

# Jurnal 1

*by* Muhammad Ramaditya

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### The SMEs resilience and sustainability strategy in Jambi

 Muhammad Ramaditya <sup>(a)\*</sup>  Enrica Randy <sup>(b)</sup>  Syahrul Effendi <sup>(c)</sup>



<sup>(a)</sup>Head of Study Programe Management, Sekolah Tinggi Ilmu Ekonomi Indonesia Jakarta, Indonesia

<sup>(b)</sup>Sekolah Tinggi Ilmu Ekonomi Indonesia Jakarta, Indonesia

<sup>(c)</sup>Management Departement, BINUS Business School Doctor of Research in Management, Bina Nusantara University, Jakarta, Indonesia

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#### ABSTRACT

This study aims to find out how the impact of the Covid-19 pandemic on the survival of MSMEs in East Jambi District from the operational and financial side, the role and support of the government and the private sector in helping MSMEs, as well as the operational, financial and marketing strategies for the selection of business transformation from MSMEs to be able to endure. This study uses a descriptive quantitative approach, which is measured using descriptive statistical methods with excel and SPSS 25.0. The design of this research is a survey (as primary data). The results of this study are the Covid-19 pandemic has an impact on decreasing turnover, profits, and the number of buyers. 36% of respondents informed that cash adequacy is only sufficient for the next 1-3 months. The majority of MSMEs have also never received assistance from the government and the private sector. The operational and financial strategies carried out are cost efficiency by 38% and increasing operational hours by 18%, as well as marketing strategies by promoting to customers via social media by 30% and doing online sales by 27%. MSMEs in East Jambi Sub-district carry out operational and financial strategies so that they survive and continue to develop during the Covid-19 pandemic. MSMEs conduct cost efficiency as much as 38%, 30% of MSMEs promote to customers through social media such as Whatsapp, Facebook, and Instagram and 27% of MSMEs sell through online channels to customers in their marketing strategy. In addition, it is informed that the estimated turnover and profits of MSMEs in 2022 are fixed. The findings in this study provide an overview of the condition of MSMEs in East Jambi District due to the impact of the Covid 19 Pandemic in terms of operational and financial business sustainability and provide an overview of Government policies and assistance from the private sector to assist affected MSMEs.

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### Introduction

Covid-19 or coronavirus is a disease caused by a new type of coronavirus and was first discovered in Wuhan, China, in December 2019. On March 2, 2020, a positive case for Covid-19 was first detected in Indonesia when two were confirmed infected by a Japanese citizen (Ihsanuddin, 2020). Case the latest as of October 8, 2021, the Indonesian government reported 4,225,871 confirmed people positive for Covid-19 with the number Dead amounted to 142,560 and the healing of 4,057,760 people from this disease. Indonesia was ranked 14th in the world and 1st in Southeast Asia with a total number of cases positive the most (Worldometer, 2021)

Since April 1, 2020, the government set regulations about Large Scale Social Restrictions (PSBB) through Government Regulation (PP) Number 21 of 2020 and apply them in various areas of Indonesia that explain large-scale social restrictions in the area with high scale positive cases. The implementation of the PSBB was impacting not only the big company but also Micro, Small, and Medium Enterprises (MSMEs) that hit the consequence of existence policy handling Covid-19. According to the Central Statistics Agency (BPS), the number of MSMEs in Indonesia reaches 64 million (Santia, 2020). The composition of Micro and Small Enterprises (UMK) is very dominant which is 99.92% of the total existing MSMEs. The government needs to give attention, especially to the MSME sector because this sector is the biggest contributor to GDP and can rely upon the absorption of power work, substitute production goods consumption and a half so. Based on the results survey of Katadata Insight Center (KIC) in 206 MSME actors in

\* Corresponding author. ORCID ID: 0000-0001-6036-055x

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Greater Jakarta, 82.9% of MSMEs feel a negative impact of this pandemic. Besides that, the condition of pandemic even caused 63.9% of MSMEs to experience a drop in turnover by more than 30% (Bahtiar, 2021 & Ramaditya et al., 2022).

The results of a survey conducted by the Asian Development Bank stated that 50 percent of MSMEs in Indonesia closed their business in July 2020. The Asian Development Bank noted as much as 88 percent of micro-businesses do have cash or savings so that no own financing finance and about 60 percent of business micro reduce power work (Librianty, 2021). According to data from the Indonesian MSME Association (Akumindo), during the 2020 pandemic, there were 30 million MSMEs that fell and finally bankrupt so which result in the contribution of MSMEs to Income Domestic Indonesia's gross (GDP) shrinking. Whereas in 2019 MSMEs contributed to the country by around 60% (Hendartyo, 2021).

