

## THE EFFECT OF SOURCE OF STRESS AND COPING STRATEGY ON STRESS SYMPTOMS OF THE CUSTOMER'S FAMILY OF ILLEGAL LOANS

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### Abstract

Human needs are so complex that it causes a mismatch between expenses and income generated. Debt is an alternative that is chosen so that family needs are still met, even though being in debt is prone to stress risks. This study aims to analyze the relationship between sources of stress, coping strategies, and stress symptoms, as well as the influence of sources of stress and coping strategies on the stress symptoms of illegal loans customers' families. The subjects in this study were active illegal loans customers in Purwasari Village. The sampling technique used simple random sampling method, which included quantitative research, with a sample size of 60 people. Data and information were collected through direct interviews using a questionnaire. Data were processed using descriptive, correlation, and multiple linear regression tests. The results showed that almost all sources of stress were in the low category, all coping strategies were in the low category, and more than half of the stress symptoms were in the low category. There is a significant positive relationship between the number of children and sources of stress, sources of stress are also significantly positively related to coping strategies and stress symptoms. There is a positive influence on the number of banks and sources of stress on the stress symptoms of illegal loans customers.

Keywords: coping strategy, illegal loans, source of stress, stress symptoms

## PENGARUH SUMBER STRES DAN STRATEGI KOPING TERHADAP GEJALA STRES KELUARGA NASABAH PINJAMAN ILEGAL

### Abstrak

Kebutuhan manusia begitu kompleks sehingga menyebabkan ketidaksesuaian antara pengeluaran dan pendapatan yang dihasilkan. Utang menjadi alternatif yang dipilih agar kebutuhan keluarga tetap terpenuhi, padahal berutang rentan terhadap risiko stres. Penelitian ini bertujuan menganalisis hubungan antara sumber stres, strategi koping, dan gejala stres, serta pengaruh sumber stres dan strategi koping terhadap gejala stres keluarga nasabah *illegal loans*. Subjek dalam penelitian ini adalah nasabah *illegal loans* aktif di Desa Purwasari. Teknik penarikan sampel menggunakan metode *simple random sampling*, yang termasuk penelitian kuantitatif, dengan jumlah sampel sebanyak 60 orang. Data dan informasi dikumpulkan melalui wawancara langsung menggunakan bantuan kuisioner. Data diolah menggunakan uji deskriptif, korelasi, dan regresi linear berganda. Hasil penelitian menunjukkan bahwa hampir seluruh sumber stres berada pada kategori rendah, seluruh strategi koping berada pada kategori rendah, dan lebih dari separuh gejala stres terkategori rendah. Terdapat hubungan positif signifikan antara jumlah anak dengan sumber stres, sumber stres juga berhubungan positif signifikan dengan strategi koping dan gejala stres. Terdapat pengaruh positif pada jumlah bank dan sumber stres terhadap gejala stres nasabah *illegal loans*.

Kata kunci: illegal loans, sumber stres, strategi koping, gejala stres

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## INTRODUCTION

Mental health problems are a national and global problem that has not been resolved to date. One in five Indonesians has a potential mental disorder problem (Rokom, 2021). The results of the Basic Health Research (Riskesmas) (2018) show that more than 19 million Indonesians aged over 15 years experience mental and emotional disorders (Ministry of Health, 2018). Environmental and socioeconomic conditions

are closely related to individual mental health (Dharmayanti et al., 2018). Changes in the environment during the Covid-19 pandemic situation have an impact on increasing mental health problems. Research shows that the global prevalence of anxiety and depression increased by 25 percent in the first year of the Covid-19 pandemic (WHO, 2022). Various mental disorder problems are the adverse effects of stress that occurs in the long term (Puji, 2022).

Stress is a psychological or physiological reaction to events that affect balance and well-being (Sunarti, 2005). Various unpleasant events become sources of stress for a person. The source of stress is something that produces tension both psychologically and physiologically, including events that are very stressful on an ongoing basis, long-term relationship problems, loneliness, financial worries that are mostly felt by the head of the family as a breadwinner (Sitanggang, 1994; Maryam, 2017). Sources of stress are measured from sources of tension in the family, finance and business, work and family, and illness and family care (McCubbin & Thomson, 1983).

