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## MSME Business Decision Analysis in Indonesia during the Covid 19 Pandemic

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### ABSTRACT

**13**  
The Covid 19 pandemic in Indonesia has an impact on the sustainability of the business sector, especially MSMEs. MSME actors are faced with situations and must make decisions in the midst of environmental changes that occur. Different conditions in each MSME, both different types of business, business capacity, resource capacity, make different decision attitudes. This research is a secondary research, conducted by reviewing the articles that have been published and published in Indonesia, as many as 15 articles. The results of the study show several important decisions taken by MSMEs during the COVID-19 pandemic, including 1) Survival strategy, by making savings, 2) Optimization of the resources they have, without adding other additional resources, 3) Participation in the economic recovery program by the government includes social assistance, training and assistance, tax incentives, and credit restructuring, 4) Application of information technology such as digital marketing and financial technology transformation, 5) Personal selling improvement, 6) Product innovation, 7) Preventive steps with more mature business planning. The contribution of this research is to provide input for policy makers to pay attention to the needs of MSMEs in making decisions for business continuity, as well as developing research analysis of MSME business decisions.

Keywords: MSME, Business Decisions, Covid-19.



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### INTRODUCTION

**14**  
Since the end of 2019, the world has been stirred up by the outbreak of the covid 19 virus. This pandemic has made the world's economic life experience a significant decline, with the implementation of activities of the world community, including in Indonesia (Sulistyan & Paramita, 2021). The crisis had a significant impact on the sustainability of the Indonesian economy, both in the formal sector and in the informal sector. This is different from the 1998 crisis, where it was the informal sector that was able to survive, but in this Covid crisis, many of the informal sectors went out of business. As is known, the era of technological development has entered the era of industry 4.0. Where the business sector in particular has developed with the use of information technology. This means that there is a shift in the model, both concerning marketing, finance and others. The

development of this business environment should have become a necessity for the business world, especially the informal MSME sector to move up class towards the digital era (Setiyo, Paramita, & Sulistyan, 2021). However, in reality the MSME sector is not all ready to switch to a digital model. The covid pandemic has forced changes to occur, the impact of health protocol rules such as maintaining distance, avoiding crowds is enforced, so inevitably the digital model is an answer. It seems that for MSMEs, the condition has various impact on decision-making, how are the efforts made by micro and small business actors to survive amidst the onslaught of an unsupportive external environment or even assume that the external environment has changed drastically, becoming a challenge and business opportunity that can encourage continuity of their business. This phenomenon is interesting to observe, how MSME actors make business decisions, as an effort to maintain business sustainability that is managed in the midst of the covid pandemic.

Decision making is the selection of behavioral alternatives Two or more alternatives, actions to solve the problems encountered by choosing among possible alternatives. Decision making is a systematic approach to a problem, collecting facts and data, making a thorough determination of the alternatives faced and taking the action that according to calculations is the most appropriate action. Decision making is the act of combining and integrating existing information to choose one of several possible actions (Zuhdi, 2011). Decision making is the process of selecting alternative actions to achieve certain goals or objectives. Decision making is carried out with a systematic approach to problems through the process of collecting data into information and adding to the factors that need to be considered in making decisions.

Decision making is the process of choosing an action (among various alternatives) to achieve a goal or several goals. The decision-making process has 4 phases, namely the Intelligence Phase. This stage is the process of tracing and detecting the scope of the problem and the process of identifying the problem. Input data is obtained, processed, and tested in order to identify problems. The Design phase is the process of developing and searching for alternative actions or solutions that can be taken. The alternative action is a simplified representation of real events, so a validation and verification process is needed to determine the accuracy of the model in examining the existing problems. In the Choice phase, the selection process is carried out among various alternative actions that may be carried out. This stage includes searching, evaluating, and recommending suitable solutions for the model that has been made. The solution of the model is a specific value for the outcome variable in the selected alternative. Implementation phase The implementation phase is the implementation phase of the decisions that have been taken. At this stage, it is necessary to arrange a series of planned actions, so that the results of decisions can be monitored and adjusted if improvements are needed (Simon, 2012).

