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Research Article

MSME Strategy to Increase Income during the Covid-19 Pandemic

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Abstract

This study aimed to determine the impact of Covid19 on sales of Micro, Small, and Medium Enterprises or MSME (Usaha Mikro Kecil Menengah or UMKM) In BKT Duren Sawit and to find out the strategies taken to increase income during the Covid-19 pandemic. At BKT Duren Sawit, there are four business sectors, namely the culinary sector, the fashion sector, the household consumption sector, and the tourism sector. This study uses a qualitative method with a case study approach. Data collection techniques were carried out utilizing observation, interview, and documentation. This study uses the Miles & Huberman model analysis method, namely data reduction, data presentation, and verification of conclusions. The results showed that all MSME sectors in Duren Sawit BKT experienced a 30-70% decrease in income. The strategy taken to increase the income of MSMEs in the culinary sector is to partner with the Go Food online platform and maintain product quality. MSMEs in the Fashion Sector use external advertising media (Banners) and WhatsApp social media and implement Product Innovation strategies. MSMEs in the household consumption sector apply a price strategy and product strategy, the tourism sector applies a sales promotion strategy. MSMEs, during the pandemic, must adapt by implementing health protocols such as providing a place for washing hands and using masks to continue gaining consumer trust during the Covid-19 pandemic.

Keywords: Covid-19, MSMEs, and business strategy

JEL Classification: O15, O33

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1. Introduction

Micro, small, and medium enterprises (here and after MSMEs) are business practices that are very popular among the public, and many MSME activists make this business sector a driving force for the Indonesian economy. MSMEs are a form of small-scale business carried out by individuals or business entities with a certain amount of net worth and sales results. The development of MSMEs has become very significant in Indonesia, considering that the business structure developed in Indonesia so far has been based on small and medium industries. The existence of micro, small, and medium enterprises can be found along the road, and they continue to emerge and increase from year to year.

After facing the Monetary Crisis from 1997 to 1998, MSMEs again faced an economic crisis caused by the Corona Virus. In early 2020, Indonesia was shocked by the Corona Virus Disease 2019 (Covid-19), first discovered in Wuhan, China. Global data on Covid-19 cases on April 7, 2020, reached 1,214,466 confirmed cases, with 67,767 deaths spread across 211 countries/regions. The government announced the first Covid-19 case on March 2, 2020 (www.covid19.go.id). The government has issued a policy regulating widespread social restrictions as a preventive measure to suppress the spike in Covid-19 cases.

This provision is contained in PP (government regulation)number 21 of 2020 concerning large-scale social restrictions in the context of accelerating the response to Covid-19. Massive social restrictions include, at a minimum, holidays from school and work, restrictions on religious activities, and restrictions on activities in public places or facilities. The COVID-19 outbreak has created a global health emergency, and the global economy is slowly taking beating. This fact will affect trade, investment, and employment, and the crisis will affect the achievement of the Sustainable Development Goals (Fitriasari, 2020).

Study This is done to find out about the strategies that SMEs can do to keep their businesses afloat amid the Covid-19 pandemic that is raging worldwide. This study aims to describe the survival strategies that need to be applied by MSME actors in order to continue to survive and increase income. This study's purpose differs from previous research because the researcher found four MSME sectors in an area. This situation is different from previous research that discusses MSMEs in Indonesia. Many previous researchers have researched MSMEs. However, the impact of the Covid-19 pandemic is still very rare.

Therefore, this research is interesting to re-examine. Based on the description of the context above, the author chose MSMEs at BKT Duren Sawit because MSMEs have their characteristics. There are many sectors: the culinary sector, fashion, family tourism, and the household sector. In addition, the price offered is relatively cheaper. With the various considerations and backgrounds above, the researcher raised the title "MSME Strategy in Increasing Income during the Covid-19 Pandemic" (Case study on MSMEs at BKT Duren Sawit)." Based on the formulation of the problem described above, this research aims to find out the strategies of MSMEs in increasing income during the Covid-19 pandemic.

2. Literature Review

Strategy

In the Big Indonesian Dictionary (KBBI), strategy means a deliberate plan of action to achieve certain goals. Meanwhile, the term strategy means "general, or commander" or is also interpreted as the highest leadership in an organization. According to (Chandler, 2005) in Mujiatun (2021), strategy is an action planning process to achieve the goals set by doing things that are continuous according to joint decisions and based on the point of view of customer needs.