Financial and business problems are the most common sources of stress experienced by families (Sunarti et al., 2020). Financial and business issues are closely related to the fulfillment of family needs. The family plays an important role in meeting the needs of each of its members, but human needs are so complex that the income generated by the family is often not balanced with its expenses (Gosa, 2016). The family at least tries to fulfill the physiological needs of the family, physiological needs are the most basic needs related to food, nutrition, and health aspects, these needs are a reflection of the family's purchasing power, especially in fulfilling economic functions (Lestari, 2016; Sunarti, 2006). Families with low income will find it difficult to fulfill their family needs, so they need other alternatives to meet their needs (Firdaus & Sunarti, 2009). As an alternative to fulfilling their needs, husbands and wives generally adopt multiple livelihood patterns, but due to the limited alternative livelihood patterns available, this ultimately does not directly increase family income (Sunarti, 2015). Families sometimes go into debt, borrow credit, sell or pawn their assets to obtain cash and buy their food needs (Mardiharini, 2016; Suyatno, 2007). Debt is a social reality that is familiar with the lives of Indonesians because it has been practiced since ancient times (Gosa, 2016). It is not uncommon for the urgency of necessity to force people to get into debt through illegal loans.

Illegal loans are informal financing services from certain parties targeting housewives (Rustandi, 2018). Illegal loans are the choice of families because of the ease of channeling funds (Hartomo, 2017). The reason why families go into debt to illegal loans is because of emergency needs and the need to open or develop a business, which in turn causes the family's economic pressure to increase (Rosanti, 2022). Owing to illegal loans is only a momentary solution to deal with stress due to the fulfillment of family needs, after which the debt becomes a source of stress itself, which has another impact on mental health. Illegal loans in their repayment contain high interest rates and in the process cause many problems, both internal and external conflicts (Rustandi, 2018). Previous research states that someone who is in debt has twice the risk of mental health problems, depression and anxiety than someone who is not in debt (Shidhaye et al., 2016; Gathergood, 2012). People in debt were found to have the highest percentage of anxiety and depression (Seponski et al., 2018). Suicidal intentions were found to be positively associated with debt behavior (Tang et al., 2020). Therefore, it is necessary to be careful in deciding to go into debt to illegal loans so as not to further add to the source of stress for the family.

As a customer's effort to cope with stress, stress management through family coping strategies plays an important role in addressing the problems experienced (Sunarti et al., 2005). Previous research proves that coping strategies are carried out by families to overcome sources of stress, effective coping skills carried out by parents can reduce the risk of behavioral problems in their children and protect families from financial pressure (Lloyd & Rosman, 2005). The coping strategy itself is a family effort to solve the problems faced, the higher the coping strategy, the lower the stress symptoms (Gonzales et al., 2016; Sunarti et al., 2005; Sunarti, 2020). Symptoms of stress can include feeling guilty, anxious, sad, crying easily, unable to sleep easily, easily tired, decreased appetite, disappointed and ashamed of oneself (Wilkinson, 1989).

Research on stress and debt has been conducted by several other researchers with different target examples. Oktarina, Krisnatuti, and Muflikhati (2015) have examined the sources of stress, coping strategies, and stress levels of married and single female workers, Latifah and Juanda (2010) have also examined the acceptance, stress symptoms, and coping strategies of mothers towards the kerosene conversion program. Renanita and Hidayat (2013) examined the psychological factors of debt behavior in fixed-income employees. Research on the borrowing behavior of users of illegal loans services has also been studied by Larasati and Setiawan (2022). Dara (2017) has studied debt and credit among female laborers in Mojokerto Regency. Larasati and Setiawan (2022) have studied the borrowing behavior of users of illegal loans. However, there is no specific research that examines the sources of stress, coping strategies and symptoms of stress from examples who have debts, especially to illegal loans. Observing this substance, the author is interested in observing further

the influence of stress sources and coping strategies on stress symptoms from the families of illegal loans customers.

## METHODS

This study uses quantitative research with a cross sectional study, which is research that is only conducted at one specific time. The research location chosen was Purwasari Village, Dramaga Sub-district, Bogor District, West Java Province. The selection of this location in the Regency was chosen purposively with the consideration that the area is one of the target areas of the emok bank in Bogor Regency. Research began in March 2022 including preparation, preparation of proposals and instruments, data collection, data processing, data analysis, and preparation of research reports.

Population according to Sugiyono (2010) is a generalization area consisting of objects or subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions. The population in this study were families who borrowed money from illegal loans. The example in this study is a wife who is an active illegal loans customer in Purwasari Village. The population in this study amounted to 120 illegal loans customers from Purwasari Village RW 1, 3, 5 and 7, which were selected based on the results of screening with the criteria of families who borrowed from illegal loans in the past year. Based on this population, a sample was drawn using a simple random sampling technique (simple random sample) or a random sampling method by actually providing equal opportunities without regard to strata, so that everyone has the same chance with a fifty-fifty chance, half of the population was randomly selected, namely 60 people.