## METHODS

This study is a secondary research by analyzing qualitatively. This study aims to find out and analyze how business decisions are taken by MSME actors in dealing with the covid 19 pandemic. The method used is a literature review, by analyzing the results of previous research. The research examined is research conducted in Indonesia with a discussion of MSME decisions on the COVID-19 pandemic. The articles studied are taken from national journals, either accredited or not, and published between the end of 2019 and April 2022. The analysis technique is carried out by observing business decisions. What SMEs do during the covid pandemic. The tabulation results are then ranked for decisions that take place in the MSME sector during the covid pandemic in an effort to maintain business sustainability.

## RESULTS AND DISCUSSION

Description of the processed data, as many as 15 articles published in 2020 and 2021, with the theme of MSME strategy during the covid 19 pandemic. This article was published in journals and conferences taken through mendeley.com with the keyword strategy theme of MSMEs during the covid 19 pandemic. Article retrieval was carried out randomly, with reference to the theme of the article discussion, and obtained 10 articles in national journals indexed by sinta 3,4,5 and 4 articles published in national journals not yet accredited with sinta and 1 article in national proceedings.

**Table 1. Tabulation of the data description of the reviewed articles**

| No | Judul                                                                                                                                    | Jurnal                                                         | Akreditasi | Tahun | Author                                    |
|----|------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|------------|-------|-------------------------------------------|
| 1  | Application of Fuzzy C-Means in Micro, Small and Medium Enterprises Adoption Technology                                                  | Komtekinfo                                                     | Sinta 4    | 2021  | (Hafsari & Nurcahyo, 2021)                |
| 2  | Swot Analysis and Business Model was in the Opening of SMEs During the Covid 19 Pandemic                                                 | MEA Scientific Journal (Management, Economics, and Accounting) | Sinta 5    | 2021  | (Rastryana, 2021)                         |
| 3  | Application of Digital Transformation in SMEs During the Covid-19 Pandemic in Denpasar City                                              | Scientific Journal of Management and Business                  | Sinta 5    | 2021  | (Widnyani, Astitiani, & Putri, 2021)      |
| 4  | Determinants of Government Policy A Solution for SME Business Continuity in the Midst of the Covid-19 Pandemic                           | Journal of Economics and Business                              | Sinta      | 2021  | (Maharani & Jaeni, 2021)                  |
| 5  | MSME Marketing Communication in Adapting to the Covid-19 Pandemic Period (Case Study of Hello Cafe)                                      | Prologia                                                       | Sinta 4    | 2021  | (Ambar & Sari, 2021)                      |
| 6  | National Economic Recover Program as a Policy to Overcome the Impact of the Covid-19 Pandemic on the MSME Sector                         | Journal of Accounting and Finance                              | Sinta 4    | 2021  | (Marginingsih, 2021)                      |
| 7  | The Effect of Online Sales during the Coviv-19 Pandemic on MSMEs Using the Interview Method (Case Study of Salad Nyoo Timoho Yogyakarta) | Journal of Islamic Economics & Economics                       | Sinta 4    | 2021  | (Cahya, Aminah, Rinajaya, & Adelin, 2021) |
| 8  | Analysis of MSME Marketing Aspects in the Global Recession The Impact of the Covid-19 Pandemic                                           | Poli Business Scientific Journal                               | Sinta 4    | 2021  | (Atmaja & Novitaningtyas, 2021)           |

|    |                                                                                                                                            |                                                                                            |           |      |                                                      |
|----|--------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-----------|------|------------------------------------------------------|
| 9  | Strategy for Community Empowerment of MSME Actors during the Covid-19 Pandemic                                                             | Journal of Non-Formal Education                                                            | Sinta 4   | 2021 | (I Andayani, MV Roesmningsih, 2021)                  |
| 10 | Strategic Decisions of SMEs in Facing the Economic Crisis                                                                                  | E-Journal of Economics and Business Udayana University                                     | Sinta 3   | 2021 | (Cahyadi & Pradnyani, 2021)                          |
| 11 | MSME Additions and Strategies during the Covid-19 Pandemic in Tanjungpinang City                                                           | Proceedings of the Fourth Series of National Seminar on Master of Management Study Program | Non Sinta | 2021 | (M. A. Pratiwi, 2020)                                |
| 12 | Improving MSME Capability in Conducting Business Feasibility Analysis in order to Survive in the COVID-19 Pandemic Period                  | Sricommerce: Journal of Sriwijaya Community Services                                       | Non Sinta | 2021 | (Saputri, Yuliani, & Putri, 2021)                    |
| 13 | Market Expansion Using Digital Marketing For MSME Actors, Typical Maninjau Food                                                            | Journal of Multidisciplinary Service                                                       | Non sinta | 2021 | (N. Pratiwi, Yuwanda, Aswin, & Hidayat, 2021)        |
| 14 | Empowering MSMEs in Situ Gadung Village Through Marketing Management Socialization in Order to Increase Sales During the Covid-19 Pandemic | PKM Dedication                                                                             | Non Sinta | 2021 | (Wiloso, Yodanma, Baehaqi, Darmadi, & Saputra, 2021) |
| 15 | Sharia Fintech as an Alternative for MSME Funding During the Covid-19 Pandemic In Indonesia                                                | Finansha-Journal of Sharia Financial Management                                            | Non Sinta | 2021 | (Rasidi, Budi, & Hatmoko, 2021)                      |