Micro, Small, and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) are one of the main drivers in economic development. The MSME movement sector is vital for creating growth and employment. MSMEs are quite flexible and can easily adapt to the ups and downs of market demand. UU no. 20 of 2008 concerning micro, small, and medium enterprises, several definitions can classify an entity into the small or medium business type.

The role of micro, small, and medium enterprises

Law No. 20 of 2008 concerning micro, small, and medium enterprises in article 3 states that micro and small enterprises aim to grow and develop their businesses in building a national economy based on just economic democracy. This information means that MSMEs contribute to national economic development through their contribution to GDP, job creation, and employment.

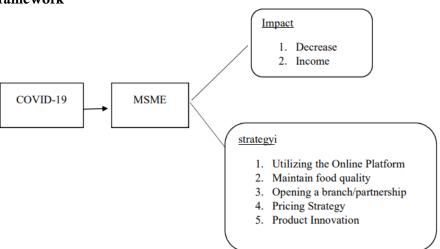
Increased Revenue

In the Big Indonesian Dictionary (KBBI), improvement is a process, method, action, increasing effort, and activity. Meanwhile, income is a gross inflow of economic benefits arising from the normal activities of the entity during a period. Suppose these inflows result in an increase in equity that does not come from investment contributions. In that case, it can be concluded that an increase in income is the process of a business with all the capital working to generate profits within a certain period (Haryono & Nurlaela, 2018).

Covid-19

Covid-19 is a new variant of the coronavirus, a disease caused by Sars-Cov2, first reported in Wuhan, China, on December 31, 2019. This Covid-19 can cause symptoms of acute respiratory disease such as fever above 38 °C, cough, and shortness of breath in humans. In addition, it can be accompanied by weakness, muscle aches, and diarrhea. Severe cases of Covid-19 can cause pneumonia, acute respiratory syndrome, kidney failure, and even death. Covid-19 can be transmitted from person to person through close contact and droplets (droplets of liquid when sneezing and coughing) rather than the air. The shape of Covid19 and Covid19 seen with an electronic microscope (breathing fluid/cotton in the throat) looks like a virus wearing a crown.

Conceptual Framework



Figures 1. Conceptual Framework

Through the framework of Figure 1, the goal is to see the MSME strategies for increasing income during the Covid-19 pandemic.

3. Data and Method

Research Strategy

According to Williams (1995) and Salma (2021), this research uses qualitative research. Qualitative research is a researcher's effort to collect data based on natural contexts. Of course, because it occurs naturally or naturally, the research results are also scientific and can be calculated. According to (Creswell, 2016), Qualitative research is research conducted by exploring and understanding individuals or groups of individuals by considering social or human problems. The research process involves generating questions and procedures, data is usually collected in a participatory environment, data analysis develops specific topics for general themes, and the researcher interprets the meaning of the data. The final report is written with a flexible structure.

Data and Data Collection Method

According to the sources of data needed for this research, the data are divided into two, namely:

1. Primary data

According to Sugiyono (2017), Primary data is data obtained directly from data sources that provide data to data collectors. Primary data sources were obtained through interviews and observations with research subjects and field observations.

2. Secondary data

Secondary data is not collected or produced by researchers but is obtained in a processed form. Secondary data sources are data to complete the data required for primary data. Secondary data in this study are articles from websites, relevant news, and relevant literature. This study's secondary data is relevant to Covid-19 and its impact on MSME actors throughout 2020-2021. In this study, the research subjects were MSME actors in various sectors whose businesses were affected by the Covid-19 pandemic. In this study, there were seven informants from the culinary sector. The culinary sector is the dominant MSME sector in BKT Duren Sawit. The following data is from the respondents of MSMEs in the culinary sector: owners of Meatballs and Chicken Noodles, owners of the Boba'ku beverage business, and owners of Sizur, grilled sausage business, Cheese cassava business owner, owner of Balado shellfish & seafood business, Raisa's corndog mozzarella employee.

Data Analysis Method

Data analysis, according to Rijali (2018) and Santosa & Hidayat (2014), is an effort to systematically search and collect data in the form of notes from observations, interviews, and other results to improve the researcher's understanding of the case under study and present it as a search for others. Meanwhile, to increase understanding, the analysis must be continued by trying to find meaning." In qualitative research, conceptualizing, classifying, and describing are developed based on the "events" obtained during the field visit. Thus, the data collection and analysis activities must be distinct. Both occur simultaneously, and the process is cyclical and interactive, not linear.

