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IMPLICATIONS OF THE PANDEMIC: THE CASE OF EDUCATION IN AOTEAROA NEW ZEALAND

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ABSTRACT

Covid-19 has surfaced a number of educational issues in New Zealand schools and universities. Many schools and universities were able to move all teaching online within a short time. However, this flexibility was not shared by all educational institutions, or all students. Students from vulnerable communities did not enjoy the same access to learning as those from more affluent schools. The mental and emotional health of many learners, their families and teachers suffered from feelings of isolation. When the national borders closed to international students, departments set up to support their academic language learning have closed. This leaves emergent bilinguals without the linguistic support promised in the New Zealand Curriculum. This in turn endangers the academic success of another vulnerable community.

Keywords: digital technology; international students; English language learners; student well-being

INTRODUCTION

This conceptual paper explores the impact of Covid-19 on aspects of education in Aotearoa-New Zealand. Specifically, we will report on how New Zealand schools and universities have responded to the urgent need to move classes online, the growing concern for students' well-being, the flow-on effect of closing our borders to international students, and finally the reduced ability of teachers to support learners from non-English language backgrounds. We draw on literature to suggest that these issues are likely to influence New Zealand education for many years to come.

INCREASING USE OF ONLINE TEACHING PLATFORMS

Even before the global pandemic, there was an exponential rise in the use of digital technologies in schools and universities. This has meant that teachers were already working to develop appropriate and sufficiently flexible skills to keep abreast of these continual innovations. Education has always been about preparing new teachers

for an unimaginable future, but never more so than during these past fifteen to twenty years, when new digital tools appear almost daily. The pandemic accelerated technological change to new heights as schools and universities were expected to set up learning that was fully online within weeks.

Research suggests that both teachers and school systems have both widely varying digital skills and uneven access to a range of diverse digital platforms (König, Jäger-Biela, & Glutsch, 2020; Starkey, 2020). This meant that New Zealand schools were prepared for this dramatic change to varying degrees. Australasian educators reported concerns about their ability to suddenly deliver an online curriculum. They also remarked on the inequitable access to technological tools and/or reliable internet connections for their students in rural or lower socio-economic areas (Flack, Walker, Bickerstaff, Earle, & Margetts, 2020)- which is something that is still causing concern in 2021. Furthermore, at the beginning of the lock-down period, almost half the educators

in Flack et al.'s study harboured doubts that online learning had the potential to be as effective as learning in the classroom, and worried that they would not be able to meet their students' needs.

While many teachers in New Zealand schools and universities have been growing their expertise for integrating digital technology into their teaching, and this includes encouraging students to use their cell-phones as a learning tool, schools and universities have been expanding their offerings of digital learning platforms. For example, many schools in the Wellington region use Moodles, Google Classrooms or Microsoft Teams to communicate with their school communities. The university uses Blackboard as a teaching platform, Zoom and and Microsoft Teams for communication, and audio-visual software such as Zoom and Panopto for pre-recording or recording lectures and tutorials.

This uneven set of digital skills and resources was the technological scene when Covid-19 hit last year (Yates et al., 2020). In many respects, the Faculty of Education was able to respond in an agile manner because we have delivered online versions of our programmes for more than fifteen years and already had the systems in place. We also had many of the essential skills to move online very quickly. A number of our student teachers, who were at this time out in schools, joined their school associate teachers virtually, and co-taught classes online using the school's system.

New Zealand has been fortunate in that the most intensive lock-down was for seven weeks last year and since then there have only been localized and less stringent lockdowns. Nonetheless, schools and universities have learnt from this experience and extended their systems to prepare for future lockdowns. For example, all staff at this university must be contactable via Microsoft Teams. All staff must record their on-campus lectures and be prepared to change their mode of delivery to exclusively

online overnight. Zoom staff meetings and Zoom tutorials are used far more commonly than before. So, for schools and universities alike, instead of viewing digital technologies as a shiny add-on to our core business, many of us now appreciate that they enable us to continue the process of teaching and learning regardless of the Covid situation.

NEED TO FOCUS ON STUDENT WELL-BEING

There are obvious opportunities available to students learning online if they are encouraged to seize them. For example, Yates et al., (2020) found that students reported more agency over their engagement with subject matter and they enjoyed having greater flexibility over their time management. In addition, they found that they could collaborate productively with classmates and their teacher. However, alongside these potential benefits of digitally enabled distance teaching and learning, there are downsides. The most obvious has been the negative impact on the health and well-being of students in particular. When businesses closed for lock-down, families were restricted to working and studying at home. Some households did not own computers (Drane, Vernon, & O'Shea, 2020) and schools and the Ministry of Education worked to provide them with devices and internet connection so that they could continue to learn. Many families enjoyed the opportunity to study and spend time together but vulnerable students felt isolated from school friends and loved ones.

In a survey of nearly 5000 educators in Australia and New Zealand at the start of the pandemic, the teacher participants agreed that social isolation and social disconnection of students were the two areas of most concern (Flack et al., 2020). This placed a new expectation of pastoral care on already burdened teachers who were struggling with their own families and new professional expectations.

CLOSED INTERNATIONAL BORDERS

Like every other country in the world, New Zealand closed its international border when Covid hit. This has exposed “education providers’ financial dependence on international student fees, precipitated job losses and created sector-wide uncertainty” (Beard, 2020, p.1384). The flow-on impact in schools has been to cut back on departments that cater specifically to international students. In secondary schools, fees from international students have often been used to subsidise English (classes) for speakers of other languages (ESOL). These classes not only serve international students, but also support migrant students and New Zealand born students of migrant parents, whose first language is a language other than English. These departments and the specialist teachers who staff them have been (anecdotally) the first to close. This leaves a gap in linguistic support for local emergent bilingual students. Theoretically, this should not be a problem given the expectations set out in the New Zealand Curriculum Ministry of Education, (2007) that all teachers should be aware of and prepared to explicitly teach the language forms of their discipline. In practice, this objective has not been achieved (Gleeson, 2015; Gleeson & Davison, 2019), leaving this vulnerable group of learners without expert support.

CONCLUSION

This paper shares some of the issues that Covid-19 has surfaced in New Zealand schools and universities. We have found that even though many schools and universities were able to move all teaching online with reasonable ease, this flexibility was not shared by all educational institutions, or all students with equal ease. Students from vulnerable communities did not enjoy the same access to learning as those from more affluent schools. The mental and emotional health of many learners, their families and teachers suffered during the periods of

isolation. As the borders closed to international students, departments set up to support their academic language learning have closed. This has left emergent bilinguals without the additional linguistic resources promised in the New Zealand Curriculum. This in turn endangers the academic success of another vulnerable community.

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CONTRIBUTED TECHNOLOGIES DURING THE COVID-19 PANDEMIC: PERSPECTIVE OF ENGINEERS

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ABSTRACT

The novel coronavirus (Covid-19) pandemic has changed the world especially has led to dramatic loss of human life worldwide. This condition forcing medical practitioners, scientists and engineers to respond. Engineers across the world have been devising technologies during the Covid-19 pandemic. The contribution include designing the accurate temperature detection, assistive medical apparatus and designing a robot to limit the spread of the coronavirus. In this presentation a selected technologies by American Society of Mechanical Engineers (ASME) 2020 is presented. The ASME announced the 2020 emerging technology awards honor engineering innovations targeting Covid-19 are Ultraviolet Disinfectant Robot (UVD) robot to sterilize any surface autonomously, Advanced Kiosks for lobby system to check the fever, Active Ventilation Filter, Food Delivery Robot and 3D Printer for printed face shields. In addition, the keynote speaker also presented the two technologies used in Brunei Darussalam during the Covid-19 i.e. QR code scanning system to record human mobility in particular places and Smart Helmet based on infrared sensor for temperature mass detection. The keynote speaker also presented his contribution during the Covid-19 pandemic especially for Indonesia i.e. Disinfectant Chamber Product, Defender Full Mas combined with Powered Air-Purifying Respirator (PAPR) and Ultraviolet Robot for sterilization.

Keywords: Covid-19 pandemic, Engineers, Product Design, Robotics, Technologies

GROWTH AND ECONOMIC DEVELOPMENT IN VIETNAM UNDER THE IMPACT OF COVID-19

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ABSTRACT

The Covid-19 pandemic, which took place from the end of 2019 up to now, has a comprehensive and profound impact on all countries in the world, is still complicated. The global economy fell into a serious recession and Vietnam's economy was also significantly affected by the Covid-19 pandemic. By synthesizing data and statistics, the paper analyzes the impact of the Covid-19 pandemic on economic growth and sustainable development in Vietnam.

Keywords: covid-19 pandemic, economics growth, sustainable development.

INTRODUCTION

Originating in Wuhan (China) at the end of 2019, up to now, Covid-19 epidemic has broken out in 215 countries. According to World Health Organization (WHO, 2 March 2021), the number of people with COVID-19 in the world is 113,820,168 confirmed cases, of which 2,527,891 deaths in 215 countries and territories. In the ASEAN region, Indonesia has overtaken the Philippines as the leading country in the region in terms of total cases and fatalities. In Vietnam, the number of infected cases is 2,472 and 35 deaths. Every day, the world has hundreds of thousands of new cases, thousands of people dying and showing no signs of slowing down, or even spreading rapidly in some countries after the relaxation of social gap measures.

Vietnam is a country with large economic openness, extensive international integration, and is also affected by the Covid-19 epidemic. Although the government had initially successfully controlled the epidemic, Covid-19 has significantly affected socio-economic fields, disrupting the supply chain of production and goods circulation. A number of

industries such as export, import, aviation, tourism, accommodation, catering, healthcare, education, labor, and employment are directly affected. Many businesses go bankrupt, dissolve, suspend operations, downsize, etc. The paper synthesizes information and focuses on analyzing the impact of the Covid-19 pandemic on economic growth and sustainable development in Vietnam, thereby proposing some suggestions for maintaining economic growth in Vietnam.

RESEARCH METHOD

For empirically based paper, research method gathered from exchange learning and expert judgment to examine how the covid-19 epidemic has effected socioeconomics in Vietnam. The main topic under this paper concern how the covid-19 epidemic got involved in growth and economic development and how these processes led to the emergence and dissemination of beneficial initiatives for building economics policies in Vietnam.

