
MSME Resilience in the Midst of the Covid-19 Pandemic

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Abstract

The world is being hit by a covid-19 pandemic including Indonesia. To break the chain of spreading of the virus, The government ask everyone to stay at home. This situation has an impact on economic instability and affected to SMEs. Therefore, a survival strategy for SMEs is needed to continuous their business during the pandemic. This study used qualitative analysis with exploratory and participatory observation techniques. The result of this study recommend 4 ways a survival strategy for SMEs. There are using e-commerce for business using digital marketing, improving product and service quality and optimizing customer relationship marketing. The result of this study are important to be understood and adopted by SMEs and hopefully they always responsive and adjusting to business environment to survive

1. Introduction

The Covid-19 pandemic that has hit the entire world has had an impact on all sectors, the most impacting being the economic sector, both nationally and globally. The International Monetary Fund (IMF) projects that the global economy will grow at minus 3%. In Indonesia, with the decline in economic growth, especially in the tourism sector, trade sector, industry including Micro, Small and Medium Enterprises (MSMEs). There are several cases that occurred in Indonesia as many as 11,192 cases of Covid-19 in Indonesia. (covid19.go.id) The real impact of covid-19 is seen in the simultaneous and massive layoffs in various companies and the closure of several businesses which have an impact on the layoff of employees

According to a report from the Organization for Economic Co-operation and Development (OECD), the COVID-19 pandemic has affected the economy from both supply and demand sides. On the supply side, the company reduces the supply of raw materials and unhealthy labor and the supply chain is also experiencing problems. From the demand side, the lack of demand and decreasing consumer confidence in a product. The OECD also stated that MSMEs had a significant impact on the COVID-19 situation. MSMEs are very vulnerable to being affected by business disruptions, because they often have direct contact with the tourism, transportation and culinary industries that require fast suppliers, all of which are significantly affected by COVID-19. (OECD, 2020)

Data from the Ministry of Cooperatives and Small and Medium Enterprises (SMEs) shows that in 2019 there were 73,548,569 MSMEs in Indonesia and employed 120,988,431 workers. Indonesia is dominated by MSMEs which are the backbone of the national economy and are seriously affected not only in terms of their production and income, but also on the number of workers that must be reduced due to this pandemic. (Pakpahan, 2020). MSMEs lack resilience and flexibility in dealing with this pandemic due to several things such as the low level of

digitalization, difficulties in accessing technology and a lack of understanding of strategies to survive in business. (OECD, 2020) MSMEs are required to be able to adapt to existing business developments because businesses that are able to survive are businesses that are responsive to the times

In addition to conducting e-commerce trading, MSME actors are also required to be able to communicate products intensively by marketing products using digital marketing and utilizing social media to be able to reach consumers directly and reduce promotional costs. Digital marketing is marketing that is done using internet access, utilizing social media and other digital devices. Digital Marketing helps companies or business actors in promoting and marketing their products and services and being able to expand new markets that were previously closed or limited due to limited time, distance and ways of communicating. (Prabowo, 2018). The results of the study (Hendawan et al., 2019) state that digital marketing has a positive and significant effect on increasing MSME sales

Regarding the Covid-19 pandemic, Government Regulation Number 21 of 2020 concerning Large-Scale Social Restrictions was issued with the aim of limiting the movement of people and goods and requiring the public if there is no urgent need to stay at home. This also has an impact on the limited operation of MSMEs and a decrease in consumers who shop directly compared to normal days. With this, business actors can adjust themselves by opening an online shop/selling through e-commerce. E-commerce is a system of selling, purchasing and marketing products by utilizing electronics (Kotler, Philip and Armstrong, 2012). In the study (Hardilawati, 2019) and (Setyorini et al., 2019) concluded that e-commerce has a positive and significant influence on improving the marketing performance and income of MSMEs.

The COVID-19 pandemic has caused a shift and change in consumer buying patterns. Usually, even though there are online sales, there are still many consumers who buy products directly to stores or shopping centers. But now, because there are restrictions and government regulations not to leave the house, it is automatically not possible for consumers to linger outside the home. MSME actors must also adapt and condition the sale of their products and services. It is necessary to improve product quality and service adjustments to attract consumers. According to (Gary, 2013) "product quality is the ability of a product to perform its functions, this includes overall durability, reliability, accuracy, ease of operation and product repair as well as other product attributes". According to (Tjiptono, 2011) service quality is the level of excellence expected and control over the level of excellence to meet customer desires or how well the level of service provided is able to meet customer expectations. Research (Tripayana & Pramono, 2020) and (Lestari & R, 2019) state that product quality and service quality have a significant effect on consumer purchases and increase customer satisfaction so that later customer loyalty can be formed.