This study recorded data collected from resource persons, namely MSME actors at the Duren Sawit BKT, in detail and clearly. Then the recording results are summarized and focused on important things so that the data reduction results produce a clear picture to make it easier to conclude. After the data reduction process, the data is described in charts, flowcharts, and brief descriptions. Then the data will be concluded and verified. In this study, the conclusions drawn will be presented as a narrative text that explains the MSME strategy for increasing income in the era of the covid-19 pandemic.

Research Stages

This research consists of several stages: the pre-field stage, the field process stage, the data analysis stage, and the reporting stage. The following is an explanation of the research stages:

1. Pre-field stage

At the pre-field stage, researchers prepared before going to the field. These preparations include preparing the questions given to the resource persons by making observations or scheduling interviews with the resource persons.

2. Field process stage

In this field process stage, the researcher collects field data related to the focus of the researcher from the field location. In collecting this data, the writer uses the interview method and documentation as field notes and photos with the informants.

3. Data Analysis Stages

In the data analysis stage, the researcher transcribed the interview, synthesized the collected data, and compiled it systematically so the public could enjoy it.

4. Reporting stage

The reporting stage is the final stage of the research. At this stage, the researcher prepares a report from the conclusions based on the findings in the field, which will then be presented in the form of narrative text.

4. Results

Description of Research Object

Micro, small, and medium enterprises (MSMEs) located along the East Flood Canal (BKT) road

in the Duren Sawit sub-district, East Jakarta, are one of the places where MSME actors have experienced a decline in income due to the Covid-19 pandemic. MSMEs in BKT generally sell along canal roads from 5 pm to 12 pm; BKT also has the nickname as the longest night market in Jakarta. On Sundays, BKT is also packed with people doing leisure walks, sports, and family tours. The following is a map of the Duren Sawit BKT area.



Source: Google Maps

Figures 2. Duren Sawit BKT Plan

Along the canal flow road, various MSMEs sell food, beverages, and clothing. Four business sectors are in the Palm Oil BKT Duren, namely the Culinary Sector. Fashion Sector, Household Sector, and Tourism Sector.

Table 1 Number of MSME actors selling along the Duren Sawit BKT route

No	MSME Sector	Amount
1	Culinary	50
2	Fashion	35
3	Household	22
4	Tour	13
	Total	120

Source: Data processed by researchers, 2021

Based on Table 1, a total number of MSME actors sell at BKT Duren palm oil. There are approximately 120 MSMEs in the Culinary sector 50, the fashion sector 35, the household sector 22, and the Tourism Sector 13. In this study, four sectors are summarized into seven respondents representing the MSME sector in BKT Duren Sawit, the most dominant in number, namely the culinary sector. The researchers chose seven respondents based on the business and culinary business products that were the same.

Decrease in Culinary Sector MSME income at Duren Sawit BKT during the Covid-19 pandemic The presence of the Covid-19 pandemic that emerged in early March 2020 until now has had a very significant impact on the sales of MSME actors. Covid-19 has impacted MSMEs in various sectors, including those in the culinary, fashion, household, and business sectors. The impact of Covid-19 is so frightening that the government has implemented a PSBB policy that limits activities outside the home. This situation impacts the most dominant MSMEs, namely the culinary sector

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at BKT Duren Sawit. Mr. Ali also felt this as the owner of the Meatball and Chicken Noodle business. Mrs. Ratna also felt the decline in income during the pandemic as the owner of the Boba'ku beverage business. She told about the impact of Covid-19 on the sale of his boba drink.

The sales decline was also felt by the grilled sausage business owner, who usually sells at BKT from 5 pm to 11 pm Mr. Deni, as the Sizur Grilled Sausage business owner said that the Covid-19 pandemic had an impact on his sales. Mr. Wahid also felt the same as the Balado clam business owner. What was felt by Mr. Deni and Mr. Wahid was also felt by Mrs. Sumiyati as the owner of the coffee and packaged ice business. He said the Covid-19 pandemic had greatly affected his business.

Mrs. Dian also felt the income decline as the cassava cheese business owner who opened her business at BKT Duren Sawit. He admitted that the Covid-19 pandemic made him rack his brain to keep his business running. Reno felt the same as an employee of "Corndog Mozzarella Raisa." As an employee, Reno said that since Covid-19, his outlet income had fallen by 50%.