This study is on MSMEs located in East Jambi District where there is a unique and contemporary business and a centrally located culinary and small business in Jambi City. However, because of the existence of the Covid-19 pandemic, MSMEs are impacted by the consequence of the social restrictions policy. Through SME data reports, a lot of traders in Jambi City have been affected by the impact of Covid (Syamsari et al., 2022). From the data collection carried out, although new part, there are already 1,700 merchants affected by the impact of Covid-19. Temporarily that Chairman Street Vendors (PKL) Jambi City said 80% of the 5,000 street vendors in Jambi City couldn't sell again so the street vendors must use venture capital for life daily (Jannah, 2020; Ramaditya et al., 2022).

According to the Head of the Department of Manpower, Cooperatives, and SMEs of Jambi City Komari, SMEs' incomes are declining drastically. According to data from 920 SMEs who are healthy, qualified, and active, only 20% have entered the digital market (Ahmadi, 2021). So from that study, will discuss how is the impact of the Covid-19 pandemic on MSME resilience and survival strategies (Syamsari, et al., 2022). Systematically, this research uses the Resource-Based View (RBV) theory which is used as the main theory in this research. In addition, there are applied theories used in this research, namely entrepreneurial mindset, survival strategy, and resilience strategy. In the resource-based view (RBV) theory, it is said that a company's competitive advantage comes from the company's resources and ability to compete in the market (Ramaditya, et al., 2022).

Pearce and Robinson (2014) say that the main resources in the organization are focused and can measure the ability of the RBV for internal analysis of the organization if separated into 3 sources; Tangible assets, Intangible assets, and Capabilities. The entrepreneurial mindset is the ability to feel quickly, act, and mobilize, even in uncertain conditions. Someone who has entrepreneurial-oriented thinking will choose to face something when he meets uncertain things (Artha and Wahyudi, 2019; Ramaditya et al., 2022).

In general, strategy is defined as a means to achieve a goal. According to David (2011), strategic management is the art and knowledge of formulating, implementing, and evaluating cross-functional decisions that help organizations achieve their goals.

According to Suharto (2009), the strategy to survive in overcoming shocks and economic pressures can be done with various strategies. Survival strategies can be classified into three categories, namely active strategies, passive strategies, and network strategies (Ramaditya et al., 2022). According to Kotler and Armstrong (2004), companies set their main goal to survive if they have capacity problems, tough competition, or changes in consumer desires. To keep it afloat, companies can set prices low in the hope of increasing demand. In the long term, companies must also add value to their products to prevent extinction (Syamsari et al., 2022).

According to Damis (2018), a survival strategy is applied so that companies can adapt to environmental changes and have determined speed. Businesses owned by small industries have the nature of being managed directly by their owners so they are flexible. The resilience of micro, small and medium enterprises (MSMEs) can be seen in the production activities carried out. The key to the sustainability of MSMEs during a pandemic is creative and innovative ideas (Utomo et al. 2021).

This study aims to find out how the impact of the Covid-19 pandemic on the survival of MSMEs in East Jambi District from the operational and financial side, the role and support of the government and the private sector in helping MSMEs, as well as the operational, financial and marketing strategies for the direction of business transformation from MSMEs to be able to endure.

## Literature Review

The concept of a firm's resource-based view (RBV) was developed from the economics and strategy literature of the 1950s. In the theory of resource-based view (RBV) it is said that a company's competitive advantage comes from the company's resources and ability to compete in the market. A company is a collection of resources or resources where resources are something that is valuable and rare (Penrose, 1959).