FINDING AND DISCUSSION

1. Economic Growth during Covid-19 in the World

The Covid-19 pandemic has affected all countries in the world, pushing the world and many countries into a double economic and medical crisis. Economically, most countries fell into serious recession, and global economic and trade declined sharply. The world economy, trade, investment, tourism, production and business activities were delayed. According to IMF and World Bank (10/2020), the world economy will decline in 2020 (from 4.4% to 5.2%). UNCTAD indicated that the global FDI will decline by about 40% compared to 2019 and continue to decline by 5-10% in 2021. Also, WTO (10/2020) forecasts world trade to decline by 9.2% in 2020. Global inflation in 2020 is forecast to be low (1.8-2%) due to weak demand and lower oil prices. strong and stay low (MPI, 2020).

In the three largest economies in the world, the EU is forecast to decrease 7.5%, the US to decrease 5.9%, and China to increase 1.2% of GDP. In order to prevent the economic shock caused by the Covid-19 epidemic, all countries have launched timely support packages. Specifically, the US Government committed to spend more than 3,000 billion USD to rescue the economy. On October 1, 2020, the US House of Representatives approved the Covid-19 bailout package worth 2,200 billion USD (GSOa, 2020). The Chinese government, at the meeting of the National People's Congress (May 28, 2020) pledged to spend 4 trillion yuan (559 billion USD) on the economic stimulus package, no less than the stimulus package of Europe, accounting for 826 billion USD (GSOB, 2020). If the situation remains difficult, the possibility of increasing the size of the bailout packages is inevitable.

2. Economic Growth during Covid-19 in Vietnam

Vietnam is one of the few countries that have well controlled the Covid-19 epidemic, but it is still severely affected by the economy, showing clear signs of recovery after 9 months, after the Covid-19 epidemic has been checked on March and July 2020. In the first quarter of 2020, the growth rate reached 3.82%, the second quarter decreased to 0.39%, the third quarter increased again to 2.62%, bringing the growth rate of 9 months of 2020 to 2.12%. Although the economic growth is still a positive number, this is the lowest increase compared to the same period of the years in the period of 2011-2020 and is one of the few countries with positive growth.

According to the General Statistics Office (GSO), in the first 6 months of 2020, the total retail sales of consumer goods and services has decreased by 0.8% over the same period in 2019 and if excluding the price factor, it would be stronger decreased, accounting for 5.3%. Meanwhile, the retail sales of goods in the first 6 months of 2020 has increased by 3.4% over the same period in 2019. The essential items for life, in particular, such as food, food, utensils, tools and equipment for household consumption have increased. However, goods such as garments, vehicles, cultural products, education, etc. have heavily influenced by measures of social distancing having slow down.

Also in the first 6 months of 2020, the revenue of accommodation and food services decreased by 18.1% over the same period in 2019. Even worse, the revenue of tourism services fell by 53.2%. Those sectors most severely affected by the Covid-19 epidemic and from the implementation of social distancing.

For investment demand, in the first 6 months of 2020, social investment capital has increased by 3.4% over the same period last year (the lowest increase in the period of 2016-2020). Particularly, the state sector

increased by 7, 4% and the non-state sector increased by 4.6% and the FDI sector decreased by 3.8%. Also, the social investment capital increased by 10.3% over the same period last year, accounting for 3% in the state sector, 16.4% the non-state sector and 9.7% in the FDI sector, respectively. Thus, the investment demand of the two regions: the non-state sector and the FDI sector decreased in the first 6 months of 2020 compared to the same period last year. The FDI sector's investment capital fell the most, from 9.7% growth in the first 6 months of 2019 to negative growth of 3.8% over the same period in 2020.

The only highlight spot was the investment capital of the sector, increasing from 3% in the first 6 months of 2019 to 7.4% if compared to the same period in 2020. This result proved that the State has played an important role to limit the decline in aggregate demand in a time of economic difficulties and declining aggregate demand.

For external demand also decreased, in the first 6 months of 2020, export turnover decreased by 1.1% compared to the same period in 2019, meanwhile, the domestic economic sector had increased by 11.7%. FDI sector, including crude oil, has decreased by 6.7%, making the economy's export turnover increase in 2019 and decrease in 2020. This result indicated that the export turnover of the economy is heavily dependent on the FDI sector and the COVID-19 pandemic has a negative impact on investment and the global value chain is also affecting country's exports. In general, due to the COVID-19 epidemic, the demand of the economy (consumption, investment, export) is reduced, thereby reducing production activities and economic growth.

For the supply factor, the Covid-19 pandemic has disrupted the supply chain of inputs and labor. For example, in the car industry, due to scarce input components along with the implementation of social distancing, domestic automobile manufacturers such as Honda, Nissan,

Toyota, Ford, Hyundai ... have to declare up to the period of the social distancing ends and the supply chain is reconnected, the car manufacturing enterprises would return their operations.

Many enterprises, especially those with expert specialists and foreign workers, are heavily affected by Covid-19 when there is lack of labor supply in short-time. The cost for using labor during this period was also higher when businesses had to invest in more masks, disinfectant water, and applied labor safety measures to avoid virus infection.

From a social perspective, Covid-19 has the effect of increasing the poverty and near poverty rates in terms of income and reducing the temporary income of households and workers. According to a survey by UNDP and UN-WOMEN (2020), "in December 2019, the average poverty rate was 11.3%. This rate increases to 50.7% in April 2020. The proportion of near-poor households increases from 3.8% in December 2019 to 6.5% in April 2020". More importantly, households belonging to ethnic minorities and households with informal workers and immigrant families are more affected by the epidemic. The reports of UNDP and UN WOMEN (2020) also indicated that "the average income of ethnic minority households in April and May, 2020, respectively, is only 25.0% and 35.7% compared to December 2019 level, respectively. Specially, these figures are higher, estimated at 30.3% and 52% for the Kinh and Chinese households, respectively. In April and May 2020, the average income of migrant households is estimated at 25.1% and 43.2% respectively compared to December 2019 levels. These figures are 30.8% and 52.5% respectively for the non-migrant group".

One of the driving factors for economic recovery and growth is the promotion of public investment. Although the disbursement of public investment capital has not reached the expected level,

but the disbursement rate in September and 9 months (approximately 59.7% of the plan) both reached the highest level in the period of 2016-2020. Public investment capital is concentrated mainly on key socio-economic infrastructure projects, in order to attract capital from the private sector and foreign investment (FDI), contributing to increasing total investment and maintaining social security in order to the goal of sustainable development. The government has promptly directed the introduction of packages of support, monetary policy, fiscal and social security to support businesses and people during the most difficult episode of Covid-19 shock.

3. Suggestions for Sustainable Growth and Development in the Future

Currently, the Vietnamese economy is balancing under the challenges of the Covid-19 pandemic. However, there is still a great risk, and there is more potential for uncertainty if the epidemic breaks out. The long-lasting global Covid-19 pandemic remains the greatest threat to the prospects of economic growth and sustainable development. In term of macroeconomic indicators of the first 9 months of the year, such as economic growth of 2.12%, inflation rate of 3.2%, trade surplus of nearly 17 billion USD, etc. indicated recovery and development signals.

According to World Bank (WB, 2020), these are the signals in the future that Vietnam's economic recovery is strengthened, making the GDP growth rate may reach 2.5-3.0% in 2020. Economic outlook in the mid-term and long-term is very positive. In addition to joining bilateral and multilateral trade agreements that will help the economy recover, Vietnam is also more likely to benefit from the current shift of supply chains to countries with spending lower fees.

According to the World Economic Outlook Report of the International Monetary Fund (IMF, 2020), in 2020,

Vietnam's economy will rank 4th in Southeast Asia, surpassing Singapore and Malaysia. Vietnam's GDP in 2020 is estimated at 340.6 billion USD, exceeding Singapore with 337.5 billion USD and Malaysia with 336.3 billion USD, respectively.

The ASEAN Post (2020) mentioned that Vietnam's economy will grow positively and may reach 2.9% growth by 2020. Vietnam is in a good position to escape the economic trap of Covid-19 epidemic by 3 reasons as follow.

- Firstly, the government has launched policies to reduce taxes, deferred taxes and free use of land for businesses

- Secondly, the revised Investment Law makes it more convenient for investors by reducing administrative procedures, and facilitating foreign direct investment (FDI). Base the rapid inflow of foreign investment, it is still growing (FDI in September reached 1.65 billion USD, up from 720 million USD in August 2020). Vietnam has the potential to become the fastest growing digital economy in Southeast Asia. Notably, over the past 4 years, nearly 1 billion USD has been invested in e-commerce in Vietnam.

- Thirdly, Vietnam has ratified the EVFTA Agreement. Since July 2020, the EU has removed 85% of tariffs on Vietnamese goods and gradually cut the rest over the next 7 years.

In order to achieve the dual goal of both preventing and combating the Covid-19 epidemic, and at the same time restoring growth, ensuring social security and sustainable development, the Vietnamese government is necessary to implement solutions as follow.

- To maintain a financial support package large and effective enough to remove difficulties for production, business and economic recovery, focusing on businesses due to contribute in GDP growth (accounting for 60% of economy).

- To speed up the disbursement of public investment capital, aim to solving

difficulties for projects that are slow to disburse, especially key projects, large-scale, pervasive spread, create a strategic breakthrough in infrastructure and create a driving force for economic growth.

- To stimulate investment demand in manufacturing enterprises for export to actively source goods when world markets reopen normally.

- To increase the size of the package to support people and businesses facing difficulties due to the Covid-19 epidemic. The financial support package with the scale of 2.6 billion USD mainly supports employees and businesses.

- To carry out the prevention of epidemic spread so as not to recurrence, facilitate the expansion of international relations, especially trade.

CONCLUSION

Since the first epidemic appeared in Vietnam, the Vietnamese Prime Minister promptly issued conclusions, resolutions and directives with the motto "anti epidemic like anti-enemy", the government has determined dual goal such as: [1] to drastically prevent and effectively fight against epidemics, and [2] to focus on recovering socio-economic development. In particular, disease control is the top and most important priority in order to protect the people's health and stabilize the society.

The outbreak and spread of unknown end of the Covid-19 pandemic have been aggravating the trend of global economic crisis and recession. Vietnam's economy is gradually recovering and developing, with the government's administration in the new normal context, which has initially succeeded. Make the most of the domestic market, while preventing and responding to external uncertainties, maintaining macroeconomic stability, controlling inflation, ensuring social security, livelihoods, and employment, life for the laborers, the poor, the disadvantaged are essential contents in future.

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THE COMPETENCY MODEL OF PUBLIC HEALTH PRACTITIONERS: THAILAND

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ABSTRACT

This research aimed to study a competency model of community health practitioners: Thailand. The research was a mixed methodology. The research was determined in 2 phases, population were public health professional in all 4 regions of Thailand and the sample were 2,200 peoples and 76 experts. Result of this research founded the competency model of public health professional had 3 groups, 40 competencies: 1) Core Competency, 5 competencies, 2) Functional Competency (divided into Common Competency 13 competencies and Specific Competency 13 competencies) 3) Managerial Competency 9 competencies.