The type of data used in this study is quantitative data. According to Sugiyono (2010) quantitative data is data in the form of numbers or numbers that can be measured and calculated directly. According to Sugiyono (2013) the source of research data is primary data. Primary data was obtained through direct interviews with questionnaires to families in Purwasari Village. The questionnaire contained statements related to sample and family characteristics, as well as statements related to stress sources, coping strategies, and stress symptoms.

The measured variables of this study are sources of stress, coping strategies, and stress symptoms which are divided into two groups of variables, namely independent variables and dependent variables. Independent variables are variables that affect other variables. The independent variables in this study are sources of stress (X1) and coping strategies (X2). The dependent variable is the variable that is influenced by other variables. The dependent variable in this study is stress symptoms (Y). The source of stress variable studied is not only based on the source of stress in terms of debt, but rather looks at the various problems that occur in the family from various sides, measured using the original Family Inventory of Life Events and Changes (FILE) questionnaire reference (McCubbin & Thomson, 1983) which is translated, has a Cronbach alpha of 0,676. The FILE instrument measures sources of stress based on the dimensions of family strain, financial and business strain, family job changes, illness and family care strain, bereavement, and transitions in and out of family members. Questions were closed-ended questions with "yes" or "no" responses. This variable was then grouped into three categories; low, medium, and high which were assessed by the higher the percentage of sources of stress, the higher the sources of stress felt by the sample families.

The coping strategy variable studied looked at the comparison between emotion-focused coping and problem-focused coping, measured using the original Ways of Coping (Lazarus & Folkman, 1984) questionnaire reference which was translated, having a Cronbach alpha of 0,770. The scale used was a Likert scale with four measurement scales: zero for "never", one for "I rarely use", two for "I sometimes use", three for "I always use". This variable was then grouped into three categories; low, medium, and high which were assessed by the higher the percentage of coping strategies, the higher the coping strategies applied by the example family.

Stress symptoms are an individual's susceptibility to tensions and pressures that affect their lives. The stress symptom variable uses the original questionnaire reference Perceived Stress Scale (Cohen et al., 1983) which is translated, has a Cronbach alpha of 0,684. The stress symptom instrument has ten statement items. The scale used is a Likert scale with four measurement scales, namely scale zero for "never", scale one for "rarely", scale two for "often", and scale three for "always". There are four questions that use reverse code because they have negative statements, namely questions number 4, 5, 7, and 8. This variable is then grouped into three categories; low, medium, and high with the class interval method which is assessed by the higher the percentage of stress symptoms, the higher the stress symptoms felt by the example.

Data obtained from interviews were then processed through data processing stages including data editing, data entry, data cleaning, data coding, data scoring, and data analyzing. Data processing and analysis were carried out using Microsoft Excel and Statistical Package for Social Science (SPSS) 25 applications. The data

analysis carried out was descriptive analysis and inferential analysis with correlation and multiple linear regression tests. Descriptive analysis aimed to explain the results of family characteristics, loan characteristics, sources of stress, coping strategies, and stress symptoms. Descriptive analysis shows the sample distribution, mean score, mean index, minimum-maximum value, and categorization of stress source variables, coping strategies, and stress symptoms. The average score on the sample distribution is used to see the proportion of sample answers on each statement item while the average index is used to see comparisons between dimensions. Categorization is processed using variable scores with cut offs referred to from Azwar (2021) to determine low, medium, and high categories in the variables of stress sources, coping strategies, and stress symptoms. The following is Azwar's (2021) categorization formula, a) low:  $\text{score} < \text{mean} - 0,75$  (standard deviation); b) moderate:  $\text{mean} - 0,75$  (standard deviation)  $\leq \text{score} < \text{mean} + 0,75$  (standard deviation); c) high:  $\text{mean} + 0,75$  (standard deviation)  $\leq \text{score}$ . The variables of stress sources, coping strategies, and stress symptoms were then transformed into index values to conduct inferential analysis tests, namely correlation and multiple linear regression tests.

Correlation tests were used to determine the relationship between family characteristics, loan characteristics, sources of stress, coping strategies, and stress symptoms. Multiple linear regression analysis was conducted to explain the effect of family characteristics, loan characteristics, sources of stress, and coping strategies, on stress symptoms.

## RESULTS

### Overview of the Research Location

Bogor Regency is one of the regencies located in West Java Province. Bogor Regency is bordered by Tangerang Regency in the North, Sukabumi Regency and Cianjur Regency in the South, Lebak Regency in the West, and Karawang Regency, Cianjur Regency, and Purwakarta Regency in the East, The area of Bogor Regency is 2.664 km<sup>2</sup>. Based on regional regulation No. 3 of 2003 concerning the establishment and regional regulation No. 40 of 2004 concerning the OTK, Bogor Regency has 40 sub-districts. The population in Bogor Regency is the largest in Indonesia, which is 5.427.068 people with a Population Growth Rate (LPP) of 1,37 percent per year.