Source: Data processed, 2022

<sup>19</sup> The COVID pandemic has had a significant impact on the micro-industry. MSMEs have variously reacted to this situation by making several decisions in maintaining business continuity. This gives various decisions on the conditions of each MSME, including because of the diversity of business types (M. A. Pratiwi, 2020). Survival is one of the efforts carried out by business people, especially the MSME sector. The pandemic that hit has provided a variety of strategies to survive changes in the external environment. Savings is one of the options taken in the short-term strategy. This condition is caused by the unpreparedness of MSMEs to make a breakthrough, or limited funds and others. So that saving is one of the options taken to reduce costs. In addition to saving efforts, MSMEs also optimize the resources they have, without adding other additional resources, so that they can reduce spending even though they have not yet expanded (Cahyadi & Pradnyani, 2021).

<sup>11</sup> The increasing impact of the pandemic on the business sector, especially micro, small and medium enterprises, the Government issued program policies in the context of economic recovery in the MSME sector. This is a scheme designed with funding and assistance stimulus, so that MSMEs can

resume their activities, with the right business decisions. This program is a recovery step for protection for MSMEs which incidentally are not or are not ready for the massive environmental changes. The existence of this program has a good impact on the MSME sector to be able to return to activities even though there are not instantaneous fundamental changes. Programs include the provision of social assistance, tax incentives, and credit restructuring (Maharani & Jaeni, 2021). The Economic Recovery Program has a positive impact on the MSME sector during the COVID-19 pandemic as a policy step taken by the government to support the recovery of the national economy, especially the MSME sector which has a significant contribution (Marginingsih, 2021). The COVID-19 disaster is a national disaster, so the handling process is not only the responsibility of the government. The hope of all parties to be able to contribute to handling the impact of the pandemic. Some of what has been done, among others, is the stimulus for training programs and mentoring by universities through students. This community service is carried out in various models, including training and mentoring. The existence of this involvement has an impact on motivation and courage for MSME actors to get up and carry out activities with more enthusiasm (Wiloso et al., 2021).

Some MSME actors, gave different decisions in responding to changes in market behavior, in this case consumers. Changes in consumer behavior that increasingly want to be facilitated by technology, and accelerated by the covid pandemic, have led to changes in the business model carried out by MSMEs, although not all of them are able to implement the information technology. Transformation with digital platforms has not been fully implemented by MSMEs, depending on the readiness of existing resources (Hafsari & Nurcahyo, 2021). On the other hand, changing platforms with the use of digital technology at this time is a choice that can hardly be refused, along with the development of behavior and technology that continues to develop (Widnyani et al., 2021). The application of information technology for MSME entrepreneurs, during the pandemic, was carried out with several types of approaches, starting from the concept of digital marketing, with platforms, marketplaces and social media being one of the options to further facilitate sales services. The chosen digital marketing can be adjusted to the capacity and needs of business people as well as the platform provided (Cahya et al., 2021). Product promotion through digital marketing as an alternative marketing strategy to survive in a more effective pandemic period (Atmaja & Novitaningtyas, 2021; Andayani & Roesminingsih (2021). Another digital transformation model is the use of financial technology services, as an effort to facilitate consumer payment services without having to physically touch directly (Rasidi et al., 2021).