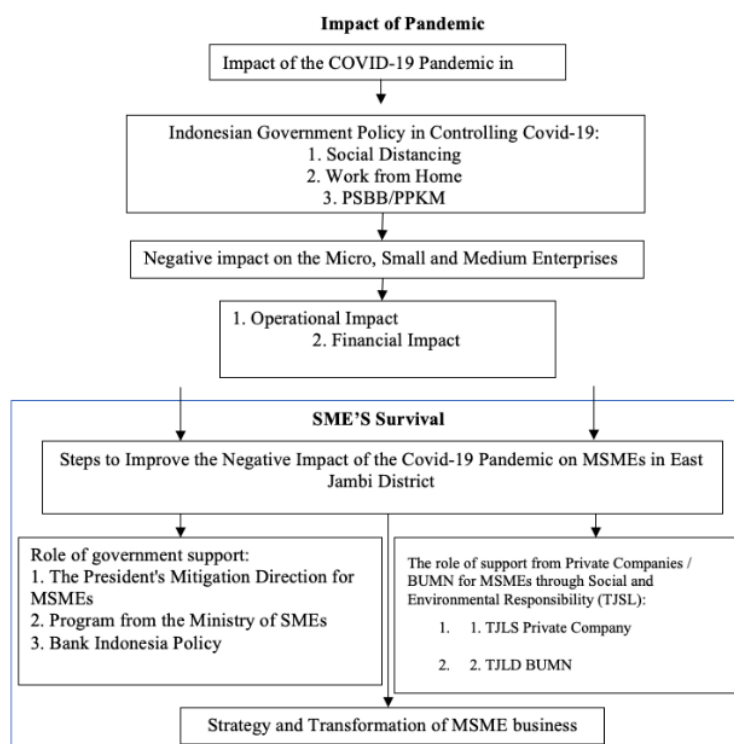
Barney (1991) stated that the development of a company requires and utilizes resources as much as possible with effective and efficient performance to gain profits for the company. According to Mahoney and Pandian (1992), the most important thing in RBV is the acquisition of margins and a combination of resources that are not easily replaced. The margin of this scarce resource has a high value resulting in a competitive advantage.

Resource-based View (RBV) is known as a view that sees competitive advantage from the standpoint of capabilities and resources. These two points of view are combined with good management and the choice to run cost or differentiation advantage so as to produce a competitive advantage for the company in facing competition. The intended cost advantage is how a company can produce

1 the same product as its competitors at a lower cost. Meanwhile, differentiation advantage is when a company is able to produce products that are different and better than its competitors (Ramaditya et al., 2022).

MSMEs have an important role for the Indonesian economy because they make a significant contribution, especially in the formation of gross domestic product (GDP) and employment. MSMEs are also used as a support for financial system and economic stability because they are believed to have high economic resilience. Therefore, empowering MSMEs is very important and strategic in anticipating the future economy to strengthen the structure of the national economy. The Indonesian government also views the existence of MSMEs as important. MSMEs together with cooperatives have a special platform provided by the government as a form of economic support for the poor (Syamsari et al., 2022). There are three roles of MSMEs in the life of small communities:

- i. As a means of alleviating poverty, because of the high rate of employment by MSMEs. According to the Ministry of Cooperatives and SMEs, more than 57.8 million MSME units are able to absorb 114 million people.
- ii. As a means of leveling the economic level of small communities, because MSMEs are located in various places so they can reach even remote areas.
- iii. Providing foreign exchange income for the country, because its market share includes both national and international.



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Figure 1: Conceptual Model of the Study; Source: Authors

## Research and Methodology

The approach used by the researcher to do study is approach studies case that is research that explores something problem with limitation detailed and includes source information with use questionnaire. In this study, the researcher studied about impact Covid-19 pandemic on MSME resilience and survival strategies. The population of this study generally are MSMEs in East Jambi District Based on population, the method of taking samples used non-probability sampling with type taking sample snowball sampling. On determining the size of the minimum sample, this study used the sample size calculator ([www.goodcalculators.com](http://www.goodcalculators.com)) with a level error is 0.1 (Daniel WW, 1999). Based on the calculation of the results with a total population of 1,423 MSMEs, the sample in this study has amounted to 89,968 however because the subject no number fraction, then rounded up to 90 respondents. The type of data in this study is primary data. Primary data was obtained direct from charging questionnaire respondents. The data source for obtaining primary data in this study is through the questionnaire given to which respondents are the questionnaire will input via a google form. This questionnaire was shared with good MSME actors direct or not straight away. The questionnaire given will use questions written

<sup>1</sup> to the respondent providing alternative related answers with indicator research. The object of this study is SMEs in the East Jambi District with a range time study is 5 – 30 November 2021. In this study, the researcher used a quantitative descriptive data analysis method. Method quantitative describes the data that has been obtained through a shared questionnaire to MSMEs in East Jambi District.