This research was conducted in Dramaga Sub-district, Bogor Regency. Dramaga Sub-district has a population of 111.645 people with an area of 24.03 km<sup>2</sup>, with 10 villages namely Purwasari Village, Petir Village, Sukadamai Village, Sukawening Village, Neglasari Village, Sinarsari Village, Ciherang Village, Dramaga Village, Babakan Village and Cikarawang Village, has 74 RW, 325 RT, and 30.895 families (BPS, 2022). One of the ten villages with a large number of illegal loans customers is Purwasari village.

The location of this research is precisely in Purwasari Village, Dramaga District, Bogor Regency. Purwasari Village is directly adjacent to Tenjolaya Subdistrict and is often called Situ Uncal Village by the surrounding community. The village area is 211.016 Ha, with a population of 7815 people, divided into 7 neighborhood associations (RW) and 30 neighborhood associations (RT). The study is divided into four RWs, namely RW 1, RW 3, RW 5, and RW 7 with families of illegal loans customers. Purwasari Village has many customers of illegal loans, and according to the community during field observations, in RW 1 almost all of the residents are customers of illegal loans. The majority of people in Purwasari Village work as entrepreneurs/traders.

### Family Characteristics

The sample of this study is the families of illegal loans customers with general characteristics of husband and wife's age, husband and wife's education, husband and wife's income, husband and wife's occupation, number of children, and family size. The results showed that husbands and wives aged 41-50 had the highest proportion (38%) compared to other ages, with the smallest proportion being five deceased husbands (8,3%) and eight wives aged  $\geq 51$  years (13,3%). Most husbands and wives had education levels below high school (88%). The sample in this study had an average age of 42 years. The highest percentage of husband's income ranged from one to three million rupiah (50%) with most husbands working as casual laborers (51,7%), 40 percent of wives were housewives and therefore had no income of their own while almost half (47%) worked as self-employed or traders. The largest husband-wife income was twenty-seven million rupiah with an average income of IDR2.367.083.

The results showed that more than half of the samples (53,3%) had 3-4 children, with the highest number of children being 7. When viewed from the size of the family, almost half of the samples (48%) had a small family size category, almost half (48%) were in the medium category, with the highest number of family

members being eight people. Family size is divided into three categories, namely small families ( $\leq 4$  people), medium families (5-7 people), and large families ( $\geq 8$  people).

### **Loan Characteristics**

Information related to the sample family's borrowing from illegal loans was examined in terms of the number of banks participated in, total borrowing, weekly repayments, and reasons for borrowing from illegal loans. More than half of the clients (53%) borrowed from only one illegal loan. In terms of the percentage of total loans to illegal loans, almost half of the customers (42%) had total loans between IDR3.000.000 and IDR7.000.000, with a maximum total loan of IDR35.000.000 and a maximum weekly repayment of IDR1.595.000.

### **Source of Stress**

The results show the percentage distribution of the sample families' answers on each indicator as well as the average index of each dimension in the stress source variable. There are two categories of answers, namely "yes" and "no". This variable has 62 indicators with six dimensions, namely the dimensions of tension in the family, financial and business problems, changes in work problems, illness and family care problems, loss, and transition in and out of the house. Based on the results of the sample distribution, more than half of the customers (52%) answered "yes" to the indicator of parental difficulties in caring for school-age children (6-12 years old) during the past year in the dimension of tension in the family. This shows that more than half of the customers often feel difficulties in caring for school-age children (6-12 years) over the past year. Based on the research results on the finance and business dimension, four statements, namely borrowing money due to higher prices of necessities, changes in economic conditions that harm family finances, changes in market prices that harm family income, and the burden of children's educational needs, were answered "yes" by more than half of the customers ( $>50\%$ ). The largest percentage of this dimension is in the item market price changes that are detrimental to family finances experienced by almost all customers (92%). This finance and business dimension has the highest average index compared to the other dimensions (index 45), indicating that finance and business problems are the biggest source of stress for illegal loans customers in this study.

More than half of illegal loans customers did not experience problems in the dimensions of changes in work problems, illness and family care problems, loss, transition in and out of the house. This shows that the statement of these problems is not a source of stress for more than half of the customers in this study.

Table 2 shows the results of the calculation of the distribution of sample families based on the category of family stress sources of illegal loans customers. Almost all families (96,7%) have a low category of family stress with a mean value of the overall stress source index of 24,86, in other categories as many as 3 percent of families have a medium category of stress sources and there are no families who have a high category of stress sources.