Keywords: competency, competency model, community health practitioners

INTRODUCTION

Thailand's health system in terms of personnel who provides health services in many professions such as doctors, dentists, nurses, pharmacists, physiotherapists, community health practitioners, etc., each of whom has laws on their own professions, but in the profession of community health there are no professional standards. The Most of the community health practitioner are working in sub-district health promoting hospital approximately 9,762, district health offices 878, hospitals of all levels and all types of local administrative organizations. The health service will comply with the notification of the Ministry of Health to allow it to operate under other professional standards. Until the Community Health Profession Act B.E.2556 (A.D.2013) was enacted on November 27, 2013. (Royal Thai Government Gazette, 2013) The Council of Community-Public Health was established to improve the quality and standard of working community health profession to the same standards for the benefit of the population health, to determine, control profession standards and prevent unlawful

exploitation of persons without knowledge that would cause harm and damage to the health of individuals and communities. [1] The Law requires that anyone who engages in the community health profession or acts in any way expresses to others that they have the right to engage in the community health profession with obtaining a license from the Council of Community-Public Health. Practitioners are required to demonstrate their ability to perform professionally and professionally in the community health with good professional ethics. (Council of Community-Public Health, 2018).

The competency refers to behavioral attributes that demonstrate their ability to perform their duties effectively and effectively, or to exceed a defined criteria or goal, which consists of knowledge, operational skills, and a performance. The Personal features competency has an element: knowledge, skills, and ability are the basis for a person to perform their work and the composition of knowledge, skills, competencies, and other attributes is expressed in a relationship and rationally. (Byatzis, R. E., 1982) The practice of

community health profession must demonstrate professional expertise for the confidence of society. This study was there for aimed to study the competency model of community health practitioners: Thailand. In order for the practitioners and related organizations to be adopted as guidelines for improving the competency of community health practitioners: high-competence community health practitioners provide health services based on professional standards this will bring the healthy for the people.

RESEARCH METHOD

The research was a mixed methodology, determined in 2 phases.

Phase 1: The survey research studied of the competency model of community health practitioners. The required sample size was estimated using a formula for unknown population number. (Wayne W., 1995) The samples were 2,200 (550 people each region) community health practitioners from 4 regions of Thailand. There was stratified random sampling. (Singhareart, R., 2015)

Phase 2: The qualitative research (Delphi Technique) to confirm the competency model of community health practitioners. Target group of experts were the 76 province public health administrators, which are selected by purposive sampling.

INSTRUMENTS

Phase 1: The opinions questionnaire about the competency model of community health practitioners.

Phase 2: The expert's opinions questionnaire to confirm the competency model of community health practitioners, in 3 rounds according to the Delphi Technique process.

The questionnaire dealing with data was developed by the researcher, three experts commented on the draft questionnaire, and revisions were made to improve its validity with IOC index values

ranging from 0.67 – 1.00, this was pretested with 30 samples in Kuchinarai district Kalasin province and calculated cronbach's alpha coefficient. The overall value is 0.98, which is considered to be acceptable. (Singhareart, R., 2015)

DATA ANALYSIS

The statistics were analyzed for frequency, percentage, mean, standard deviation (S.D.), median, mode and distribution measurements including interquartile range.

RESEARCH ETHICS

Ethical Certification of Research from the Human Research Ethics Committee Nakhon Ratchasima Rajabhat University, Reference No. HE 063-2523.

FINDINGS

Phase 1: A total of 63.68% of the respondents were females. The average age was 40.17 ± 10.94 years; 60.18% had finished bachelor's degree: 13.23% graduated in professional community health. 81.05% worked in sub-district health promoting hospital and the average working period was 17.95 ± 11.46 years. And the opinion's community health practitioners on the competency of 2,200 people agree with more than 80% in 3 groups 39 competencies and the result are given in Table 1-2.

Table 1. The opinion's community health practitioners on competency groups.

Competency Groups	Opinions (n=2,200)	
	Yes (%)	No (%)
1. Core Competency	2,193 (99.68)	7 (0.32)
2. Functional Competency		
2.1 Common Competency	2,187 (99.41)	13 (0.59)

2.2 Specific Competency	2,183 (99.23)	17 (0.77)
3. Managerial Competency	2,173 (98.77)	27 (1.23)

Table 2. The opinion's community health practitioners on competencies.

Competencies	Opinions (n=2,200)	
	Yes (%)	No (%)
1. Core Competency		
1.1 Achievement Motivation	2,124 (96.55)	76 (3.45)
1.2 Service Mind-SERV	2,191 (99.59)	9 (0.41)
1.3 Expertise	2,189 (99.50)	11 (0.50)
1.4 Integrity	2,152 (97.82)	48 (2.18)
1.5 Teamwork	2,185 (99.32)	15 (0.68)
2. Functional Competency		
2.1 Common Competency		
1) Analytical thinking	2,187 (99.41)	13 (0.59)
2) Caring & Developing others	2,171 (98.68)	29 (1.32)
3) Pro-activeness	2,176 (98.91)	24 (1.09)
4) Consulting	2,174 (98.82)	26 (1.18)
5) Conceptual thinking	2,173 (98.77)	27 (1.23)
6) Adaptive to change	2,178 (99.00)	22 (1.00)
7) Information seeking	2,178 (99.00)	22 (1.00)
8) Cultural sensitivity	2,152 (97.82)	48 (2.18)
9) Interpersonal understanding	2,183 (99.23)	17 (0.77)

10) Organizational awareness	2,130 (96.82)	70 (3.18)
11) Concern for order	2,169 (98.59)	31 (1.41)
12) Leadership	2,163 (98.32)	37 (1.68)
13) Communication & Influencing	2,161 (98.23)	39 (1.77)
2.2 Specific Competency		
1) Health promotion	2,191 (99.59)	9 (0.41)
2) Prevention and control of disease and health hazards	2,197 (99.86)	3 (0.14)
3) Epidemiology	2,197 (99.86)	3 (0.14)
4) Initial disease assessment and treatment	2,184 (99.27)	16 (0.73)
5) Health care and rehabilitation	2,184 (99.27)	0.73 (16)
6) Occupational health	2,190 (99.55)	10 (0.45)
7) Environmental health	2,187 (99.41)	13 (0.59)
8) Community health	2,195 (99.77)	5 (0.23)
9) Public Health Administration	2,183 (99.23)	17 (0.77)
10) Health Informatics	2,174 (98.82)	26 (1.18)
11) Health laws and other relevant laws	2,191 (99.59)	9 (0.41)
12) Health education	2,170 (98.64)	30 (1.36)
13) Community health professional ethics	2,192 (99.64)	8 (0.36)
3. Managerial Competency		

1) Visioning	2,175 (98.86)	25 (1.14)
2) Planning and Following	2,181 (99.14)	19 (0.86)
3) Problem solving and decision making	2,184 (99.27)	16 (0.73)
4) Project manager	2,172 (98.73)	28 (1.27)
5) Self-control	2,159 (98.14)	41 (1.86)
6) Network building	2,168 (98.55)	32 (1.45)
7) Computer literacy	2,170 (98.64)	30 (0.36)
8) English literacy	2,131 (96.86)	69 (3.14)

Phase 2: The competency model of community health practitioners from phase 1 was confirmed by 41 experts (53.95% of the 76 province public health administrators were 3 rounds of responses). The experts recommended to add research competency in Managerial Competency group, total competencies were 3 groups 40 competencies. The expert's consistency analyzed by median (Md.) of 3.5 or more and considered the distribution of opinions by the difference between the 3rd quartile and the 1st quartile (Q3 - Q1) (I.R.). If any statement is less than or equal to 1.00, the opinion of the experts on the statement is consistent and the result are given in Table 3.

Table 3. The model competency's community health practitioner confirmation by experts.

Competencies	analyzed		consistency analyzed
	M. d.	I.R.	
1. Core Competency			

1.1 Achievement Motivation	4	1	consistent
1.2 Service Mind-SERV	5	0.5	consistent *
1.3 Expertise	5	1	consistent *
1.4 Integrity	5	1	consistent *
1.5 Teamwork	5	1	consistent *
2. Functional Competency			
2.1 Common Competency			
1) Analytical thinking	4	1	consistent
2) Caring & Developing others	4	1	consistent *
3) Pro-activeness	5	1	consistent *
4) Consulting	4	1	consistent *
5) Conceptual thinking	5	1	consistent *
6) Adaptive to change	4	1	consistent
7) Information seeking	4	1	consistent
8) Cultural sensitivity	4	1	consistent
9) Interpersonal understanding	5	1	consistent *
10) Organizational awareness	5	1	consistent *
11) Concern for order	5	1	consistent *
12) Leadership	5	1	consistent *
13) Communication & Influencing	5	1	consistent *
2.2 Specific Competency			

1) Health promotion	5	1	consistent *
2) Prevention and control of disease and health hazards	5	1	consistent *
3) Epidemiology	5	1	consistent *
4) Initial disease assessment and treatment	4	1	consistent
5) Health care and rehabilitation	4	1	consistent
6) Occupational health	5	1	consistent *
7) Environmental health	4	1	consistent
8) Community health	5	1	consistent *
9) Public Health Administration	4	1	consistent
10) Health Informatics	4	1	consistent
11) Health laws and other relevant laws	4	1	consistent
12) Health education	4	1	consistent
13) Community health professional ethics	5	1	consistent *
3. Managerial Competency			
1) Visioning	5	1	consistent *
2) Planning and Following	5	1	consistent *

3) Problem solving and decision making	5	1	consistent *
4) Project manager	4	1	consistent
5) Self-control	5	1	consistent *
6) Network building	5	1	consistent *
7) Computer literacy	4	1	consistent
8) English literacy	4	1	consistent
9) Research	5	1	consistent *

*: most consistent

DISCUSSION

This study founded model competency of community health practitioners were 3 groups 40 competencies, that were 1) Core Competency: 5 competencies, 2) Functional Competency: 2.1) Common Competency: 13 competencies, 2.2) Specific Competency: 13 competencies, 3) Managerial Competency: 9 competencies. The community health practitioners were profession that must perform work related to human life, must practice in accordance with the specified standards and quality. This must be a person with the required and expected performance of the people. In order to be highly competent, it requires knowledge, awareness, mastery, skills and a positive attitude about the profession.