The decline in sales and consumer confidence is also very influential on the MSME business, for that business actors need to build trust and good relations with consumers or relationship marketing. Relationship marketing is a business orientation that focuses on maintaining good relationships with existing customers and building close and mutually beneficial relationships between business actors and consumers to create repeat transactions to form consumer loyalty (Kotler, Philip and Armstrong, 2012). In the study (Hardilawati, 2019) it was found that customer relationship marketing has an effect but is not significant in improving marketing performance.

This happens because there is still a lack of understanding or the maximum implementation of relationship marketing by MSMEs. A more precise and maximum relationship marketing is expected to help MSMEs to survive and have high competitiveness. This research was conducted to answer what MSME actors can do to be able to maintain their business in the midst of the Covid-19 Pandemic that has hit the world. This study aims to describe and describe what survival strategies must be carried out by MSME actors so that they are able to continue to survive and become more responsive to changes in the business climate, especially during the Covid-19 outbreak.

2. Literature Review and Hypothesis Development

Digital Entrepreneurship Digital-based MSME development is an alternative to saving the MSME sector during the Covid-19 pandemic. However, so far the government and the Ministry of Cooperatives and SMEs have been trying to encourage digital transformation. In this way, the Covid-19 pandemic has created a digital entrepreneurship ecosystem. In this context, digital entrepreneurship is a form of business that utilizes the sophistication of digital technology, both processes to marketing products and services. In other words, all types of businesses that sell their products online, whether using websites or applications, are included in the realm of digital entrepreneurship. The use of e-commerce applications and the use of social media in digital marketing includes the realm of digital entrepreneurship. Thus, the future of digital entrepreneurship can be one of the sectors that will make a lot of positive contributions to strengthening the Indonesian economy. This can be traced from the strengthening role of information technology in the business world.

Digital technology has changed all the characters and properties of a more digital-based entrepreneurial model (Nambisan, 2017). Moreover, social media in the economic context is increasingly opening up new business opportunities for the community in developing digital entrepreneurship models. If examined, digital entrepreneurship comes from the word "teknopreneur" which means "digital entrepreneur" from a combination of "technology" and "entrepreneur". In general, the word "technology" refers to the practical application of science used to run industry, including; creation of tools, skill development, problem solving, and so on.

While the word "entrepreneur" refers to a person or group who creates a business with the courage to take risks and uncertainties to achieve profits by identifying existing opportunities. This identification further confirms that the digital entrepreneurship phenomenon will give birth to many opportunities for the public to start entrepreneurship, especially at the MSME level. This can be traced because the digital entrepreneurship model offers many solutions in the form of convenience and comfort at lower prices and rates. However, it is not enough for a digital entrepreneur to only have one or two abilities in the field of technology, but also to care about technological innovation that is supported by the discovery of creative ideas. This means that business development in the field of technology must still involve many actors, such as creative idea owners (digital entrepreneurs), research centers, capital providers and the government.

Citing the study of Chayapa & Cheng Lu (Permadi, et al, 2108), it is stated that there are several factors that influence a person's decision to shop online, namely; 1). Convenience. This factor is important considering that most people start trying to avoid crowds to jostle when shopping in shopping centers. Thus the choice to shop at online shopping becomes a new

alternative that can make it more effective. 2). Complete information. The presence of information technology makes access to information so fast and easy. This is coupled with the many platforms that have provided a variety of information, rating and review features to provide reviews about the quality and information of a product. 3). Availability of products and services. Only by accessing the website, people can quickly find out the availability of goods without having to visit the store. This can also help potential buyers who are located far from the store, by not having to visit but still being able to buy goods online. 4). Cost and Time Efficiency.

Some websites often offer potential buyers the best prices by comparing prices in several stores at once. This price comparison becomes meaningful for potential buyers. Moreover, the online shopping model can be done anywhere and anytime. In other words, the digital entrepreneurship model will encourage the creation of new innovations so as to create a new ecosystem for MSMEs that can increase the productivity and welfare of the Indonesian people. In addition, with this technique, MSME actors will continue to be motivated to use technology in the network to market their products. The excess MSMEs will be able to quickly adapt to the digital world which can then compete in the international arena.