## Findings and Discussions

In this section, it is explained the results of research and at the same time is given the comprehensive discussion. Results can be presented in figures, graphs, tables and others that make the reader understand easily. The discussion can be made in several sub-sections.

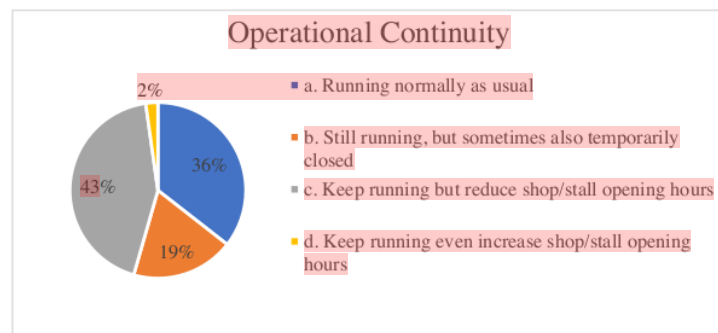
**Table 1: Data Description**

No	Description	Category	Frequency	
			( People )	%
1	Type Sex	Man	42	47%
		Woman	48	53%
2	Age	< 20 years	8	9%
		20 – 30 years	26	29%
		31 – 40 years	27	30%
		41 – 50 years	15	17%
		50 years	14	16%
3	Business Length	0 – 5 years	41	46%
		6 – 10 years	22	24%
		11 – 15 years	10	11%
		16 – 20 years	6	7%
		> 20 years	11	12%
4	Average Turnover per day	< 500 thousand	34	38%
		500 - 1 million	24	27%
		1.01 million – 5 million	20	22%
		5.01 million – 10 million	7	8%
		> 10 million	5	6%

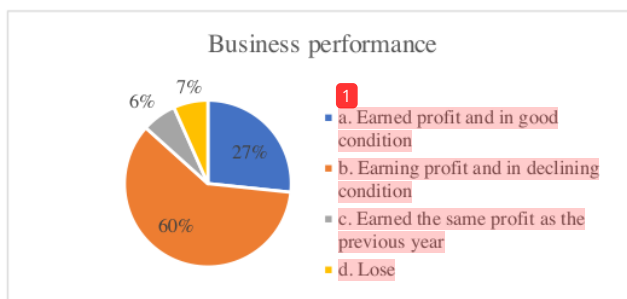
<sup>1</sup> Based on Table 4.1 the characteristics sample in this study are men informed as many as 42 people or 47%, with 27 people aged 31-40 years (30 %). Based on the length of business in operation MSMEs are the most dominant is 0 – 5 years with total respondents as many as 41 people or 46%. Average turnover per day respondents in the range < 500 thousand by 38% or 34 respondents, turnover 500 – 1 million by 27% or 24 respondents.

### Condition MSME Business Operations in East Jambi District at Covid-19 pandemic

Figure below explains that for continuity operations at MSMEs in East Jambi District during the Covid-19 pandemic, the response by most respondents, 39 or 43% stated that operational business permanent walk but the opening hours of the shop/stall reduced. This is because government policy applied PSBB/PPKM policies that create shops/ stalls should reduce operating hours. Owners usually reduced operating hours which affected business at night.