### **Coping Strategy**

The results showed the percentage distribution of answers and the average score of the example family on each indicator of coping strategies. There were four answer categories, namely "I don't use", "I rarely use", "I sometimes use", and "I always use" on all statement items. The mean score on each dimension of coping strategies shows the number of exemplary families who use coping strategies according to that indicator. The statement item praying had the highest mean score (score 3) with 96,7 percent always praying. The item jogging or exercising had the lowest mean score (score 0,8) with 48,3 percent of the sample families never jogging or exercising in the past year.

Coping strategies are divided into two, namely emotion-focused strategies and problem-focused strategies. Problem-focused coping, which is a type of problem-focused coping strategy in which individuals actively seek to solve their problems; by determining the problem, creating alternative solutions or considering alternatives related to the costs and benefits of a problem, in the end the individual can eliminate situations that can cause stress on him. Emotion-focused coping, which is a coping strategy that focuses on emotions, in this type of coping strategy individuals involve efforts to regulate their emotions in order to adapt to a stressful condition. Based on the calculation of the average distribution of scores and indices based on the dimensions of coping strategies (Table 1), the emotion-focused dimension has the largest average index value of 75,18.

Table 1 Distribution of mean scores and indices based on dimensions of coping strategies

Coping Strategy	Average Score	Average Index
Problem Focused Coping		
Problem Focused Coping	22,93	70,46
Seeking social support	13,01	
Emotion focused coping		
Wishful thinking	10,53	
Distancing	14,15	
Emphasizing the positive	9,80	75,18
Self blame	7,03	
Tension reduction	4,53	
Self isolation	5,80	

The research results in Table 2 are the results of calculating the distribution of sample families based on the category of coping strategies of the families of illegal loans customers. All customers in this study have a coping strategy in the low category, there are no customers who have medium or high coping strategies. Based on the results of this study, the average family coping strategy index is 73,16

### Symptoms of Stress

In the stress symptoms variable, there are four answer categories, namely "never", "rarely", "often", and "always" on all statement items. There is an inverse code statement on the item marked with an asterisk (\*) so that the more never done, the higher the stress symptom score will be. The perceived distress dimension is the largest average index value with a value of 37,5. The item with the largest average score is feeling that everything is going as desired with an average score of 1,6 while the smallest average value is the item feeling unable to control important things in life, feeling nervous, worried, stressed, and feeling unable to cope with all the things that must be done, with the same average score of 0,9. In the perceived coping dimension, the average index value is 30,3 with the largest average score of succeeding in everything with an average score of 2,1 with 41,7 percent of customers answering "rarely" on the statement item, while the statement item is confident in the ability to handle personal problems has the lowest average of 0,5 with more than half of the customers answering "always" on the statement item. This shows that most customers rarely feel successful in anything, and more than half of the customers feel confident that they can handle their personal problems. Table 2 shows that more than half of the sample families had low family stress symptoms, thirty-five percent had moderate stress symptoms, and 6,7 percent of the sample families had high stress symptoms.

Table 2 Distribution of sample families by index category of stress sources, coping strategies, and stress symptoms

Variable/Category Index	Number of customers		Min-Max	Mean $\pm$ Standard Deviation
	n	%		
Source of Stress				
Low (0- 23,26)	58	96,7		
Medium (23,27– 38,72)	2	3,3	9,00 – 50,00	24,86 $\pm$ 9,21
High (38,73 - 62)	0	0		
Total	60	100,0		
Coping Strategy				
Low (0- 44,9)	60	100,0		
Medium (45 – 74,9)	0	0	38,33 – 89,17	73,16 $\pm$ 9,88
High (75– 120)	0	0		
Total	60	100,0		
Symptoms of Stress				
Low (0 – 11,24)	35	58,3		
Medium (11,25 – 18,75)	21	35	13,33 – 83,33	38,27 $\pm$ 14,49
High (18,75 – 30)	4	6,7		
Total	60	100,0		

Notes: n (Number of Respondent); % (Percentage); Min-Max (Minimum-Maximum)

### Relationship between Family Characteristics, Illegal Loan Characteristics, Stress Sources, Coping Strategies, and Stress Symptoms with Pearson Correlation Test

The relationship between variables in this study used Pearson correlation test to analyze the relationship between variables of stress sources, coping strategies, and stress symptoms. Table 3 shows that the number of children has a significant relationship ( $r=0,299$ ;  $p<0,05$ ) with the coping strategy variable. This shows that the more children there are, the more sources of stress there will be. The source of stress variable is positively and significantly related to coping strategies ( $r=273$ ;  $p<0,01$ ). This shows that the higher the source of stress, the higher the coping strategies and stress symptoms.