In this study showed the competencies that was consistent with the role of community health professional practitioners defined in the Community Health Profession Act 2013. (Royal Thai Government Gazette, 2013), and the managerial competency will be the necessary competencies to enhance the competencies of community health

practitioners to have higher competencies. (Office of the Civil Service Commission, 20100. Jarernchang P., & Kerdmuang S. (2016) studied about public health technical Officer Competencies working at the Thai primary care unit, the study founded that the components of community health professional competencies consisted of 1) observed competencies and 2) hidden competencies within the individual. This finding was similar to previous studies among Chada, W., Leethongdee S.(2018) studied about “People's expectations of the competency of public health scholars in the Hospital Health Promotion Sub-District: Case Study of Health District 7” the study showed that people's expectations consists of 3 competencies: knowledge with a mean of 4.00, skills with a mean of 4.02, and characteristics with a mean of 4.05 out of a full score of 5.00 and Inthisaenworapot K., Promsattayapot V.(2018) studied about “Knowledge of the provisions of the Community Health Professions Act, B.E. 2556, of public health workers working in Kantharawichai District, the study showed a good level of overall knowledge and had a high level of overall perception.

CONCLUSION

This finding was in agreement with previous, community health practitioners competency must be consistent with the expectations of the people which consists of knowledge, skills, personal attributes, service availability and able to effectively integrate competency component for using. In this study, composition of competencies of community health practitioners was interrelated and interdependent. The competency development of community health practitioners must be implemented in all competencies. Because all components of competence are related and affect each other in a complementary direction. This finding was in agreement with previous, competency development should include: clear and easy competency determination,

produces the desired results, consistent with the needs of the people, practice and linked to the competency development processes.

CONFLICT OF INTEREST

The author declared no conflict of interest with respect to the research, authorship, and/or publication of this article.

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STRENGTHENING NEW ORDER OF CONSTITUTIONALISM IN ASEAN AFTER COVID-19

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ABSTRACT

To compare about the constitution and the impact caused by pandemic covid-19, could not be covered by scope of one state only, but also compare it with others. In order to strengthen of cooperation between asean community, we should understand about constitutional concept which follows by the rule of law in health concept. we have to discuss more significant idea about the state, law, the rights and health welfare in wide perception on South East Asia. This research promoted to explain about the extent of health recognition as well as the constitutionalism in the asean countries by using juridical normative methodology, with emphasizes result by compare among countries. Finally, this research describes how important if we ask health concept in the body of the constitutions (in each manuscript) to end the pandemic effect, and also to reach “the living constitution”. This research aims to show the other side of welfare concept in ASEAN countries with various theory of laws. The approach method related with doctrinal legal research.

Keywords: Constitution, health, ASEAN

INTRODUCTION

As a basic document, the constitution used power to covering the state in the form of law. In this day, the constitution and its constitutionalism in the south east asian will be different because hitting by new problem with never prediction before. The critical situation caused by Covid-19.

To argues in new aspect, the study of the constitutions related and relevant to the living constitution concept as well as constitutionalism. The big challenges in constitutional studies become crucial caused by pandemic attacks to advance their people and their rights. Moreover, within a wider range, the Constitutionalism in a particular_after covid – 19_ has its own uniqueness. For example, the different Constitutionalism concept by each nation in the viewpoint of facing critical case with huge impact in healthy, although the main objective in achieving social and health welfare.

Besides health concept, the universal values related also with the concept of “welfare” for the clusters of Southeast Asian (*eastern*) nations differs from that which originally appeared in the western region. In case of health, The words of welfare would be advance for the people of southeast asia refers to the priorities of political, economic and social impact. Areas with diverse constitutionalism give different views on what they will do after pandemic attack. The importation of values and / or recognition for health recognition for people as constitutional rights are equal in the body of the constitution.

In the form of the rule of Law, The constitutionalism and it comparisons especially on the realization of the welfare state was actually preceded by the views of Jeremy Bentham. According to Bessant,

Watts, Dalton and Smith (2006)¹, the welfare state idea founded since the 18th century when Jeremy Bentham (1748-1832) promoted that governments have a responsibility to guarantee the greatest happiness (or welfare) as the greatest number of their citizens. In the meantime, Bentham using the term 'utility' to describe the concept of happiness or well-being. Based on the principle of utilitarianism, Bentham argues that something can lead to happiness is something good. Conversely, something that causes pain is bad. According to him, government actions should always be directed to increase the happiness of many people and make sure it was possible to reach by political power. Bentham's notions of legal reform, the role of the constitution and social research for the development of social policy and make him known as the "father of the welfare state".²

South east asia nation has it own concept in welfare state. Good point to gain the happiness is not only morality due with political process. the happiness in the asean view is about how good the life is. If they feel better in their entire lives, feeling healthy, it will help them to get more spirit and more peaceful. Healthy society gave them reasons to reach meaningful life, peacefull and happiness as well as how welfare state concepts pursued better things in economy on the western society.

RESEARCH METHODS

This research using doctrinal legal research. The authors use this approach to look at the concept of the theory of the state especially constitutional law in ASEAN

countries, whether it has been in conformity with the context of diversity on health rights. This is a normative legal research includes reviewing the values, norms that exist in the constitutions. This research are technical prescriptive, with deepening results that will provide a comprehensive descriptions.

FINDING AND DISCUSSION

Constitutional Theory

The Constitution derived from the French language (*constituer*) which means to form or to build. The use of the term constitution is the establishment of a State or formulate and declare a State.³ Jimliy Asshiddiqie said that The Constitution is the basic law may be written (in the form of the Constitution) and unwritten. According to Brian Thompson, he proposed that the form: "a constitution is a document roomates contains the rules for the operation of an organization",⁴ constitution is an aggregate of fundamental principles or to established precedents that constitute the legal basis of a polity, organisation or other type of entity and commonly determine how that entity is to be governed.⁵

The concept of happiness according to Jeremy bentham can be added or correlated in what majority people on Southeast Asian societies looking for. It is look like blueprints through comparison of constitutional text of the state in the region of Southeast Asia (ASEAN). This study does not address to extent which state constitutionalism could give better, but only sees it as one of the recognized and required values to strengthen after pandemic. Thus,

¹. this opinion changed by Edi Suharto, *Negara Kesejahteraan dan Reinventing Depsos*, presented on discuss session in topic "Mengkaji Ulang Relevansi Welfare State dan Terobosan melalui Desentralisasi-Otonomi di Indonesia" held by Wisma MMUGM, Yogyakarta, July 25, 2006. Inside and look: Oman Sukmana, *Konsep dan desain Negara Kesejahteraan*, sunday, september 20, 2015.

². *ibid*

³. Sri Soemantri, 1992, "*Bunga Rampai Hukum Tata Negara Indonesia*", Alumni, Bandung, page.29-30

⁴.Jimliy Asshiddiqie, 2006, *Konstitusi dan Konstitusionalisme.*, Jakarta, SEKJEND MKRI. page. 152

⁵ The [New Oxford American Dictionary](#), Second Edn., [Erin McKean](#) (editor), 2051 pp., 2005, Oxford University Press, [ISBN 0-19-517077-6](#).

through the constitution we all see the spirit of health concept and the strengthening of potential cooperation within the scope of ASEAN region. We have to analyze the needs of the nation in the future, and prevent any form of disappearance, the reduction of constitutional rights.

Table of content
Recognition of health rights on
constitutions

NO	NAME OF STATE	HEALTH RECOGNITIONS
1	INDONESIA	<p>Article 28H, UUD NRI 1945</p> <ol style="list-style-type: none"> 1. Every person shall have the right to live in physical and spiritual prosperity, to have a home and to enjoy a good and healthy environment, and shall have the right to obtain medical care. 2. Every person shall have the right to receive facilitation and special treatment to have the same opportunity and benefit in order to achieve equality and fairness. 3. Every person shall have the right to social security in order to develop oneself fully as a

		dignified human being.
2	MALAYSIA	<p>Article number 9. Constitution of Malaysia Prohibition of banishment and freedom of movement</p> <p>No citizen shall be banished or excluded from the Federation.</p> <p>Subject to and to any law relating to the security of the Federation or any part thereof, public order, public health, or the punishment of offenders, every citizen has the right to move freely throughout the Federation and to reside in any part thereof.</p>
3	SINGAPORE	<p>No appointment in the body of the constitutions (The health concept are covered by government under the constitutions}). But they have strict rules in security. (Subject to any law relating to the security of Singapore or any part thereof, public order, public health or the punishment of offenders, every citizen of Singapore has the</p>

		right to move freely throughout Singapore and to reside in any part thereof.)
4	BRUNEI DARUSSALAM	Brunei have a limitation in health responsibility in their constitutions
5	THAILAND	<p>Thailand constitution of 2017</p> <p>Section 47 A person shall have the right to receive public health services provided by the State.</p> <p>An indigent person shall have the right to receive public health services provided by the State free of charge as provided by law.</p> <p>A person shall have the right to the protection and eradication of harmful contagious diseases by the State free of charge as provided by law.</p>
6	PHILIPPINES	<p>ARTICLE III Bill Of Rights</p> <p>SECTION 15. The State shall protect and promote the right to health of the people and instill health consciousness among them.</p>

		<p>SECTION 16. The State shall protect and advance the right of the people to a balanced and healthful ecology in accord with the rhythm and harmony of nature.</p>
7	MYANMAR	<p>CHAPTER I: BASIC PRINCIPLE OF THE UNION</p> <p>Part 2: Basic Principle Number 26.</p> <p>The Union shall: earnestly strive to improve education and health of the people; enact the necessary law to enable National people to participate in matters of their education and health;</p>
8	LAO	<p>Constitution of Lao people's democratic republic</p> <p>Article 25. The State focuses on improving and expanding public health services to take care and promote the people's health.</p> <p>The State and society focus on building, improving disease prevention systems, providing health care to all people with quality, creating conditions to ensure that all people have access to health care, especially women</p>

		<p>and children, poor people and people in remote areas, to ensure the people's good health.</p> <p>The State promotes private sector investment in public health services to advanced and modernize them.</p> <p>All health services are prohibited from violating the laws and regulations.</p> <p>Article 27 The State and society attend to encouraging, supporting and investing in public sports activities, including traditional and international sports, [in order to] upgrade abilities in sport and to strengthen people's health</p>
9	CAMBODIA	<p>Article 72 The health of the people shall be guaranteed. The State shall pay attention to disease prevention and medical treatment. Poor people shall receive free medical consultations in public hospitals, infirmaries and maternity clinics.</p>

		The State shall establish infirmaries and maternity clinics in rural areas
10	VIETNAM	<p>Article 20 1. Every one shall enjoy inviolability of the person and the legal protection of his or her life, health, honor and dignity; and is protected against torture, harassment and coercion, and any forma of violation of his or her life and health, and offence of honor and dignity.</p>

Source: constitution project, data center-2020

Most of all recognition in the constitution of the Asean countries depend on their respective legal systems⁶ includes health rights. In Indonesia, the recognition of health concept in the constitution lay on the principles of democratic law, while in malaysia and singapore, the constitutionalism is strongly influenced by the organic law under the constitutions. Thailand, laos, vietnam and Cambodian constitutions more accommodate the types of health concept. Their constitution are well prepared for all problem to face pandemic covid – 19 with te respective legal sytem and good policy. In the Philippines and brunei, they need more efforts on it. By laws, on every modern written constitution confers specific powers on an it organization, institutional entity or important rights in crucial case. Consist of mechanisms of power control for the protection of the

⁶. Henning Glaser, statement, on winter academy of human rights, CPG, Bangkok, 2017

interests, rights and liberties of the citizenry, including those that may be in the minority.⁷ The constitutional governments should be stable, adaptable, accountable, open and should represent the people⁸ with particular or total enforcement by the rule of law on various characters of nation-society, the next big thing for south east Asian rules.