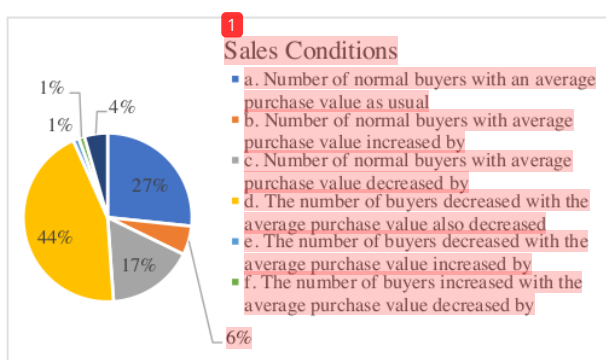


**Figure 1. Operational Continuity**



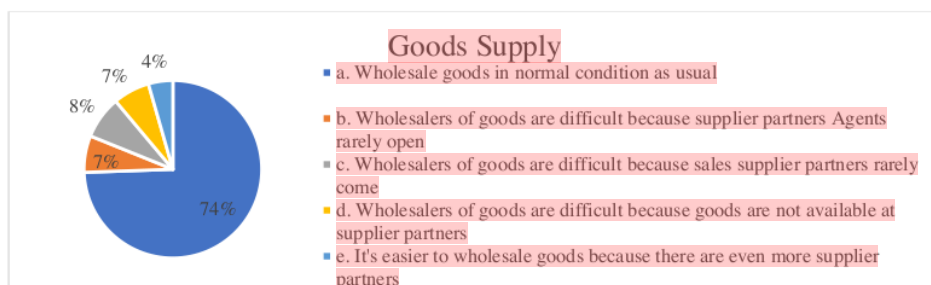
**Figure 2: Business Performance**

From side performance MSME business in East Jambi District, only as many as 24 respondents, or 27% who get profit and in good condition. 54 respondents or 60% stated performance businesses get profit and in condition decreased. Decreased profit on MSMEs can be seen from reflection on condition sales for MSMEs. This thing related where falling profit caused by the amount buyers who go down and also value purchases are also down.



**Figure 3: Sales Conditions**

Condition Sale for MSMEs is described with 40 respondents or by 44% stated total buyers down with the average purchase also down. The majority of the respondent describes the condition turnover at MSMEs in East Jambi District experienced a decline. A decrease in turnover could be caused by the amount buyers who are also down caused to the Covid-19 pandemic. During a pandemic also gives impacts drops power of buying public so the average purchase also decreases.

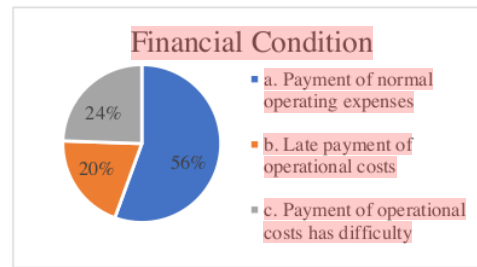


**Figure 4: Goods Supply**

Related to supply goods, the majority of MSMEs stated during the Covid-19 pandemic do goods in normal conditions such as ordinary. This thing is shown in Table 4.2 with respondents 67 people or 74%. Only 4% of respondents stated wholesale goods more easily because partner suppliers rather more many during the pandemic. This means that the Covid-19 pandemic does not too influence the condition supply of goods to SMEs because could be running normally.

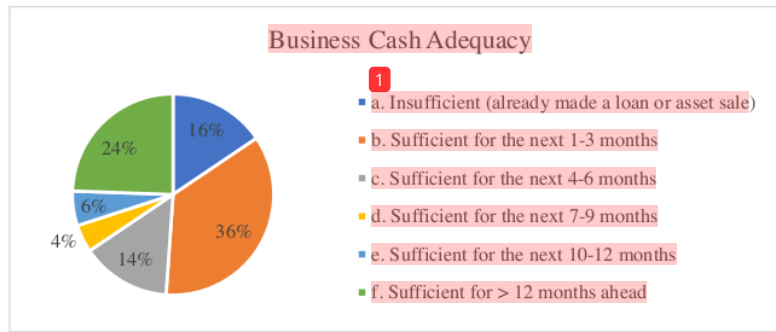


<sup>1</sup> **Condition MSME Finance in East Jambi District at Covid-19 pandemic**

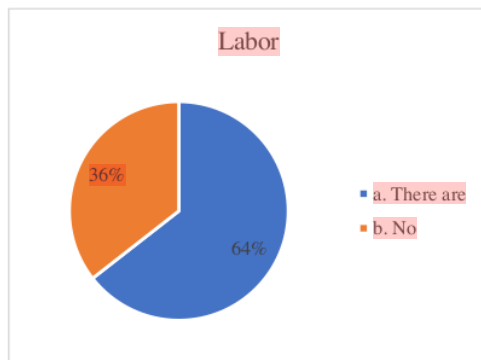


**Figure 5: Financial Condition**

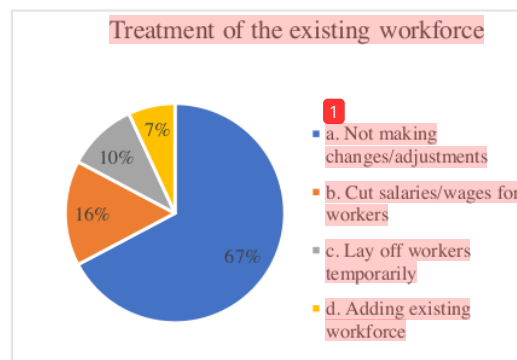
54% of respondents informed that the cost conditions for their business remained constant during the Covid-19 pandemic. Regarding the financial conditions in the MSMEs in East Jambi District, it can be informed that during the Covid-19 pandemic, 50 respondents (56%) stated that the payment side of operating costs was normal as usual. The majority of respondents are still able to pay their operational costs normally, meaning that the financial condition of MSMEs is still quite good in dealing with the impact of the Covid-19 pandemic.