Table 3 Relationship between characteristics, stress sources, coping strategies, and stress symptoms

Variables	Source of Stress	Coping Strategy	Symptoms of Stress
Husband's age (years)	0,205	0,184	-0,093
Wife's age (years)	0,180	0,173	0,009
Husband's education (0= below 12 years, 1= above 12 years)	0,072	-0,014	0,051
Wife's education (0= below 12 years, 1= above 12 years)	-0,182	-0,046	-0,060
Husband's income (rupiah)	-0,010	-0,061	0,026
Wife's income (rupiah)	-0,030	-0,220	-0,168
Number of children (people)	<b>0,299*</b>	0,078	-0,013
Number of banks (pcs)	-0,150	-0,168	0,159
Total loan (rupiah)	0,030	-0,093	0,108
Total payment (rupiah)	0,096	0,039	0,128
Family size (people)	0,120	0,076	-0,015
Number of reasons	0,044	0,078	-0,056
Source of stress	1	<b>0,273*</b>	<b>0,431**</b>
Coping strategy	-	1	-0,008
Symptoms of stress	-	-	1

Notes: \*significant at  $p<0,05$ ; \*\* significant at  $p<0,01$

### Regression Analysis

The regression test results show that the model is significant with a value of 0,021, ( $p<0,05$ ). This value indicates that the variables contained in the model have an influence on stress symptoms. The Adjusted R Square value is 0,213. This means that 21,3 percent of stress symptoms are influenced by family characteristics, loan characteristics, sources of stress, and coping strategies focusing on problems and emotions. While the remaining 78,7 percent is influenced by other factors not examined. The number of banks ( $B = 6,363$  and  $\alpha = 0,018$ ) and sources of stress ( $B = 0,916$  and  $\alpha = 0,000$ ) have a significant positive effect on stress symptoms. This shows that the higher the number of banks and sources of stress, the higher the stress symptoms experienced by the sample families (Table 4).

Table 4 Results of analysis of characteristics, sources of stress, coping strategies on stress symptoms

Variables	Symptoms of Stress		Sig.
	Unstandardized Coefficients	Standardized coefficients	
	B	$\beta$	
Constant	48,784		0,006
Husband's age (years)	-2,875	-0,221	0,349
Wife's age (years)	-3,218	0,231	0,264
Husband's education (0= below 12 years, 1= above 12 years)	-1,970	-0,044	0,730
Wife's education (0= below 12 years, 1= above 12 years)	-2,543	-0,057	0,667
Husband's income (rupiah)	-0,792	-0,058	0,697
Wife's income (rupiah)	-2,258	-0,227	0,076
Number of children (people)	-3,100	0,139	0,452
Number of banks (pieces)	6,363	0,385	<b>0,018**</b>
Family size	-2,770	0,124	0,374
Weekly payment (rupiah)	-1,296	0,095	0,545
Number of reasons (kinds)	-4,709	-0,204	0,126
Problem-focused coping	0,083	0,075	0,566
Emotion-focused coping	-0,267	0,205	0,138

Table 4 Results of analysis of characteristics, sources of stress, coping strategies on stress symptoms (continue)

Variables	Symptoms of Stress		Sig.
	Unstandardized Coefficients	Standardized coefficients	
	B	$\beta$	
Source of stress	0,916	0,582	<b>0,000**</b>
F		2,141	
Adj R Square		0,213	
R Square		0,400	
Sig.		0,027	

## DISCUSSION

The existence of shopping needs that cannot be postponed makes a person take alternative debt so that they can still meet their needs. The results showed that husbands and wives aged 41-50 years had the highest percentage compared to other ages, illegal loans customers were on average 42 years old, this shows that the age of husbands and wives is mostly classified as a productive age population (15-64 years) (BPS, 2022). Customers of illegal loans are families with vulnerable family typology, as an alternative to being able to meet their needs, generally husbands and wives who are classified as productive age apply a dual income pattern (Sunarti, 2015). In general, four tenths of husband and wife work as self-employed. Wives who work informally such as self-employed tend to experience less work-family conflict than wives who work in the formal sector (Meliani, 2014). This is thought to be because the rules at work and the length of the journey to work in the formal sector are more demanding of time and attention than work in the informal sector. Nearly nine tenths of illegal loans clients' families have less than 12 years of education, which is below the Bogor Regency average years of schooling of 8,34 years (BPS, 2022). More than half of the customers have 3-4 children with almost half of the customers having a small family size ( $\leq 4$  people), almost half having a medium family size, and a small number having a large family size ( $\geq 8$  people). More than half of the clients borrowed from only one illegal loan, with one client borrowing from up to five illegal loans. 41,7 percent had total loans of IDR3.000.000-Rp7.000.000, with the largest total loan of IDR35.000.000 and the largest weekly payment of IDR1.595.000. Most customers borrow for one purpose, especially for business capital because they work as entrepreneurs, capital is one of the obstacles that entrepreneurs often feel (Hanifah & Agustina, 2021), customers try to cover these capital difficulties by borrowing from illegal loans.