3. Research Methodology

The type of research used is a qualitative method. According to (Semiawan, 2010) states that qualitative research methods are the most appropriate type of research method in capturing human perception only with direct contact and an open mind and through inductive processes and symbolic interactions humans can recognize and understand something. The research was conducted in Bandar Lampung with the object of research in the form of SMEs. The data collection technique used in this study was participatory observation with an exploratory step, namely doing one of the recommended qualitative data collection techniques to obtain descriptive data (Gunawan, 2017).

Sources of data used are primary data in the form of observations and secondary data in the form of data collected, processed and presented by other parties in the form of books and results of previous research related to MSMEs. After conducting participatory observations and reviewing existing documents, data analysis will be carried out in the field which is linked to theories, expert opinions and the results of previous research. Furthermore, it will be abstracted into research findings and issue recommendations for research results that can be adopted by MSMEs.

4. Results and Discussions

Based on official government data dated August 7, 2020, the number of confirmed COVID-19 cases in Indonesia is 15,325 cases (covid19.go.id). With the government's appeal and regulations not to leave the house, of course it affects many things, including MSMEs. The government through the official website of the Ministry of Cooperatives and MSMEs stated that the spread of COVID-19 has the potential to have a direct impact on the economy, including the sustainability of cooperatives, micro, small and medium enterprises (KUMKM). (depkor.go.id). The Ministry of Cooperatives and MSMEs is currently collecting data on the condition of MSMEs experiencing difficulty in raw materials, production process constraints and market demand which has fallen drastically and then mapping out the impact of COVID-19 on MSMEs.

Based on the results of observations, on average MSMEs felt a decrease in turnover during the Covid-19 pandemic. This happens because of the reduced activities carried out outside the home, difficulties in obtaining raw materials due to transportation constraints, and the decline in public confidence in products that are outside, especially in the culinary field. MSMEs which are one of

the pillars of the economy because they also provide many jobs, with this covid-19, some have also started to lay off or lay off temporary employees because their companies/businesses have to temporarily close.

Another finding based on observations, not all MSMEs felt a decrease in sales turnover and had to close their business, there were MSMEs that were still stable and experienced an increase in sales turnover because they made adjustments in terms of products and carried out several marketing strategies to survive. There are several things that can be done by MSMEs including choosing to open new product lines or updating their marketing system, because businesses that are able to survive are businesses that are responsive to changes in their environment. There are several things that can be done by SMEs are as follows:

a) *E-Commerce*

In the midst of this Covid-19, direct sales generally decreased due to the pattern of people staying at home. In addition, many MSMEs choose not to open their shops or businesses due to restrictions on operating hours or the implementation of Large-Scale Social Restrictions (PSBB) in some areas. One way to keep running a business and reach more consumers and expand market share that can be done by MSMEs is to expand their network by utilizing e-commerce sales.

E-commerce is a process of buying and selling products electronically by consumers and from company to company with computers as intermediaries for business transactions (Laudon & Traver, 2016). E-commerce which was originally an online retail sales mechanism, now has a broader meaning. According to (Laudon & Traver, 2016) e-commerce has created a new digital market with more transparent prices, ease of access, a global market with highly efficient trade. Although not perfect, this e-commerce has a direct impact on the company's or business actor's relationship with suppliers, customers, competitors and can easily market products or adopt other business actors' marketing methods. Some e-commerce that can be utilized by MSME actors in Indonesia such as shopee, tokopedia, open lapak, OLX, gojek, lazada etc.

Research (Helmalia & Afrinawati, 2018) and (Setyorini et al., 2019) state that e-commerce has a positive and significant effect on improving the performance and income of MSMEs. However, different results were obtained in research (Hardilawati, 2019) regarding small businesses, e-commerce has a positive but not significant effect in improving marketing performance. In this case, business actors are advised to be able to trade e-commerce but need assistance for the government or practitioners and education to be able to provide guidance to business actors so that they have sufficient knowledge and can use e-commerce optimally. In the era of the industrial revolution 4.0, business people should have moved to e-commerce trading because of the changing patterns of trading and spending from consumers, plus the COVID-19 pandemic which has made e-commerce trading a good choice for consumers. SMEs players to be able to survive and even have the potential to be able to reach new market shares.