The process of bringing product information closer to consumers is an effort to get a stable and increasing sales impact. All platforms used are essentially aimed at selling. Under certain conditions, digital optimization still needs to maintain a good personal approach. However, personal selling will show the seriousness of service for customers in particular, especially in the business sector that deals directly with consumers or customers, this is a good marketing communication (Ambar & Sari, 2021).

The Covid pandemic that hit or other similar events, in a business context is an event that can actually happen at any time. For business people, they should have thought of all the consequences when there is a change in the external environmental situation. Therefore, designing a business should be prepared, planned and implemented carefully, so that when there is an unfavorable environment, it can immediately take action to prevent it from happening (Saputri et al., 2021). This process is called preventive action by planning a long-term strategy, not just running as it is. A good strategic approach is to perform a data-based analysis of the internal and external environment. This process also predicts potential changes that occur, so that they can be adaptive to environmental changes, such as designing with a swot analysis approach and a business model canvas (Rastryana, 2021). Adapting to change is one of the important decisions for SMEs in continuing their business. Innovation in all aspects of business needs to be studied, what can be a differentiator, which further

strengthens the magnetic relationship with consumers, such as innovative services, innovative products and others (Andayani & Roesmningsih, 2021).

Various strategies taken by MSMEs as a form of decision in running a business, as conveyed in some of these studies, can be summarized as follows:

1. Defensive strategy, by making savings  
This strategy is taken as a response or response to sudden environmental changes. This decision is generally taken by MSME actors, especially those who are relatively unprepared for climate change.
2. Optimization of available resources  
Resource optimization is an effort made by MSME actors with the assumption that MSMEs still have resources that can be utilized and optimized. This step is a form of response for SMEs to survive by minimizing additional resources through purchases, thereby reducing cash expenditures.
3. Participation in the government's economic recovery program  
The government program is issued as a stimulus for MSMEs to be able to continue their business. Programs related to the recovery include social assistance, training and mentoring, tax incentives, and credit restructuring. MSMEs involved in the program can be interpreted as having made a decision to carry out capital fulfillment activities, increasing human resource capacity, making payments with tax incentives, negotiating debt restructuring with financial institutions.
4. Application of information technology.  
The COVID-19 pandemic has actually only accelerated digital transformation in the business world. MSMEs should be able to capture these challenges into business decisions. The application of digital transformation in terms of marketing, finance and others, is part of a decision that should be made from the start line with changes in the external environment. The decision to implement digitalization is an important decision that can encourage the sustainability of the MSME business.
5. Increased personal selling  
Several MSME business sectors are engaged in the culinary field. Where the business that is run is also of various models, one of which is a cafe. Service for consumers is a priority to maintain the image, so that it will give birth to a word of mouth promotion model. During the pandemic, even though there are restrictions on the number of visitors, cafes have become one of the destinations to relieve boredom, meaning enjoying coffee and other dishes, has become a fun culinary tour. Inovasi produk
6. Innovation in a business, has become a necessity.  
Environmental changes that occur, must be followed by innovation, this will continue to encourage loyalty and satisfaction of consumers and customers. Innovation decisions during the Covid pandemic are the right decisions, especially in terms of product and service innovation. In fact, product innovation allows for a temporary shift in business, for example the sale of packages by bundling Sanitixer and Amsker together with the main product.
7. Preventive steps with more mature business planning  
The decision to make a more planned business is an ideal decision for business entities. However, not all MSMEs are at that level. However, mature MSMEs should have considered business planning by starting from a proper analysis of the internal and external environment. So that the business is planned for the long term, not seasonal and easily swayed when there is a change in the environment. This step is a strategic decision, because it relates to the process of achieving the organization's vision.

## CONCLUSION

The impact of the pandemic on the sustainability of the business sector, especially MSMEs, is felt. SMEs must be observant in making decisions in the midst of environmental changes. The condition of each MSME is certainly different so that the attitude towards decisions can vary. Several business decisions were taken by MSMEs during the COVID-19 pandemic, including 1) survival strategy, 2) optimization of the available resources, 3) participation in the government's economic recovery program, 4) application of information technology, 5) enhancement of personal selling, 6) Product innovation, 7) make a more mature business plan. Every MSME certainly experiences different things, there are still many other aspects that have not been stated in the research results. Therefore, the next research opportunity needs to be explored again what MSME business decisions are, especially after the COVID-19 pandemic.

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