Family sources of stress are triggered by changes that have occurred in the families of illegal loans customers over the past year (up to the time of the study). Almost all customers have low sources of stress. Customers of illegal loans borrow money with a joint responsibility system, where the borrowing and payment system is carried out in groups. Every week a meeting is held to conduct transactions accompanied by sharing news and telling stories. Nine out of ten customers felt that they did not experience problems or conflicts with fellow members of joint responsibility so that this joint responsibility group was a good social support for customers. The social support of the joint responsibility system is one of the factors that minimize stress on illegal loans customers, in line with Indriani (2020) that high social support will reduce stress. Togetherness in this joint responsibility group also causes customers not to feel ashamed to get into debt in illegal loans, only 29 percent of customers feel that the amount of debt is a source of stress, the rest do not consider debt as a source of stress because debt is common in families in Purwasari Village.

In the financial and business dimension of the stress source variable, it was observed that more than half of the customers borrowed money due to higher prices of necessities, experienced changes in economic conditions that were detrimental to family finances, and felt changes in market prices that were detrimental to family income, and felt burdened by children's educational needs, where the most problems experienced by customers stemmed from changes in market prices that were detrimental to family income. The majority of customers who work as self-employed people feel very affected by changes in market prices that occur especially during the covid-19 pandemic. The covid 19 pandemic caused a decrease in market demand so that there was also a significant decrease in self-employment income, this is in line with Maharani and Masrina (2021) that the covid 19 pandemic caused a decrease in market demand so that there was also a significant decrease in self-employment income. The financial and business dimension also has the highest average index, which indicates that financial and business problems are the biggest source of stress for illegal loans customers in this study. This result strengthens previous research which states that the financial and



business dimensions are the dimensions of the source of stress most experienced by families (Sunarti et al., 2020; Sunarti et al., 2021b; Puspita, 2021).

The problem of stress sources in the family tension dimension that is more experienced by customers is the problem of unruly school-age children. One year before the research was conducted, schools in Purwasari Village were still implementing online learning. Some customer families said that their children were difficult to manage regarding learning and doing assignments, the children preferred to play gadgets rather than study. Fahrani and Wiryosutomo (2021) mentioned factors that influence school-age children in online learning such as children's lack of understanding of learning materials, the habit of delaying task completion, the number of tasks received, and friends' invitations not to do assignments. The source of parental stress from conflict problems with school-age children is also due to parents' unpreparedness in accompanying children to learn from home, Barita et al. (2022) mentioned that parents who are not ready to accompany their children because of work, the number of children, low parental education, and parents' gadget use skills are related to the stress felt by parents.

Family coping strategies are needed in dealing with sources of stress. Judging from the distribution of customer answers, praying is the most coping strategy effort applied by customers in this study, Abidin (2009) and Anjani (2019) stated that high religious coping strategies such as prayer and prayer make customers get calm and can release the problems experienced, this is what encourages customers to be more resilient and strong in facing problems. The coping strategy itself is divided into two, namely Problem-focused coping and Emotion-focused coping (Folkman & Lazarus, 1985). Problem-focused coping is a type of problem-focused coping strategy in which individuals actively seek to solve their problems; by determining the problem, creating alternative solutions, or considering alternatives related to the costs and benefits of a problem. Emotion-focused coping, which is a coping strategy that focuses on emotions, in this type of coping strategy individuals involve efforts to regulate their emotions in order to adjust to a stressful condition. Overall, the emotion-focused coping strategy has a greater average index value than the problem-focused coping strategy. In terms of the category of customer coping strategies, all customers carry out coping strategies in the low category.

Stress symptoms are predicted based on a person's susceptibility to stress. In this study, stress symptoms are predicted based on perceived stress which describes the extent to which situations in a person's life are assessed as stressful (Cohen et al., 1983). Perceived stress scale has two dimensions namely perceived distress and perceived coping (Hewitt et al., 1992). The perceived distress dimension causes worry, suffering or fatigue, adheres to the difficulties experienced and causes pain. Perceived coping is an individual's ability to cope with problems that arise which ultimately results in the ability or failure to solve the problems that occur. The perceived distress dimension has an average index value that is greater than perceived coping. This means that the feeling of worry and suffering is experienced by more customers than the customer's ability to overcome the problems that arise. The item with the largest average score on the perceived distress dimension is "everything goes as desired", where half of the customers answered "rarely" on the statement item, this shows that half of the customers rarely feel their lives are going as desired, thus increasing the high symptoms of stress. The largest average score on the perceived coping dimension is on the item feeling successful in everything, that most customers rarely feel successful in everything, thus increasing stress symptoms. The statement item is confident in the ability to handle personal problems has the lowest average score, based on the results of the field study many customers said that their families often feel insufficient to meet their daily needs, thus increasing the high symptoms of stress. In terms of customer categories, more than half of the customers have mild stress symptoms, three-tenths are in the moderate category, and the rest are in the high category.