To understand about the challenge of ASEAN constitution within the pandemic covid -19, we will using prismatical theory. it means, law should be a large combination of principles derived from modern and traditional social values or in selective local wisdom. Law having such character which labeled as "Prismatic Law".⁹ Fred W. Riggs in his book "State Administration- State Developing; Public Theory of Prismatics " notes in understanding of developing countries can be improved through the use of prismatic models because some of them are still transitional. The prismatic model helps us understand the fundamental reasons or even the rationality of the elements in the western public structure .¹⁰ It was able to using that concept for eastern society in south east Asian. If the prismatic model gives us valid indications of public structure which is formally differentiated, behaves much less independently when compared to the - a more developed or "advanced" system¹¹ on Health-welfare and it protection in south east asia. due to manage the constitutionalism after pandemic so we can get a wider picture about traditional society in asean with traditional values on behalf

their respective legal system. We would see the table above.

To elaborate about the theory of prismatics, from Talcot Parsons' dichotomy which includes five alternatives which are called "pattern-variables", consist of;¹²

1. *Affectivity - Affective neutrality.*
2. *Self-orientation - Collectivity - Orientation.*
3. *Universalism - Particularism.*
4. *Ascription - Achievement.*
5. *Specificity - Diffuseness.*

Riggs used Parsons' fifth dichotomy as a starting point for developing his theory of prismatics. Each of these sub-systems has a certain degree of autonomy, but also interdependent. Within this framework, Riggs introduces the concept of a prismatic society. According to Riggs and Gordon, there are many prismatic societies in Southeast Asia because;¹³

"..They exhibit many practices of traditional society, while aspiring to the norms and methods of refracted societies on modern states. Both levels may exist side by side in a single nation, and this can lead to a multitude of internal tensions ".

The rationale for developing prismatic law refers to the concept of responsive law proposed by Philippe Nonet and Philip Selznick, as well as the concepts of substantive law and reflective law proposed by Gunther Teubner. Using values of wisdom and tolerance which conceptualized by responsive law or substantive law and

⁷.Gordon, Scott, 1999. *Controlling the State: Constitutionalism from Ancient Athens to Today*. Harvard University Press. page. 4. ISBN 978-0-674-16987-6.

⁸.Herbert John Spirro, *constitution (politics and law)*. *Encyclopædia Britannica*. <https://www.britannica.com/topic/constitution-politics-and-law>, Retrieved and accessed on February 24, 2020, on 3.00 PM (Jakarta GMT zone).

⁹. Fred W Riggs, on Nurhasan Ismail, *Prismatics: Community Needs Compound An Initial Thought*, Professorship Inauguration Speech, delivered at the Open Meeting of the Gadjah Mada University Council of

Professors on December 12, 2011 in Yogyakarta, page. 11.

¹⁰.Fred W Riggs, 1985, *State Administration-country Developing; Theory Public Prismatic*, (translated by the Yasogama Translation Team from the original title, Administration in Developing Countries; The Theory of Prismatic Society), CV Rajawali, Jakarta, page. 59.

¹¹. *Ibid.*, page. 60.

¹².Soerjono Soekanto, 1991, *Legal Function and Social Change*, Citra Aditya Bakti, Bandung, page. 13.

¹³. *Ibid.*, Page. 15.

reflective law.¹⁴ This concept has similar condition on south east asia, in responsible about rule of law, traditional values, local society with a large groups in indigeneous or in religious groups for the new concept of health as constitutionalism in the future.

In the context of the constitution, the reference to prismatic law similar to be delivered in asean constitution. Most of the asean state have powerful in their traditional concepts which was illuminated their society in the body of law and the rule of the state. The prismatic conception according to Fred W. Riggs above combines elements of good values from various elements of conflicting values. So the authors conclude that Riggs' prismatic conception will being adopted in the future for ASEAN constitutionalism in cooperation with one eyes of perception facing the common enemy, pandemic for example. ASEAN people felt great happiness because they have good perceptions with indigeneous tradition in the same way with modernity. ASEAN society are obey the rule of law concept as modern society in the name of democracy and the rule of law based on their constitutionality, but they also pursued the happiness inside by challenging their beliefs. In the future, the authors advice community constitution for South East Asian. Even they have their own constitutions, the community-union constitution will make easier with unpredictable situation. We all fight not only for pandemic covid -19, but also "common enemy" in the next new order.

CONCLUSION

Constitutionalism was a powerfull entity on South East Asia. After hitting by COVID-19, the people of the state using their respective values as the big stone to start building the new hopes of the state. The big challenges is how to Strengthen the health rights perspective and its

requirements covered by the state law as "the living constitution" in south east asia by using the new community constitutions for Asean people.

CONFLICTS OF INTEREST

This research interpretation based on normative reported research on postdoctoral series of research for South East Asian Constitution. The design of the study; the collection, analyses, interpretation of data; in the writing of the manuscript, are originally made by the authors".

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¹⁴. Nurhasan Ismail, *op.cit.*, Page. 12.

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ELT IN THE TIME OF PANDEMIC: NEW APPROACHES AND NEW CHALLENGES

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ABSTRACT

The covid-19 pandemic has brought a lot of impacts in various aspects of life in many different countries. In Indonesia, the pandemic has been happening for a year. However it has not been successfully handled. There are still many cases of covid-19 these days and citizen are urged to keep wearing masks and following the health protocol in their day to day activities. In Indonesian Educational institutions, the most obvious effect of the covid-19 pandemic is the shift from offline teaching and learning activities into the online ones. Teachers and students have to adapt to new ways of teaching and learning in their online classes. This also applies to English teachers and students. English Language Teaching (ELT) in the pandemic time becomes both new approaches and new challenges for teachers and students since it involves some new characteristics of teaching and learning activities and at the same time it presents diverse teaching and learning challenges for teachers and students where some problems remain unsolved even after one year of online teaching implementation.

Keywords: ELT, Pandemic, Approaches, Challenges

INTRODUCTION

The covid-19 Pandemic has affected our lives greatly. The spread of covid-19 has limited the mobility of people from one area to another area inside and outside the countries. Not only restricting individual's travelling activities, the spread of covid-19 also brings huge impacts on human's economic and social activities. Many effects of the pandemic are also found on the educational practices in different parts of the world including in Indonesia.

Indonesia is one of the countries which are still struggling to handle the covid-19. Many cases of covid-19 are still found although the government has promoted social and physical distancing. New variants of the covid-19 have also been found infecting citizens and it is still unclear when the pandemic is actually going to an end. With this situation, the educational institutions in the high risk area

of covid-19 spread in Indonesia are required to implement online teaching and learning activities.

The moves from traditional classroom into online classroom can be seen as new approaches in the educational practices in many schools in Indonesia. The use of ICT to facilitate the teaching and learning activities brings the new enthusiasm and create new learning atmosphere for teachers and students. Online learning also requires students to have more independent study skills. Students are required to be more active in their independent learning as their teachers are not with them physically. With the use of ICT students are also able to access unlimited learning resources. They can learn from many different resources and media. In addition, they have the freedom on how, where and when to learn as the online learning resources can be accessed at any time from any places. With these

characteristics, online learning can foster the development of learner autonomy.

Online learning also calls for more supports and involvement of the parents especially for students in lower level of education like elementary schools and junior high schools. Young learners need parents' guidance and supervision more than the older learners. With parent's guidance and supervision, students can be taught on how to use the internet wisely. The screen time can also be monitored by parents and thus the risk for surfing inappropriate contents will be put into minimum.

The online educational practices during the pandemic time also teaches the students to grow more awareness to contribute to their own safety as well as the safety of the family, school members, and the whole society. Online learning is done to stop the spread of covid-19 among the community members. Students and teachers stay at home with the hope that they will not be infected by the virus and thus the case of covid-19 will not increase and can be minimized. In other words, the online learning in the pandemic time becomes the new approach in education which prioritizes the safety and health of the community.

However, the shift from offline and online teaching is not always perceived positively by both teachers and students in Indonesia. Many research reports have revealed that online teaching and learning activities did not always run well due to various barriers in their implementation. Those barriers always result from various sources like teachers, parents, students and the learning facilities.

Zamroni (2020) mentioned that online classes in Indonesia did not run well. Similarly Abidah et al (2020) and Rosyidi (2020) found out that the online classes were not effective. The minister of Education and Culture of Indonesia also acknowledged in August 2020 that online

teaching and learning activities implemented in Indonesian schools have not been as effective as offline teaching and learning activities. The lack of success of the online classes was due to a wide range of challenges emerged in the implementation of online classes.

Among the barriers within the implementation of online classes in Indonesia were the bad signal and expensive internet data package (Rasmitadila et al, 2020). A lot of tasks, noisy home, and technological barriers are some other challenges (Rahiem, 2020). In addition, Limited IT infrastructure, limited knowledge and skills on using IT, and limited internet access also contribute to the challenges faced within the online class implementation (Aji, 2020).

These findings of online learning barriers above are in line with the previous literature on barriers of online teaching activities. Moorhouse (2020) found out that the main barriers within online classrooms were the limited interaction between tutor and students and the lack of tutor's experience and skills in using Video Conferencing System to teach. In the older literature, Pelgrum (2001) divided the barriers of online teaching and learning into material barriers (lack of Information and Communication Technologies (ICT) resources) and non-material barriers (teachers' knowledge and skill). Balanskat, Blamire and Kefafa (2006) divided the barriers into three namely teacher level barriers, school level barriers and system level barriers. Among those barriers, Mailizar et al (2020) found in their research that the most significant e-learning barrier was at the student level. Technical obstacles, student conditioning, the participation of students, and online teaching experience are the challenges in online classes (Rasmitadila et al, 2020). These all seem to be found as well in Indonesian contexts. With all kinds of obstacles above, it is unsurprising that

many teachers and students doubted the online classes. Daniel (2020) argued reassuring students and parents now becomes an important part of institutional responses.