Strategies carried out by MSMEs in the Culinary Sector at BKT Duren Sawit to increase income during the Covid-19 pandemic

Based on interviews conducted with 7 MSME actors from the culinary services at BKT Duren Sawit, MSME actors can maintain their business during the pandemic for almost 24 months. Based on the interviews conducted with seven respondents, several strategies are implemented by the culinary sector at BKT Duren Sawit to increase income during the Covid-19 pandemic. The strategies implemented by SMEs in the culinary sector are as follows:

1. Utilization of Online Platform

MSMEs in the culinary sector in BKT is a culinary tour quite well known in Jakarta. Before the Covid-19 pandemic, MSMEs in BKT were very busy with people hunting for snacks from afternoon to evening. Before the Covid-19 outbreak, businesses opened their businesses until midnight. However, after Covid-19 arrived and the government implemented PSBB, business actors had to close their businesses at 9 pm. Current conditions make MSME actors implement strategies to increase their income, as felt by Mr. Ali, the meatball & chicken noodle business owner. The other four respondents were also reluctant to use online platforms, from the statements of Mr. Wahid, Mrs. Sumiyati, Mrs. Dian, and Reno, in contrast to Mrs. Ratna as the owner of the Boba'ku beverage business. She uses an online platform, Go-Food, for her beverage business. Mr. Deni also said the same thing as the owner of the grilled sausage business.

Using online platforms. The online platform is an adaptation of online-based technology that uses software as a place to run the features in it. There are several online platforms, namely digital marketing and food delivery (Taufik et al., 2020). This research means Go Food, Grab Food, and Shopee Food. The platform provides convenience for culinary business actors and makes it easier for consumers to choose the types of food and beverage products.

2. Maintain food quality

During a pandemic like this, the quality of taste and cleanliness of the place of business must be considered to provide consumers comfort and safety during the Covid-19 era as it is today. MSMEs in the culinary sector at BKT carry out a service strategy by implementing health protocols by using masks and providing hand sanitizers at their place of business through an interview with Mr. Ali regarding the strategies taken to increase income during the pandemic. He talked about the taste of the food. In line with Mr. Ali, Mr. Deni as the business owner, also said that the quality of food is very important for the sustainability of his business. Mrs. Ratna did the same thing as the owner of the Boba'ku business. He has his way of maintaining the quality of the drinks he sells. Mr. Wahid also conveyed the same thing as the Balado shell & seafood business owner.

3. Opening a branch or Partnership

One way to expand the business is to open branches and partnerships so that the products sold get a place in the hearts of consumers. During the Covid-19 pandemic, business actors in the

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culinary sector experienced a decline in turnover, so they had to close their business branches, as was done by Mrs. Sumiyati, a coffee and ice trader who sells at BKT Duren Sawit. Mrs. Ratna also did the same thing as the owner of the Boba'ku beverage business. He explained the reason for not opening a branch or partnership.

This result is different from what Reno said as an employee of Corndog Mozarela, who maintains one of the outlets at BKT Duren Sawit. He says opening a branch is very effective during the current pandemic. Mr. Deni did the same thing as the Sizur grilled sausage business owner regarding opening a branch to increase income during this pandemic.

4. Pricing Strategy

Price Strategy is an element that provides income or income for traders. So many traders are maximizing the price strategy to get big profits. When someone does business, no one can set a price beyond the agreement of the seller and the buyer (Rahayu, 2021). In an interview conducted by Mr. Wahid, he revealed the price strategy taken to increase income during the Covid-19 pandemic. Mrs. Sumiyati, the owner of the coffee and packaged ice business, did the same thing in contrast to what the owner of Corndog Mozzarella Raisa did through interviews conducted by employees of his outlet at BKT Duren Sawit.

5. Product Innovation

The product is the main thing to consider when opening a business because it can provide its uniqueness to consumers. With the product, the seller can offer and give a distinct impression to the buyer. Mr. Ali, the Meatball & Chicken Noodle (Mie Ayam) business owner, applied a different strategy. Through the interview, he conveyed the product strategy that was applied to increase revenue. Mrs. Dian also expressed the same thing as the owner of the cassava cheese business in an interview with Ms. Dian.

5. Discussion

Decrease in Culinary Sector MSME income at Duren Sawit BKT during the Covid-19 pandemic The results of interviews conducted with two informants, namely Mr. Ali and Mrs. Ratna, show that Covid-19 has greatly impacted his business, even causing a decrease in income of more than 50%. MSME actors must plan to increase revenue during the Covid-19 pandemic. The income of MSMEs is very influential on the country's economy because MSMEs are considered the main economic actors in various sectors (Suci, 2017).