The results of the relationship test between characteristics and variables show that there is a significant positive relationship between the number of children and sources of stress, this is in line with Nissa et al. (2022) which shows that a mother who has a large number of children has a greater potential for stress. The relationship between variables in this study shows that the source of stress has a significant relationship with coping strategies. This shows that the higher the source of stress, the greater the customer's efforts to carry out coping strategies. This is in line with the research of Sunarti et al. (2005), Sunarti and Syahrini (2011), Fala et al. (2020), Afromalika (2015) and Badaria (2017) which state that sources of stress are significantly positively related to coping strategies. The stress source variable is significantly positively related to stress symptoms, this indicates that the more sources of stress, the more stress symptoms will increase. Based on the results in this study, the coping strategy variable is not related to the stress symptom variable, this is in line with the research of Rahayu (2014) and Prihatina (2012) which also shows these results but is not in line with the results of Sunarti's research (2021b) that coping strategies are significantly negatively related to stress symptoms, the absence of a relationship between the two variables occurs due to differences in diversity between the variables of coping strategies and stress itself. The customers in this study tend to be

homogeneous, namely vulnerable people who borrow from illegal loans, which vary, namely the amount of debt and the bank, the high stress symptoms are unlimited, while the ability of the customers is limited, this is what may have an impact on the variable coping strategies and stress symptoms owned by customers.

The effect test shows that the number of banks has a positive significant effect on stress symptoms. The number of banks is related to the number of illegal loans owned and the total payments that must be paid every week. Illegal loans themselves have higher interest rates than conventional banks (around 10% - 20%) (Gosa, 2016), if only one bank already has a high interest rate, especially if you have more than one bank, that is why the more the number of banks, the higher the stress symptoms. The source of stress has a significant positive effect on stress symptoms, the higher the source of stress, the higher the stress symptoms experienced by families. This is in line with the research of Sunarti and Syahrini (2011) that the higher the source of problems faced by the family, the higher the symptoms of stress in the family and in Sunarti et al. (2005) and Fala et al. (2020) that stress in the family is influenced by the source of stress.

This study only assessed the sources of stress, coping strategies, and symptoms of stress in illegal loan customers, and did not include other variables in the ABCX double T model, such as family regenerative level, family typology, social support, family schema, family adaptation, and family problem solving. There is no weighting on the categorization of stress management based on the instruments used in this study.

## CONCLUSIONS AND SUGGESTIONS

The largest proportion of husbands and wives are between 41-50 years old, and are of productive age. Most customers borrowed for one purpose, mainly for business capital. Financial and business problems were the biggest sources of stress for illegal loans customers in this study. Almost all sources of stress are in the low category, the social support of the joint responsibility system is one of the factors that minimize stress on illegal loans customers. All coping strategies were in the low category, with prayer as the most widely applied coping strategy by customers in this study. More than half of the stress symptoms were categorized as low, with the perceived distress dimension having a greater mean index value than perceived coping. The results of the relationship test between characteristics and variables showed that there was a significant positive relationship between the number of children and sources of stress. Sources of stress were also significantly positively related to coping strategies and stress symptoms. The effect test showed that the number of banks and sources of stress had a significant positive effect on stress symptoms.

The local government is expected to be more serious in re-organizing the local cooperative system that can become a forum for community savings and loans, as well as a forum for jointly run business units. The government can also collaborate with non-government organizations (NGOs) to conduct education and socialization to increase public awareness about the risks of getting into debt to illegal loans, as well as good financial management so that debts can be paid, the local government is expected to provide assistance to families who have emergency needs. For families of illegal loans customers, if they are forced to go into debt due to urgent needs, they are expected to manage their finances well. Customers can also utilize social support from joint responsibility groups. For customers with a large number of children, it is expected to make various efforts to improve coping strategies so that the various problems experienced can be faced properly, customers who have many loans at different banks are expected to slowly pay off one loan at a time so that the symptoms of stress experienced can decrease. Hope for other people, before deciding to borrow, it is expected to consider carefully first about the benefits or impacts obtained, it is expected not to borrow interest-bearing debt, especially if borrowing from various places, so that debt does not become a source of stress that becomes a scourge to increase the symptoms of stress experienced.

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