In English language teaching (ELT), the adaptation has also happened. English teachers and students have to cope with the requirements for having online classes. Apart from those feeling positive about implementing online classes, many other teachers and students have less positive views about online classes due to the challenges faced in their implementation. Like the teaching of any other subjects during the pandemic time, the ELT in the pandemic time can also be seen as both new approaches and new challenges.

DISCUSSION

In discussing the ELT as new approaches and new challenges, several research findings are presented here. Three studies done during the pandemic time are presented one by one. Referring to these research findings, the conclusion is then drawn and suggestions for the practice of ELT during the pandemic time are offered.

The first research was done in the English Language Education Department of Pekalongan University Indonesia in the early pandemic time in 2020. The study was conducted by Agustina, Matra and Karimah (2020) through the use of student survey. The study was done since online classes were implemented in the university in such a sudden due to the spread of covid-19. Regardless of the readiness of both the lecturers and students, online classes were implemented to the end of the semester. At the end of semester, 85 students were surveyed about the challenges that students faced in the new online learning system. The data were then analysed by using thematic content analysis and the writers found 166 codes which were categorized further into 34 sub-categories, 15 categories, 9 sub-themes and 6 themes.

These six themes cover the main challenges faced by the students in joining the online classes namely: lecturers' poor performance, students' poor independent study skills, technical issues with the use of technology, heavy tasks, students' low motivation, and unsupportive environment. With the challenges that the students faced, the students had less positive perceptions on their online classrooms. They really felt the heavy burden in their online classes. Many of their lecturers gave daily assignments and students disliked those assignments. They also felt that the lecturers were not fully-hearted in teaching them. Some just sent the materials and asked the students to learn on their own. Lecturers were also perceived as impatience. Apart from that, the bad internet connection, the unsupportive gadgets and environments, as well as the lack of independent study skills also made them dissatisfied with their online classes.

The second study was conducted by the writer in the mid pandemic time by involving parents of younger students. The study aimed at revealing parents' perceptions about online classes as the replacement of offline classes in the pandemic time. By using online survey, the writer found out that from 50 parents involved in the survey, only 4% from the total respondents felt positive about online learning as parents believed that online learning would make their children more independent. The other 96% of the respondent felt negative about online learning. Parents admitted that they struggled in helping their children learn at home. They did not really master the subjects and they sometimes found out that the teachers' instructions were unclear. Parents also reported that online learning done at home gave little opportunities for their children to learn. Their children liked playing better than studying. Sometimes parents and children were quarrelling about the children's study and the children

learning activities were not smoothly done. The other parents expressed their concern on the high cost of online learning. For many parents, internet data were not really affordable. Parents felt that they had to pay double, for the school fee and also for the internet costs, and they felt it as burdening their finance.

The third study was done by the writer and her colleagues in 2020 – 2021 and this was still an ongoing study. The study aims at revealing the challenges of online teaching in various educational levels like universities, senior high schools, junior high schools and elementary schools in Pekalongan municipality, Central Java Indonesia by involving 179 teachers and lecturers. The study reveals initial interesting findings as teachers at different teaching settings faced multiple problems. First, in university level, the data show that the main problems in online teaching at universities cover bad internet connection, lack of interaction between lecturers and students, students' lack of participation in class, students' low motivation and interest, and high level of teachers' boredom. Second, in senior high school level, the five main issues are the students' lack of motivation and interest, the lack of interaction between the teachers and the students, bad internet connection, students' lack of active participation in the class, and the limited internet data package. Third, in junior high school level, the five main problems are students' lack of motivation and interest, the limited internet data package, the lack of interaction between teachers and students, students' lack of independent study skills, and teachers' limited knowledge of technology. Finally, in elementary school level, the five main problems were students' lack of motivation, students' lack of independent study skills, the lack of teachers and students' interaction, the limited internet data package and the lack of trust on the online class effectiveness. The following is the

comparison of the challenges in online teaching in four different educational level.

Table 1. The Comparison of Challenges in Online Teaching Across Educational Levels

Problems	University level	SHS Level	JHS level	Elementary school level
Lack of interaction between teacher & students	V	V	V	V
Lack of students' motivation & interest	V	V	V	V
Limited internet data package		V	V	V
Lack of students' independent study skills			V	V

The table shows that the problems faced in all educational levels were the lack of interaction between teacher and students and the lack of students' motivation and interest. Limited internet data package was not an issue in university level, but it was a problem for those in high schools and elementary schools. The last problem, the lack of students' independent study skills turned out to be the main problems within the online teaching in junior high school levels and in elementary school levels.

With those various problems, it is clear that the online teaching is still problematic in our contexts. Some measures really need to be taken to help teachers minimize those problems. In the next section the writer presents the conclusion and some suggestions relevant to those problems.

CONCLUSION

Online classes in Indonesian contexts are still not free from problems. Although many teachers and students love the new class atmosphere and love the use of technology in the online classes, at the same time, many of them still face diverse problems. It thus becomes our homework to help teachers to solve the problems. Among some of the solutions offered here to create better learning situations are to increase

students' motivation and interest, create more interaction in the class, reduce teachers' dominance, involve students more in making class decision, and train students the skills to do independent study. Yet, there is still an unresolved issue of the internet costs. It remains unclear in the time of the writing of this paper, who should be responsible for providing and paying the internet data needed in the online classes especially when the internet data provided by the government is not sufficient or unreceived by teachers and students. This strengthens the idea that online teaching in the pandemic time introduces not only new approaches but also new challenges.

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THE MARKETING STRATEGY ANALYSIS OF AGATE CRAFTS AS SOUVENIRS OF BATURAJA REGION SPECIALTY

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Abstract

The aim of this research was analyzing the strategy which was used by the sellers of the gem stone in Baturaja. The data analysis technique used in this research was the qualitative descriptive analysis by combining marketing mix analysis consisting of place, product, promotion, and price, with analysis of Strength, Weakness, Opportunity, and Threat (SWOT). The method used in this research was cased study. The population of this research were the sellers of agate crafts in Baturaja, the sampling of this research was the gem stone association of Baturaja by using purposive random sampling. For data collection methods in this study used interviews, observation, and literature study. The result of the research provided recommendations for marketing strategies that could be used for the agate market to make agate a souvenir of the Baturaja region could exist and develop.

Keywords: Marketing Strategy, Agate, Souvenirs, Baturaja

INTRODUCTION

An item can be called a souvenir if it is able to have one of three elements, namely as an object, as a memory, or as a gift (Rohaeni, 2018). Souvenirs as mementos are able to make people come back to visit the place where the souvenirs came from so that souvenirs are considered as items that have a very high emotional value (Putri et al., 2015). Souvenirs have many forms, ranging from statues, clothes, t-shirts, hats, household utensils, handicrafts, or other forms that are tailored to the characteristics of a place (Wikipedia, 2019). In the Baturaja area, the most popular souvenirs that are even in great demand by national officials and artists are agate (Perdana, 2015). Agate is usually used as a ring, necklace, or bracelet juxtaposed with precious metals such as silver and gold (Hakim et al., 2015). Agate was chosen not without reason, apart from the abundant natural resources of agate, the quality of the agate in the Baturaja area is very good, as evidenced in 2015, and the blue spiritus agate from Baturaja was

chosen as a souvenir for the 109 heads of countries participating in the Asia-Africa Conference from around the world (Ernst, 2015).

Agate crafts in the Baturaja area come from local craftsmen who are handmade, so agate production cannot be instant or mass-produced quickly. This is both a weakness and an advantage for Baturaja agate, weakness due to the slow production process, but an advantage because the quantity is limited and scarce. In the city of Baturaja itself, agate has become a lifestyle because the government has issued a regional regulation requiring State Civil Servants to use agate so that it can be ascertained that all government service guests visiting Baturaja will get souvenirs in the form of agate (Gultom, 2017). With the popularity of tourist destinations in OKU Regency, it is not surprising that many tourists visit this area and become potential buyers of the agate souvenir market.

The large potential market for agate handicrafts as souvenirs must be followed

by the right strategy in order to be able to optimize sales. Through the right strategy, tourists and guests visiting the Baturaja area are increasingly motivated to buy agate. According to (Gultom, 2017) motivation has a significant effect on purchasing decisions for agate in the Baturaja area. One of the strategies that can be used by agate craftsmen is a marketing strategy through marketing mix analysis and SWOT analysis. The marketing mix itself means a group of sales tools that are combined to find out the desires of the target market; the marketing mix consists of 4 main things that are internal to the company, namely product, price, place, and promotion (Kotler, 2014). Meanwhile, the SWOT analysis itself means a comprehensive evaluation of 4 aspects, namely the strengths, weaknesses, opportunities, and threats that exist in the company (Kotler, 2014).

Through the use of the right marketing strategy, it is hoped that the sellers of agate crafts as souvenirs in the Baturaja area can maximize the market potential that comes from tourists visiting tourist destinations and guests who visit due to official events. The various phenomena that have been described above make researchers interested in conducting this research, with the hope that the results of this study can provide recommendations for appropriate marketing strategies and can be used for agate handicraft traders so that the existence of typical souvenirs of the Baturaja region can exist and develop.

RESEARCH METHOD

This type of qualitative descriptive research will be used in this research. The definition of qualitative research is a research method that uses a foundation of interpretive philosophy to examine the condition of natural objects with the researcher as a key instrument (Sugiyono, 2017). The method used in this research was cased study. The sampling technique in

this study used purposive sampling, where the sample was selected based on certain considerations (Sugiyono, 2017). In this study, the samples will come from agate sellers and craftsmen who are members of the agate community association or group in the Baturaja area. Data collection techniques in this study used interviews and literature studies. The type of interview used is an in-depth interview or in-depth interview to find problems more openly, where the interviewer can more freely ask for opinions and ideas from the interviewee (Sugiyono, 2017). The data analysis technique will use a qualitative descriptive analysis technique combined with a SWOT analysis approach.

To provide a limitation in this study, the definition of marketing strategy analysis will be defined as a process and an effort to explain possible marketing steps to be carried out based on data that has been processed using the SWOT matrix. Marketing here is only focused on agate products that are sold as souvenirs typical of the Baturaja area for tourists visiting tourist destinations and for guests from government agencies. Sources of data used in this study are primary data and secondary data. Primary data were obtained from interviews with agate sellers and craftsmen, while secondary data were obtained from data collected, processed, and published from various reference kinds of literature.