**Figure 6: Business Cash Adequacy**



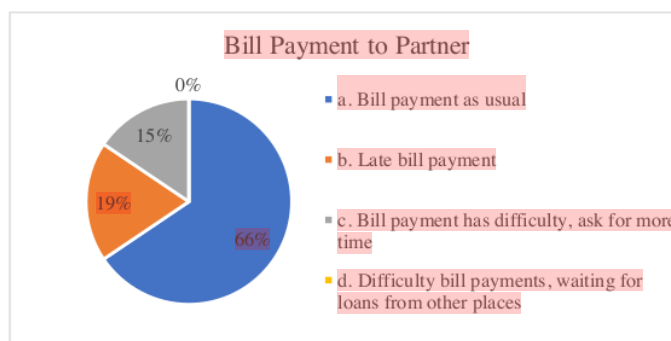
**Figure 7: Labor**



**Figure 8: Treatment of The Existing Workforce**

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The condition of the adequacy of operating cash was informed as much as 36% stated that the cash condition was sufficient for the next 1-3 months. This can be related to the financial condition of MSMEs where there are ongoing operational payments but with declining income conditions so that the average operating cash adequacy is only sufficient for the next 12 months. Business cash is an important element in MSMEs to maintain their business so good cash management is needed for the existence of the business itself. The more cash adequacy in MSMEs, the better, which is related to the smooth running of further business activities. Regarding the existing workforce, as many as 64% or as many as 58 respondents informed that their business has a workforce. As for the treatment of existing workers during the Covid-19 pandemic, as much as 67% stated that the workers in the MSMEs continued to work as usual. During this Covid-19 pandemic, despite the impact on business sales conditions, MSMEs which have the majority of the workforce did not make changes/adjustments. This is because the financial condition is still normal which is a positive thing so there are not many businesses that make changes to their workforce. This means that the Covid-19 pandemic has no impact on reducing the workforce for MSMEs in East Jambi District.



**Figure 9: Bill Payment to Partner**

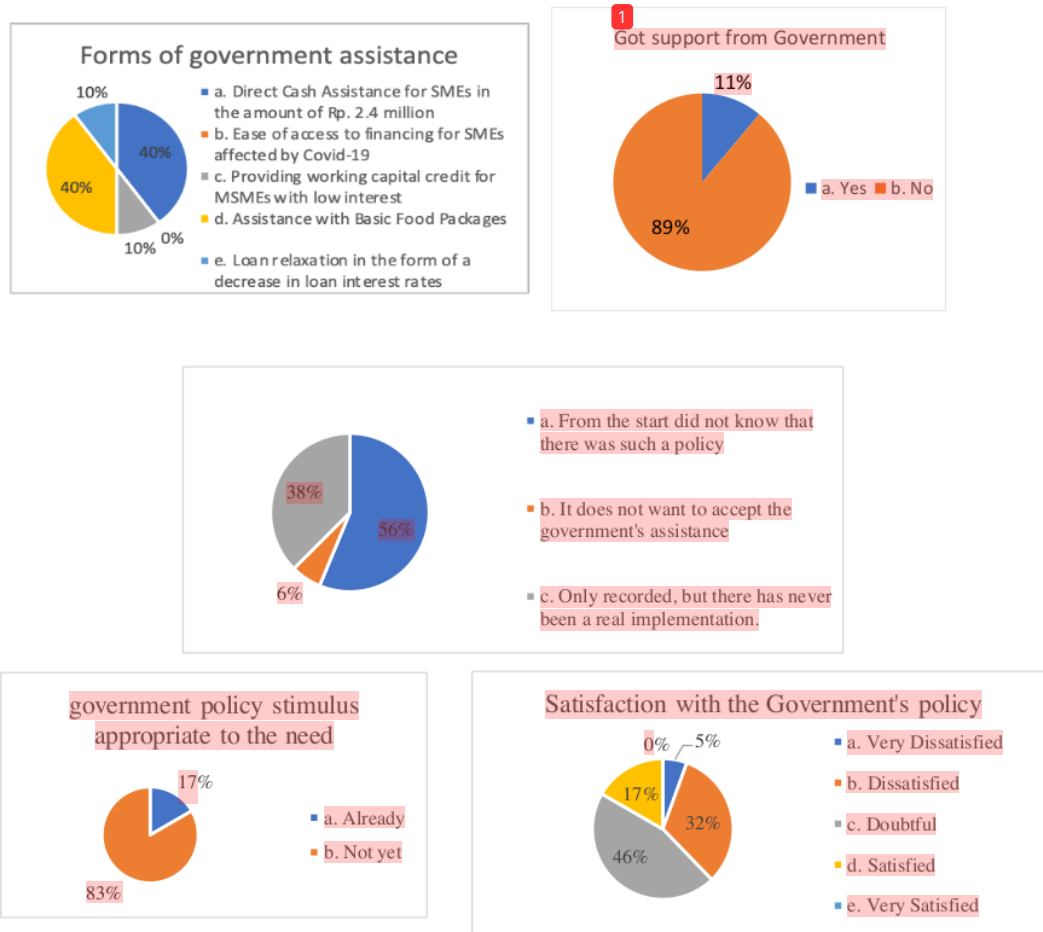
Based on the condition of MSMEs that have bill payments to partners, as many as 66% of respondents make normal bill payments as usual. This means that bill payment conditions to partners run as usual and are not affected by the Covid-19 pandemic. During the Covid-19 pandemic, 34% of MSMEs stated that the biggest difficulty they faced was a decrease in consumer spending and 31% stated a decline in sales/turnover. This decline was caused by the PSBB/PPKM policy which made restrictions on traveling and shopping out of the house as well as reducing MSME operating hours. In addition, respondents informed that they lacked cash/capital for their business.