The explanations from the two informants showed the same result, namely that Covid-19 had a huge impact on sales and caused a decline in income for MSMEs in the Culinary Sector at BKT Duren Sawit. In accounting, sales lead to the income earned when the company sells products as goods or services. In general, there are two types of sales: cash and credit. SMEs usually use cash sales. Cash sales are sales whose payments are made by the buyer in cash. While credit sales are sales that place orders first, then are paid according to a predetermined period, the sale is an important process in a business. Some benefits of selling our business progress, achieving sales targets, and getting profits Mulyadi (2016).

The covid-19 pandemic and the application of PSBB affect the sales and income of the culinary sector MSMEs at BKT Duren Sawit. This study's results align with the research of Kuswantoro & Alfi (2020), which concluded that Covid-19 negatively impacted small business owners' finances in Cilacap, Central Java. The decline in income occurred because of the Physical Distancing regulations implemented by the government, which made MSME actors experience a very drastic decrease in turnover.

The covid-19 pandemic has had an impact on reducing the number of workers. The reduction in the workforce causes the unemployment rate to increase. A larger number of unemployed means an increase in poverty. The Covid-19 pandemic has had a major impact on increasing unemployment, causing social inequality and weakening social values. Unemployment also has an impact on environmental security because increasing unemployment can also increase the level of crime, such as cases of theft and fraud. This condition creates state security and unrest in the community (Kasna, 2020).

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The results of the research above are also in-line with the research conducted by Ezizwita & Sukma (2021), which concluded that one of the most affected economic sectors is the culinary sector. Many culinary business owners have left and were forced to close their businesses. Through a SWOT analysis, the Strengths are that MSMEs have implemented health protocols such as spraying disinfectants at business locations, preparing hand washing facilities, and using masks when selling. The weakness is that MSMEs have experienced a significant decline in sales, such as a decreased income during the pandemic and the place of business being increasingly quiet. This pandemic allows MSME players to open new market segments and establish good customer relationships through online sales.

Based on interviews with the seven informants above, namely: The Culinary Sector, where the culinary sector is the most dominant in Duren Sawit BKT, show that all MSME actors experienced an up to 70% decrease in income. The decline in income occurred due to the implementation of the government's operational hours restrictions, which forced MSME actors to close their businesses early.

Strategies carried out by MSMEs in the Culinary Sector at BKT Duren Sawit to increase income during the Covid-19 pandemic

1. Utilization of Online Platform

Go food is one of the features found in the Go Jek application, which was released in 2015. This feature makes Go Food one of the largest Food deliveries in Indonesia. Go food continues to improve its services not only to meet the needs of its users but also to empower MSMEs. Currently, 550,000 partners have joined Go food, of which 96% are MSMEs, with transactions reaching 50 million per month (Habib, 2020). It is very easy for SMEs in the culinary sector who want to join as Go Food partners. Even now, traders who only have carts can join as Go Food partners. It is unsurprising that now many MSME actors are switching to online platforms to run their businesses.

The research results align with Hardilawati et al. (2019), which state that e-commerce positively influences increasing marketing in small businesses. However, e-commerce does not significantly affect the performance of increasing marketing in small businesses due to a lack of education or knowledge about e-commerce, and small businesses tend to hesitate in using e-commerce because they do not want to be bothered and want to sell in their way.

2. Maintain food quality

The researcher agrees with the strategy carried out by Mr. Ali and Mr. Deni that during the Covid-19 pandemic, it is very important to maintain the quality of food and the cleanliness of the place of business. Kotler and Armstrong (1996) in Pamenang & Harry (2016) revealed that food quality must have a close relationship with customers; Feigenbaum (1992) and Pamenang & Harry (2016) revealed that the level of food quality could be achieved based on the characteristics and maintenance of the product by paying attention to points in maintaining quality such as recipes, equipment, and supplies. Each food product has its product standards.

The researcher agrees with the method used by Mrs. Ratna and Mr. Wahid to maintain the quality of the drinks he sells during the pandemic. The results of the research above are in-line with research by Ezizwita & Sukma (2021), which states that the Covid-19 pandemic provides opportunities for MSME players to open new market segments while the weakness is experiencing a significant decline in sales. Nevertheless, this pandemic can strengthen MSME actors by improving hygienic processing and packaging. So during this pandemic, food quality and hygiene are top priorities that can affect business sales, so maintaining food quality is a strategy that business actors can use to maintain their business.