Research (Hanum & Sinarasri, 2017) and (Ningtyas et al., 2015) state that e-commerce has a positive and significant impact on improving MSME performance. E-commerce carried out by MSMEs is related to the reduction of transaction costs and closer coordination of economic activities between business partners. In addition, the use of technology in conducting business can reduce costs and can support the achievement of company goals. According to Hoffman

and Fodor in (Pradana, 2016) e-commerce can be run well by referring to the 4C principles, namely: connection (connection), creation (creation), consumption (consumption) and control (control). This principle can be a motivation and increase the company's Return Of Investment (ROI) which can be measured by active participation such as feedback or consumer reviews, and share or recommend to other users. The main purpose of using e-commerce by MSME actors is of course to be able to increase their profits, but besides that there are other goals that can be utilized by business actors including being able to reach a wider market share which was previously limited to selling only in certain areas, by The existence of e-commerce can reach new consumers. MSME actors can not only make e-commerce a selling portal, but can build relationships and build new market concepts and use a more effective marketing system and make e-commerce also a learning medium. MSME actors can also see and observe sales made by competitors and adopt them.

b) Digital Marketing

In the midst of the Covid-19 pandemic experienced in Indonesia in particular, many have reduced the sales turnover of MSMEs. The reduced number of consumers in several sectors and industries requires MSME actors to be able to market their products optimally and think creatively and innovatively. The use of the internet during the COVID-19 pandemic has become like a necessity, including in running a business and one of the efforts in cooking products that can be adopted by MSME actors is to do digital marketing. Today's rapidly developing digital era is impossible to avoid. Marketing expert Yuswohadi revealed that if you want to survive, MSME actors must be able to maximize the benefits of digital development (Purwana et al., 2017). Digital marketing is a promotional activity and market search through digital media online by utilizing various means, such as social networks. (Purwana et al., 2017). The digital marketing method that is often used by business actors is to use social media such as marketing products through Instagram, Facebook, Twitter and many more. In addition, digital marketing can also be done on e-commerce and many other media. The rapid development of technology also makes digital marketing must be understood and studied by MSMEs.

Research (Hendawan et al., 2019) states that digital marketing has a positive and significant effect on increasing MSME sales performance. 70% of creative entrepreneurs say digital marketing will become the main communication platform in marketing, and offline stores will be a complement, due to the ease and ability of digital marketing to reach more consumers. This is also in line with research conducted by (Purwana et al., 2017) which states that business actors must cultivate courage in trying new things such as digital marketing to be able to continue to develop their business. MSME actors can also start by creating social media and regularly doing promotions so that they will be more confident and hone their creativity in marketing.

There are several forms of digital marketing that can be done by MSME actors to be able to do product marketing, as follows: (1) Publish videos and product photos on social media accounts intensively. The use of social media is also adjusted to the product segment that we have. (2) Utilizing facebook ads, instagram ads, twitter ads, google display networks, etc. which can be easily accessed through social media and can reach consumers with the criteria that we have previously determined. (3) Making marketing product videos that are shown through social media or doing live product promotions. This strategy if done correctly will

have a positive effect on the business. (4) Involving consumers in product selection, conducting education and introduction to product quality intensively on social media accounts and using creative words and using hashtags (#) to make it easier for consumers to find them. With this, brand awareness will be formed and can influence consumer purchasing decisions. In doing digital marketing, MSME actors are required to always learn and think openly towards developing technology. Of course, digital marketing also considers using suitable media and the right way of communication that is tailored to the selected segment or market share. So that marketing will be more effective and not misdirected.

c) Product and Service Quality Improvement

In the midst of this Covid-19 pandemic, consumers are more careful in using goods and services and there is a decline in consumer confidence in the goods and services sold by business actors. In addition, the limitations of consumers in making direct purchases also have an impact on a significant reduction in the number of consumer purchases. For this reason, MSME actors must improve product quality to increase consumer confidence and intensively communicate product quality. Research (Lestari & R, 2019) and (Tripayana & Pramono, 2020) state that improving product quality and service quality has a positive and significant effect in shaping consumer satisfaction and creating consumer loyalty for MSME actors. For this reason, business actors during the COVID-19 pandemic need to pay attention to the dimensions of product quality and improve their products to increase consumer confidence.