FINDINGS AND DISCUSSION

The results and discussion of this study will describe the strategy carried out by combining the marketing mix strategy and SWOT analysis, and finally, the marketing strategy with the SWOT matrix will be described. The four components that will be discussed in the marketing mix in this study are product, price, place, and promotion. The following is an analysis of the results of the marketing mix strategy.

Product

In terms of products, agate crafts are used as souvenirs from the Baturaja region to make rings, there are also other forms such as bracelets, pendants, and necklaces, but only a small part. The distinctive feature of Baturaja agate products is sky blue with types of spritus, lavender, and mid zones. Agate itself is made by many craftsmen who are scattered in various places in Baturaja, these craftsmen usually get the raw material supply for agate from miners who are scattered in several points such as, in the Lengkiti area and the Negeri sindang.

Price

In terms of price, the determination of the price value for souvenirs from the Baturaja area depends on the type, motif, and size. The most expensive type is mizone, while the cheapest stone is usually called a vegetable stone, while agate with medium to high prices is usually sky blue. For this pattern, it will be adjusted to the perception of the owner of the agate, if the agate motif resembles a certain object such as keris motifs, animal motifs, Arabic writing motifs, then the price of the agate will be more expensive. As for size, the bigger the agate will be the more expensive it is, but that doesn't mean the smaller it will be cheaper, because if the size is too small like for a pendant, the price is still expensive because the workmanship is much more complicated and detailed.

Place

In terms of location, agate for souvenirs can be found almost everywhere in the Baturaja area. Agate is traded starting from overhang traders in the market, an exclusive shop for agate, to do impromptu visits directly to the craftsmen in the alleys of residential areas. The number of variations of this place certainly determines the grade of the agate to be purchased. It will be easier to find lots of agate types of

vegetable stones in the overhang of the market, but if we go to an exclusive shop specifically for agate, there will be many types of agate that are sky blue, whereas if we go straight to the craftsmen, we will only find chunks of agate. that has not been honed and the quality of the final result cannot be ascertained. Different places will give different product results.

Promotion

In terms of promotion, agate currently uses two methods of product education, namely through traders and government intervention. traders usually carry out promotions by selling their products as much and as attractive in the hope that tourists want to stop and want to negotiate purchases, the power of price promotion and appearance are important factors when conducting this type of promotion. Meanwhile, the intervention from the government is to facilitate various agate communities to carry out agate contest events starting from the local level to the national level. However, this contest proved successful in increasing the purchase of agate in Baturaja because many tourists outside the city are interested in coming to see and take part in this agate contest.

After knowing the results of the descriptive analysis of the marketing mix, the next researcher will discuss the SWOT analysis of the marketing mix, the following will describe the research results of the two combination strategies.

Strength

The following will describe the results of the analysis of the strength of agate crafts as souvenirs from the Baturaja region. The strength of the product, Baturaja agate has a characteristic type of sky blue that cannot be found anywhere else. The strength of this product is also what ultimately made the Baturaja agate chosen as a souvenir for the heads of

countries participating in the Asia-Africa Conference. The strength in terms of price, baturaja agate has many variations because it depends on the type, pattern, and size. This price variation is very good because it is suitable for all groups, ranging from middle to lower class and upper class so tourists can choose their own types of agate that are suitable for souvenirs. The strength of the place, agate crafts are very easy to reach and can be found in every corner of the Baturaja area, making it easier for tourists to buy agate. Lastly, the strength in terms of promotion is the role of the government in supporting the implementation of agate exhibition activities up to the national level, thus attracting many new tourists and making Baturaja agate even more famous.

Weakness

The following will describe the results of the analysis of the weaknesses of agate handicrafts as souvenirs from the Baturaja region. The weakness of the product side is that the variety of product shapes is almost monotonous because it focuses on the ring shape only. There are still very few and it tends to be difficult to find variations in other forms of products such as pendants and bracelets, even though product innovation is needed to make products more existent in the future. The disadvantage in terms of price is that there is no standard for agate, sometimes it will be very expensive, especially for products with motifs of objects, animals, and Arabic writing. But sometimes it can be very cheap because it hasn't been selling for a long time and the seller needs money. The weakness of the place is the product display that is what it is, especially those located in traditional markets and overhangs, the place is left neglected and sometimes dirty so it doesn't make tourists feel comfortable buying. The weakness of the promotion side is that it still relies on conventional systems and government

intervention. It takes an active role of the agate community to create an online marketplace platform that makes it easier for people who want to buy to access and view products without any time and place restrictions.

Opportunity

The following will describe the results of the analysis of the weaknesses of agate handicrafts as souvenirs from the Baturaja region. Opportunity from the product side is strong government support and the very well-known quality of agate products from Baturaja which have become souvenirs of the head of state at the Asia-Africa Conference. The opportunity in terms of price is because sky bluestone products are only available in Baturaja, so even though the price offered is high; it will still attract consumers to buy due to the product scarcity factor. The opportunity from the place side is the availability and convenience of facilities provided by the government to make agate centers in Baturaja, which can be used by the agate community to come together and offer their products to make agate bazaars at any time. Opportunity from the promotion side is government support through government regulations regarding the obligation of the State Civil Apparatus to use agate while on duty to make agate indirectly promoted by thousands of people every day both inside and outside the city.

Threat

The following will describe the results of the analysis of the weaknesses of agate handicrafts as souvenirs from the Baturaja region. The threat from the product side is the emergence of many types of agate from other areas, such as Bacan, which has shifted the prestige of sky-bluestone products. In addition, product variations with the types of bracelets, necklaces, pendants have begun to be carried out by agate craftsmen in other

cities, while craftsmen in Baturaja only focus on ring shapes. The threat from the price side is the emergence of many artificial synthetic agate products from outside the region at very cheap prices and without defects. So that consumers who are very price-sensitive will prefer products with lower prices. The threat in terms of location is the absence of legal permits for traders who sell in the overhang of the market so that the place to sell can be evicted at any time by officers from the civil service police unit because they are considered to disturb order and create traffic jams. The threat from the promotion side is the large number of out-of-town traders selling various agates with an online system that is easily accessed using a Smartphone; this promotion is equipped with attractive photos, low prices, and a safe system, so this promotion system directly crushes agate customers in Baturaja.

After knowing the results of the combination of the descriptive analysis of the marketing mix and the SWOT analysis, the following will describe the strategy through the SWOT matrix which can later be carried out by craftsmen and agate sellers as souvenirs typical of the Baturaja area.

SO (Strength-Opportunity) Strategy

The following will describe the results of the SO (Strength-Opportunity) strategy analysis of agate crafts as souvenirs from the Baturaja region. The SO (Strength-Opportunity) strategy that must be carried out is to maintain the quality of the blue sky agate typical of the Baturaja region because it has been well known in various countries and has received full support from the government. In addition, it is necessary to regularly create an agenda for agate exhibition activities at the national level so that the existence of Baturaja agate is increasingly famous and attracts many tourists to buy.

ST (Strength-Threat) Strategy

The following will describe the results of the analysis of the ST (Strength-Threat) strategy of agate crafts as souvenirs from the Baturaja region. The ST (Strength-Threat) strategy that must be done is to increase the variety of types of agate and not only focus on ring products, but craftsmen must also be ready to innovate with various creative products that can be made from agate such as bracelets, necklaces, pendants, and various shapes. Other, In addition, the advantage of being easy to find agate traders can be used for education to tourists who want to buy related to the differences in the original agate from the Baturaja area and synthetic agate so that the threat of low prices from outside products can be overcome.

WO (Weakness-Opportunity) Strategy

The following will describe the results of the analysis of the WO (Weakness-Opportunity) strategy of agate crafts as souvenirs from the Baturaja region. The WO (Weakness-Opportunity) strategy that must be carried out is that the agate community should take the opportunity to collaborate with the government to make agate centers as souvenirs typical of the Baturaja area, considering that currently, many agate traders who sell overhangs in the market do not have a legality permit. , so it is very possible that the area was evicted by the civil service police unit due to disturbing order and creating traffic jams. The existence of an agate center will also strengthen the agate icon as a souvenir from the Baturaja area.

WT (Weakness-Threats) Strategy

The following will describe the results of the analysis of the WT (Weakness-Threats) strategy of agate crafts as souvenirs products typical of the Baturaja region. The WT (Weakness-Threats) strategies that must be done is to

immediately carry out additional promotions through online marketing and not only stick to conventional promotions and government intervention. Through an online promotion system, it will be easier for tourists and consumers to access products at any time without being limited to distance, place, and time. In addition, the presence of online promotions will provide clarity on product descriptions and prices which will certainly be used as basic considerations for consumers to buy.

CONCEPTUALLY-BASED PAPER

Strategy means tools used to achieve long-term and future-oriented goals (Saprijal, 2014). Meanwhile, the understanding of the marketing strategy itself is a tool used to achieve the goals set by the company by developing excellence continuously and by what the market wants (Putri, 2016). A marketing strategy can also mean the science or art of leading and using the leadership's power to achieve the desired goals (Tjiptono, 2012).

Meanwhile, according to (Kotler, 2014), marketing strategy is the marketing logic for companies that want to be able to create value for their customers and ultimately be able to create mutually beneficial relationships between the company and customers. The most important focus in implementing a marketing strategy is to allocate and coordinate the resources that are owned effectively to achieve the goals that have been made by the company in a specific market category product (Mullins et al., 2013). In general, to be able to see the best marketing opportunities can be done by expanding the demand for primary goods in the company while achieving the best growth can be obtained through efforts to expand selective demand (Kotler, 2014).

Definition of Marketing Mix

The marketing mix is also called the Marketing Mix which means a group of

sales tools that are combined to determine the desires of the target market; the marketing mix consists of 4 main things that are internal to the company, namely product, price, place, and promotion (Kotler, 2014). The marketing mix can also mean a strategy that is carried out to interfere with various marketing activities to find the maximum combination of components to get satisfactory results, all of which are product, place, price, and promotion (Alma, 2018). The translation of the marketing mix according to (Kotler, 2014) is as follows:

1. Products are everything that can be offered to the market to be owned, consumed, used, and considered to provide satisfaction with the needs and desires of consumers. Products can be services, places, people, physical objects, ideas, or organizations.
2. Price is the value given to consumers as a product image that affects purchasing decisions. Price is closely related to consumer income and affects the distribution of marketing and offers.
3. Place, is the easy access to products to be reached by consumers. Place concerns with the physical location of the building or the use of media which can increase accessibility and ease of reach for consumers.
4. Promotion is a method used to communicate the benefits of the product offered to consumers. In general, the promotion of goods and services is the same, but it takes a certain emphasis so that services can be seen more in the minds of consumers.