Researchers believe that every MSME actor in the culinary sector must maintain the quality of the products sold, especially during a Covid-19 pandemic like this. Quality and cleanliness are highly prioritized in order to maintain consumer confidence. Knight and Kotschhevar (2000) in Suhartanto & Hidayat (2018) reveal that the level of food quality can be achieved by setting standards for food and then paying attention to the points that must be considered to see the quality to be achieved. Correct recipes and dosages, food preparation, cutlery, nutritional status during cooking, food hygiene, serving, and other factors. Each food has its criteria, so each food menu has many criteria.

3. Opening a branch or partnership

The researcher agrees with the strategy carried out by Mr. Deni & the owner of the corndog mozzarella business. For the two informants above, opening a branch is a good strategy to expand the business. Moreover, in opening a business branch, one must pay attention to the business budget and strategies that support opening a business branch. The results of the research above are in-line with research from Siagaan & Cahyono (2021), which states that opening branches and partnerships are very important for business people who are just starting a business because partners will help to increase insight into design products and packaging and marketing promotions. On the other hand, business affiliation or partnership is also a way to develop a business by utilizing targeted socialization carried out by individuals.

4. Pricing Strategy

The researcher agrees with the strategy adopted by Mr. Wahid, who chose to increase the selling price, and the owner of the corndog mozzarella business, who chose to sell his product at the same price for each variant in order to increase income during the Covid-19. According to Machfoedz 2005 (Fauzi, 2019), setting a price is to reach business targets, profit from sales, develop product quality, and expand market share. The determination of the price of an item or service depends on the purpose of the company or seller who markets the product.

According to Suryanti (2020), price is one of the most revenue-generating elements of the marketing mix; price is the easiest element in a marketing program to customize, and product features, channels, and even communication take more time. Price is the payment that people make to get the product. The type of product should adjust the price. A good product will get a good price, too. In contrast to a product with less quality, the price will decrease closely related to a product.

5. Product Innovation

The researcher agrees with what Mr. Ali and Ms. Dian applied to develop innovations in products that are most sought after by consumers. The finding is in-line with research conducted by Ayunda (2020), which revealed that product innovation is an absolute obligation applied by business owners of goods or services. Product innovation aims to improve the quality of goods and meet customer needs. Business owners who continuously innovate will feel a tremendous impact because they can excel from emerging competitors.

6. Conclusion

This study aims to determine the strategy used by MSMEs to increase revenue during the Covid-19 pandemic. This research is done by interviewing seven culinary sector MSME actors who opened a business at BKT Duren Sawit. Based on the discussion, it can be concluded that the strategy used to increase MSME income in the Culinary Sector is that MSME actors use an online platform by using Go food and holding promos on every holiday.

In addition, SMEs maintain the quality of taste and cleanliness in the place of business. Next, the MSME sector, culinary implements a product strategy by innovating its products. In addition, MSME actors also carry out strategies by opening branches and partnerships to increase their

income. Next set the price strategy by increasing the selling price of its products. Strategies are useful for business resilience and help increase revenue during the Covid-19 pandemic. During a pandemic, MSMEs must adapt by implementing health protocols such as providing a place to wash their hands and use masks so that they can continue to gain consumer trust during the Covid-19 pandemic.

Recommendation

Based on the explanation and conclusions above, there are suggestions from the author, including, for MSMEs, the importance of knowledge and understanding for MSME actors regarding digital marketing, marketing, and promotion. It is also hoped that MSME players will learn the use of digital marketing to increase sales volume and expand customer networks amid the COVID-19 pandemic. MSMEs are expected to be careful in looking for new business opportunities during the Covid-19 pandemic so that income is higher and at least stable; for further researchers, it is hoped that future researchers can complement the deficiencies in this study.

Future researchers are expected to be able to adapt more deeply to the environment of the object of research and explore every question asked of informants by asking new questions and conducting good communication in order to extract much information from informants; for the government, it is hoped that the government will find a more effective solution so that it no longer implements Lockdown and has a bad impact on everyone, especially MSME players. The government is also expected to immediately deal with the Covid-19 vaccine issue because many MSMEs have not received the vaccine because they are worried about the safety level of the Covid-19 vaccine.

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