#### **Government and Private Roles and Support for MSMEs during the Covid-19 Pandemic**

The results of this study indicate that 89% of MSMEs have never received assistance from the government during the Covid-19 pandemic. These MSMEs do not get assistance from the government because they do not know that there are government policies to help MSMEs. Most of them do not know how to get help and do not try to find information to get help. This was informed by 56% of MSMEs. In addition, as many as 38% of MSMEs stated that they had never received assistance from the government because they were only recorded but there was no real implementation. The government has carried out data collection but MSMEs feel that there is no clear realization so far and they have not received any assistance.

The government's role is considered less than optimal in helping MSMEs in East Jambi District due to the lack of proper socialization and implementation to help MSMEs in need. In fact, the government has provided assistance to MSMEs such as Direct Cash Assistance (BLT) of Rp. 2.4 million, easy access to financing for MSMEs affected by Covid-19, provision of working capital loans for MSMEs with low-interest rates, assistance with basic food packages, and credit relaxation in the form of reduced interest rates. It's just that this assistance has not been maximized so many MSMEs are still struggling during this pandemic. MSMEs also stated that they were not satisfied with the programs provided by the government. The results of this study also show the role of the private sector/BUMN in helping MSMEs during the Covid-19 pandemic.





**Figure 10: Government and Private roles and support for SMEs**

The private sector is considered not optimal were as many as 97% of MSMEs have never received assistance from the private sector. Even though the private sector/BUMN provides some assistance, such as assistance with food packages, assistance in accessing capital through fintech, online and offline business and marketing training, and others. However, 68% of MSMEs do not know that there is such a policy. This is very unfortunate because many MSMEs are affected by the pandemic and need help but do not know so they do not get the assistance.

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## Continuity and Business Estimates in 2022 MSMEs and Operational and Marketing Strategies for Endure

### Financial Strategies Performed by MSMEs During the Covid-19 Pandemic



**Figure 11: Financial and Operational Strategies**

The results of this study indicate that several financial strategies have been carried out for survival during the Covid-19 pandemic, including 38% of MSMEs carrying out cost efficiency in their businesses such as saving on electricity, water, and telephone usage. The implementation of this strategy is the choice of the majority of respondents because by making these savings, MSMEs are able to reduce expenses and not waste costs. This strategy was carried out because MSME operations were not matched by large incomes where according to MSMEs they experienced a decrease in profits and also turnover. If business expenses are not balanced with their income, this can be detrimental to MSMEs.