Product quality is defined as the ability of a product to meet consumer needs and desires (Kotler, Philip and Armstrong, 2012). For this reason, it is important for MSMEs to periodically improve product quality by adjusting the needs, desires and expectations of consumers. According to (Garvin, 1998) there are eight dimensions in determining product quality, namely (1) product performance or how well the product can be measured. (2) additional features or attributes that complement and enhance the product's functionality. (3) Reliability or the ability of the product to withstand possible changes in the business environment in a certain period. (4) suitability or how well the product conforms to existing industry standards. (5) product durability or durability from a technical point of view and economic value. (6) ease of product repair if there are problems and can be repaired immediately. (7) product aesthetics, namely how the product is seen, heard or felt. (8) perception of product quality which includes brand reputation and other factors that can influence consumer perceptions.

The form of product quality improvement that can be done is to control product quality in more detail and ensure product cleanliness and safety. In addition, MSME actors can adjust product and packaging resilience because sales now use online sales more often so that product durability and safety must be further improved. In addition to improving product quality, MSME actors can also improve service quality and add types of services such as delivery orders and online purchasing services and by using special service hotlines related to sales that can be easily accessed by consumers. Even though there are businesses that cannot open a business directly, MSMEs can use their product delivery directly, such as making their own delivery service, or using applications such as Gojek, Grab, etc. In providing delivery services, business actors also tighten their service standards by improving and ensuring the cleanliness of their products. For services, services can be developed through online media and using online service activities so that they can be more effective and business can run as usual. Good service will be able to form consumer trust so as to create customer satisfaction

and form consumer loyalty. During this pandemic, consumer trust is an important factor in business continuity.

d) *Customer Relationship Marketing (CRM)*

In this Pandemic period, SMEs should not only focus on attracting new customers but must maintain products and maintain existing customers, create customer satisfaction and ultimately create customer loyalty. Loyal customers will not switch to another because they already have confidence in our products. One way for SMEs to survive in the midst of a declining business is by doing customer relationship marketing. Customer relationship marketing is a marketing strategy concept that seeks to establish long-term relationships with customers, namely maintaining strong and mutually beneficial relationships between service providers and customers that can build repeat transactions and create customer loyalty.

According to research (Farida et al., 2017), customer relationship marketing has a positive and significant effect in improving MSME marketing performance through improving relationship quality and entrepreneurial orientation. The better the quality of the relationship between MSME actors with consumers, suppliers and others, the better the ability to improve their marketing performance. In addition, business actors who dare to take risks, already have experience in business and are flexible in business, can increase networks and grow trust from consumers, so that consumers will survive. Different research results were obtained in research (Hardilawati, 2019) which found that CRM results had a positive but not significant effect on improving MSME performance. This is because MSME actors have limitations and have not been maximized in running CRM.

Under current conditions, to establish marketing relationships with customers, business actors are also advised to be able to show concern for consumers who are experiencing difficulties at this time of covid-19. Examples of how to build customer relationship marketing by increasing empathy for this epidemic, such as providing promos or free product schemes for couriers who provide delivery services, setting aside a portion of the income from selling products for people in need. This method can also build consumer trust and customer bonding. So during this pandemic, we MSME actors do not only think about themselves, but build consumer marketing relationships by showing concern and positive things that business actors do. In addition, MSME actors can also communicate with customers in various promotional media and intensively owned e-commerce, such as answering sales complaints or responding to good responses from consumers, this also creates positive customer engagement.

5. Conclusion and Suggestion

The COVID-19 pandemic that occurred in Indonesia had an impact on instability in the economy, especially for MSMEs. These MSME actors felt a direct impact in the form of a decrease in sales turnover due to the government's appeal and the application of PSBB which urges the public to stay at home so that quite a lot of MSMEs have to stop operating for a while. For this reason, MSME actors must have a strategy to survive in the midst of this pandemic and required to be able to adapt to the conditions that occur. There are several recommended survival strategies that MSMEs can do to be able to maintain their business, namely (1) selling through e-commerce because many people are now turning to online shopping. (2) Marketing products by utilizing digital technology (digital marketing) to reach more consumers. (3) improve product quality and quality and type of service. (4). Conduct customer relationship marketing to create consumer trust and foster customer loyalty.

The suggestions that can be recommended are as follows:

1. MSME actors can adopt a survival strategy that has been described and is expected to be able to adapt to changes in the business environment during this pandemic and in the future, because business actors who can survive are those who are responsive to changes in the environment and are able to adapt both in terms of products , marketing and sales systems as well as the use of technology that supports business.
2. The competent government is expected to continue to provide education in the form of socialization or training to business actors. Establish a communication network for MSMEs so that they are easy to monitor and MSME skills will increase.
3. The next researcher can expand the research and see the effectiveness of the survival strategy that has been formulated for MSMEs.

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