changes in the industrial revolution 4.0 at PT Asuransi Cakrawala Proteksi Indonesia (ACPI). Furthermore, the results of data analysis depict that a significant CR value (CR=5.937) and standardized estimation value were 0.386 (see Table 3). This figure displays that organizational change had a significant effect on employees' negative emotions related to changes in the industrial revolution 4.0 at PT Asuransi Cakrawala Proteksi Indonesia(ACPI)

The results of this research emphasize that factors, such as interests, values, beliefs, and individual reactions, to change were the result of their emotions about the arising organizational changes (Liu & Perrewé, 2005). Academic experts claimed that the term emotion has been defined inconsistently in various behavioral literature ([Gooty et al., 2009](#)).

The dominant definition of emotional characteristics, particularly in organizational behavior ([Barsade & Gibson, 2007](#); [Weiss & Cropanzano, 1996](#)) and psychology ([Frijda, 1994](#); [Lazarus, 1991](#); [Scherer, 2005](#)), was that emotion is a cognitive response to an event. Furthermore, emotions reflect the interpretation of events that occur in the work environment and can affect rationality about uncertainty (Tiedens & Linton, 2001), as long as the organizational change occurs.

Emotions affected thinking processes, such as the processes experienced by employees in dealing with a given task ([Forgas & Fiedler, 1996](#)), and the content of thinking, such as types of information that employees remember, select, interpret, and learn as an affective function when they must deal ambiguous social situations ([Forgas & George, 2001](#)). Emotion-driven behavior was important in the context of various social interactions ([Scherer, 2005](#)).

Meanwhile, the results of hypothesis 2, which stated that emotions have affected on employees' resistance to change in the industrial revolution 4.0 at PT Asuransi Cakrawala Proteksi Indonesia (ACPI), were supported. The results of the analysis demonstrate that employees' emotions had a significant effect on employees' resistance to change in the industrial revolution 4.0 at PT Asuransi Cakrawala Proteksi Indonesia (ACPI). Furthermore, the results of the data analysis depict that a significant CR value (CR = 8.404) and standardized estimation value were 0.514 (see Table 3). This figure shows that employees' emotions had a significant effect on

employees' resistance to change in the industrial revolution 4.0 at PT Asuransi Cakrawala Proteksi Indonesia (ACPI). The more positive/negative the employees' emotions were, the more positive/negative the resistance was formed related to the arising organizational change. Reaction to change was a cognitive and behavioral response based on adaptation and a comprehensive understanding of how to react to change ([Al-Abrow et al., 2019](#); [Peng et al., 2020](#)). It depended on the efforts of the manager to introduce the change and the extent to which others responded. Typically, a negative reaction to change occurred when the occurring perception perceived the change would result in more workloads, uncertainties, and fatigue, mainly when the change was rapid and touched the entire organization or a large portion of the organization ([Beare et al., 2020](#); [Li et al., 2017](#)). Individual reactions to organizational changes were expected to depend on individual perceptions and assessments of the effects of changes on him or her. This showed that the reaction to a change was developed through the interaction between attitudes, beliefs, and individual feelings toward a change.

The successful implementation of changes relied on individual attempts and processes in interacting with the organizational change ([Oreg et al., 2018](#); [Shura et al., 2017](#)). Participation in the change process was closely related to the reaction to change. In general, the members of the organization, who had a willingness to change, could diagnose and increase their willingness to change effectively when they understood the need for change ([Albrecht et al., 2020](#)). Hence, people likely committed to change if they perceived the change in line with their expectations and resistance to change was small ([Helpap, 2016](#)).

CONCLUSION

The organizational changes have positive impact, but it has been insignificant to employees' emotions in the insurance office of PT Asuransi Cakrawala Proteksi Indonesia (ACPI) as the changes have taken place. The personality of employees has a positive impact and has been significant to employees' emotions in the insurance office of PT Asuransi Cakrawala Proteksi Indonesia (ACPI) when the changes have happened. Emotions of employees in the insurance office of PT Asuransi Cakrawala Proteksi Indonesia (ACPI) have a positive and significant impact on resistance to change. If organizational change has taken place, it drives both positive and negative emotions. The bigger the change, the smaller opportunity for the positive emotion and the greater the negative emotion. The organization needs to fundamentally change how they operate so that it can survive in the dynamic competition environment. Although it sometimes is forgotten, in this process, employees in an organization are the most important. The change will be successful when there is understanding with employees and employees are willing to change collectively. Resistance to change is the most frequent issue. Comprehension regarding the reasons for change and resistance to change among employees is really important. Intense negative emotion can occur as a response from change and it is significant to be considered. As previously described, emotion has always had two objects, and there is always someone or something that causes or triggers an emotional reaction. Additionally, emotion is only triggered by personally relevant events. Organizational change is a unique event. It involves almost every employee in the organization and has direct implications for personal objectives and efforts. It is considered a threatening issue, and the event will trigger highly negative emotions, such as anger and displeasure. Due to someone's actions and intentions related to emotions, the negative emotions experienced by an employee are a response to change that affects on their actions and intentions. Thus, employees have the obstruction to adapt to change. It is why resistance to change occurs. Organizational change is seen as determining factor of negative emotion and it is highly appreciated, so it causes employees' intention to refuse such changes.

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Based on the results of this research, organizations are increasingly increasing efforts in implementing employee counseling programs. The company strives to continuously educate all employees that organizational change is necessary when facing the situation and conditions of an increasingly competitive business environment. In other words, companies should be able to adapt in these situations and conditions to create competitive advantages.

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