Another strategy that is an option to survive during the Covid-19 pandemic is to increase the operating hours of stores/stalls. This is stated by 18% of respondents with the assumption that this strategy is able to increase income for MSMEs. MSMEs can increase their business service hours at the right time with the products they sell, such as increasing their operating hours during busy hours. This strategy is also appropriate when approaching the big days. In addition, the PSBB/PPKM policies that have begun to be relaxed have made activities in the community run normally so that economic activity in the community has also improved. So the addition of business operating hours is considered to be able to add customers and be an opportunity to increase profits.

### Marketing Strategies Performed by MSMEs During the Covid-19 Pandemic



**Figure 12 Marketing Strategies**

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From this research, it can be concluded that the marketing strategy carried out by MSMEs in East Jambi District during the Covid-19 pandemic to survive is to promote to customers through social media such as WhatsApp, Facebook, and Instagram. This was stated by 30% of respondents who carried out this strategy. MSME actors carry out this strategy because this strategy is considered effective in marketing the products they sell and does not require expensive costs. With this strategy, marketing is also able to reach customers more than conventional methods such as print media. In this digital era, there is also a lot of information that can be conveyed to prospective buyers so that they can attract the attention of buyers through promotions provided by MSMEs. The marketing strategy carried out by MSMEs through social media is also able to reduce promotional costs and increase sales revenue.

According to 27% of respondents, MSMEs carry out marketing strategies by increasing sales through online channels to customers. This step was taken by respondents as a way to survive and also develop during this Covid-19 pandemic. Online sales by MSMEs are such through e-commerce, Instagram, Facebook, and even WhatsApp. This online media provides various conveniences for MSMEs in selling their products to customers.

There is also e-commerce that can be used by MSMEs that sell products such as necessities, goods, home appliances, and others, namely shopee, tokopedia, lazada, and so on. For MSMEs in the food business sector, they take advantage of services from grabfood, gofood, and also shopeefood which are now in great demand by customers. In addition, selling online also makes it easier and more profitable for both the seller and the buyer. Sellers can work anywhere and anytime, and buyers can also access purchases and information anytime and anywhere. This is also more in demand by buyers because buyers do not need to go out of the house during the Covid-19 pandemic.

## Conclusions

The impact of the Covid-19 pandemic on MSMEs in the East Jambi District is seen in the declining business performance compared to the period before the Covid-19 pandemic. 60% of respondents stated that operating profit had decreased and as many as 33% of respondents informed that the condition of turnover had decreased by 25% - 50%. This is due to declining sales conditions with the number of buyers and the decreasing average purchase value informed by 44% of respondents. According to 43% of respondents, they reduce their business opening hours. In addition, the Covid-19 pandemic has no impact on the supply of goods for 74% of MSMEs and also on cost conditions for 54% of MSMEs because they are in fixed and normal conditions. The condition of sufficient cash for the business is informed enough for the next 1-3 months by 36% of MSMEs. 21% of respondents who have loans to financial institutions stated that 42% of their MSMEs have difficulty repaying loans.

As many as 89% of MSMEs stated that they had never received assistance from the Government during the Covid-19 pandemic, with 56% stating they did not know that there was such a policy and another 38% were only recorded without any clear realization. For assistance from the private sector and SOEs, 97% of MSMEs have never received assistance and 68% of respondents stated that they did not know about the assistance program. The perception of MSME satisfaction with government and private assistance expressed doubts and stated that the policies provided had not been clearly conveyed so MSMEs still did not know whether the assistance that could be provided was in accordance with their needs or not.

The operational and financial strategy carried out by MSMEs in East Jambi District to be able to survive and continue to develop during the Covid-19 pandemic is to make cost efficiency such as electricity, water, and telephone costs as much as 38%. As many as 30% of MSMEs do promotions to customers via social media such as Whatsapp, Facebook, and Instagram and 27% of MSMEs sell via online channels to customers which can be done through e-commerce such as Shopee, Grab, and Gojek. In addition, it is informed that the projected turnover and profits of MSMEs in 2022 are fixed.

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All authors have read and agreed to the published version of the manuscript.

**Author Contributions:** Conceptualization, M.R., E.N. and S.H.; methodology, M.R., S.E. validation, M.R.; formal analysis, M.R., S.E. and E.R.; investigation, M.R.; resources, M.R.; writing—original draft preparation, E.R.; writing—review and editing, M.R., E.R. and S.E.

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**Data Availability Statement:** The data presented in this study are available on request from the corresponding author. The data are not publicly available due to restrictions.

**Conflicts of Interest:** The authors declare no conflict of interest.

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