Definition of a SWOT Analysis

SWOT analysis is the identification of various factors that are carried out in a system that functions to formulate strategies that will be used by the company (Rangkuti, 2013). SWOT analysis can also mean a comprehensive evaluation of four aspects of the company, namely the

strengths, weaknesses, opportunities, and threats that exist in the company (Kotler, 2014). In more detail, the explanation of the SWOT strategy according to (Rangkuti, 2013) is as follows:

1. Strength is an internal condition in which the company can carry out all its business activities very well because the facilities and infrastructure required are complete and sufficient.
2. Weakness is an unfavorable internal company condition that can affect the ability to compete with competitors.
3. Opportunities are conditions outside the company that can be used as opportunities and opportunities for the company to optimize in gaining market share and greater profits.
4. Threats are conditions outside the company that is associated with challenges that arise as a result of an unfavorable development outside the company.

According to (Rangkuti, 2013), to evaluate internal and external factors in a SWOT analysis, a SWOT matrix will be used with the following explanation:

1. SO (Strength-Opportunity) strategy is carried out by utilizing all the strengths of the company to seize the market as much as possible.
2. The ST (Strength-Threats) strategy is carried out by utilizing the company's strengths to anticipate threats that occur.
3. The WO (Weakness-Opportunity) strategy is carried out by taking advantage of existing opportunities and minimizing weaknesses.
4. The WT (Weakness-Threats) strategy is carried out by minimizing company weaknesses and avoiding threats that occur.

CONCLUSIONS

1. Baturaja agate has world-class product quality and has great potential to be marketed and become a souvenir icon typical of the Baturaja region.

2. Agate Baturaja has received tremendous promotional support from the government through regional regulations and national-scale agate exhibition contests.
3. The potential of Baturaja agate needs to be increased by adding various types of agate products, online promotion, and staying focused on product quality results.
4. Synthetic agate and the legality of the place where agate traders are in the market are things that can disrupt the existence of the sale of agate as a typical souvenir of Baturaja.

SUGGESTIONS

1. It is hoped that the agate community in Baturaja will jointly build an agate center, this is done as a form of strengthening the agate icon as a typical Baturaja souvenir.
2. Sellers and craftsmen must begin to be literate with technology and start learning and accessing the online world so that agate can be marketed in cyberspace so that it is more easily accessible to tourists and guests who come to Baturaja.
3. Agate craftsmen should remain focused on maintaining and producing Baturaja's distinctive sky-blue stone and not be tempted to sell artificial synthetic stones which in the long run could negatively affect the agate icon as a souvenir of Baturaja.

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DECISION SUPPORT SYSTEM FOR HEAD OF WAREHOUSE SELECTION RECOMMENDATION USING ANALYTIC HIERARCHY PROCESS (AHP) METHOD

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ABSTRACT

The background of the research this time is how to decide the selection of the head of the warehouse and give the best decision in the selection of the head of the warehouse with the best assessment from several parties, it will be able to choose the best warehouse head based on the assessment of all parties interested in the company. The method used in this research is to use literature review and trials using the AHP algorithm to produce the best decision in choosing the warehouse head by using this experiment, then you will be able to directly choose the suitable warehouse head based on interested parties in the company. In some research, the AHP algorithm is used to decide the best decision based on predetermined variables, in the presence of the determined variables, the maximum results will be obtained and the decisions taken from the AHP algorithm will produce something that is very helpful for those in need. In this study, it will produce data that can be known directly by the application of the AHP algorithm in the selection of the head of warehouse in a company and can be seen the effectiveness of the AHP algorithm in its direct application.

Keywords: Decision Support System, Head of Warehouse, Selection, AHP.

INTRODUCTION

In making a decision it is indeed very difficult because it must be based on something that can support making the right decision that is needed in a company because if the wrong decision is made, the course of the company will be very dangerous and can make the company go bankrupt, therefore making decisions must be made (Dewi & Putra, 2020). using something very important such as advice from the leader and some people who have an interest in making decisions, for example, managers, with the advice from the leader, the selection to determine the selection of the head of the warehouse will be very precise and assisted by the AHP algorithm will be even more maximal (Dewi & Putra, 2020).

The current system still uses a manual system with direct selection using a questionnaire or direct election made by the

company leadership (Dewi, Mulyana, Putra, & Radita, 2020), but with the AHP algorithm that is applied to the selection of the head of the warehouse, this time it will use a structured system to be able to provide maximum decisions in selecting the head of the warehouse (Dewi, Irawan, Fitry, & Putra, 2020).

The problem raised in this research is how to choose the head of the warehouse by using the system because so far the selection of the head of the warehouse is still objective (Putra, 2020), the results of the appointment of one party with the cellphone algorithm, the assessment system for the selection of the warehouse head will not be objective and universal so all parties can become head of warehouse without anything based on personal decisions (Putra, 2020).

The method used in this research is to use literature review and conduct experiments on direct election of warehouse

chiefs carried out in a company (Putra, Efektifitas Sistem Jalan Underpass untuk Kota Pintar DKI Jakarta, 2020), using the AHP algorithm, the selection of the head of the warehouse will be carried out based on a structured system without any objective selection (Putra, 2020).

In this study, it will produce data based on direct election of the warehouse chief who has used the AHP algorithm (Putra, 2019), so that the selection of the head of the warehouse is no longer objective and universal so everyone can decide who is the best warehouse head in a company (Putra, et al., 2019).

REASERCH METHODOD

In this section, we will discuss how this research took place and what methods were used in this research. From all the stages used in this study (Arman Syah Putra, 2020), it will produce conclusions from the problems raised in this research.

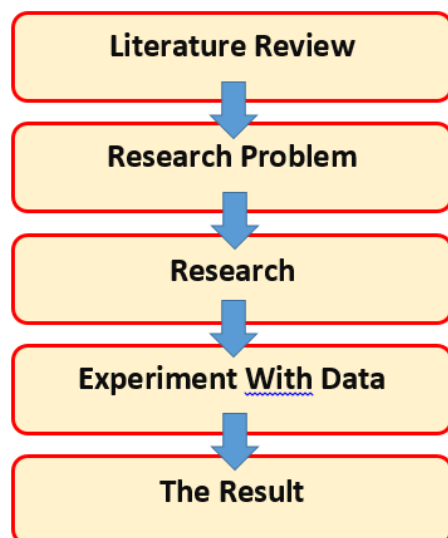


Figure 1. Research Methodology

RESEARCH METHODOLOGY

This section will explain how the methodology is described above, the methodology is divided into 5 stages, The five stages can be explained below:

LITERATURE REVIEW

The first stage in this research is to use literature reviews by reading many journals related to this current research based on literature reviews (Subani, Ramadhan, Sumarno , & Putra, 2020), so this research will be stronger because based on previous theories that discuss the same research with literature reviews, it will be able to find the latest research problems so that they can be developed continuously (Ramadhan, Kurniawan, & Putra, 2020).

RESEARCH PROBLEM

The second stage in this research is to find problems that can be raised in this research with the research problem, so this research becomes clear about the direction and objectives as well as the objectives to be achieved in this research with the research problem, so the methodology will adjust the research based on the problem. appointed in order to provide the best solution in providing research results (Putra, Harco , Ford , Benfano, & Edi , 2018).

RESEARCH

The third stage in this research is to conduct research related to the research problem raised by the reset, so the data that will be obtained will be processed to produce conclusions that can solve the research problems raised by the research so that data processing will be more focused and able, making research unbiased redundant (Putra, et al., 2018).

EXPERIMENT WITH DATA

The 4th stage in this research is how we can process the data that has been obtained based on the points that are considered as data retrieval points with data processing, it will be able to produce the best decision for selecting the head of the warehouse with the experiment this time it will be possible. it is known how the data is obtained and the chest How the data is processed so that it can take the best decision

in making a decision to elect the warehouse head in a company (Putra & Kusuma, 2015).

THE RESULT

The final stage in this research is to provide the best conclusion and how we can solve the research problems raised in this research with the conclusion that it will be able to answer the problems using the AHP algorithm method in making decisions in choosing the warehouse head in a company (Putra & Harco, 2018).

Analytic Hierarchy Process (AHP)

The AHP algorithm is an algorithm that is used to make a decision, usually decisions are taken unilaterally or objectively (Putra & Fatrilia, 2020). Therefore, with the AHP algorithm, all decisions will be taken based on the system and nothing can interfere with the decision, in a decision it will produce something that will impact the company for example the decision to take the selection and the head of the warehouse, with the selection of the right warehouse head, it will be able to help the company manage the warehouse, so that all problems in the warehouse can be resolved quickly and optimally (Putra, 2019).

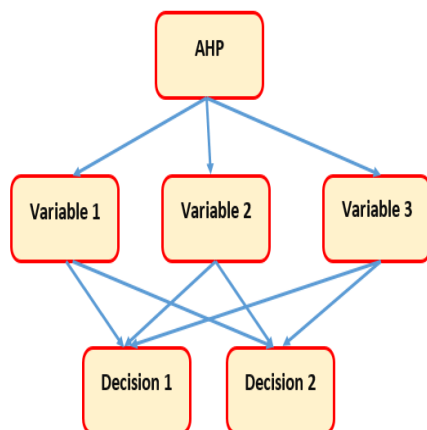


Figure 2. AHP Concept

Based on the AHP algorithm image above, it can be concluded that the AHP algorithm draws conclusions based on predetermined variables in order to produce the best decisions (Putra, 2019).

Method Selection of Warehouse Head Election

This section will explain how the method of selecting the head of the warehouse using the AHP method can maximize the decisions that will be taken.



Figure 3. AHP Concept

Based on the picture of the warehouse head selection method above, we can find out that the initial decision making comes from the HRD department because the HRD department requires people to fulfill the job as the warehouse head then the HRD provides a report to the company leadership so that the company leadership can choose who is the right candidate in the election. The head of the warehouse after the candidates are met then the assessment is carried out by the company leaders using the ahp algorithm method after the data is processed using the cellphone algorithm, it will be concluded that using the AHP algorithm use system will be able to maximize the system and provide the best conclusions in making the decision to elect the warehouse head (Putra, 2020).

FINDINGS AND DISCUSSION

In this section, we will discuss how the data is obtained and how the data is processed. The images and explanations of the AHP algorithm in selecting the head of a warehouse in a company will be explained in the image and explanation below.

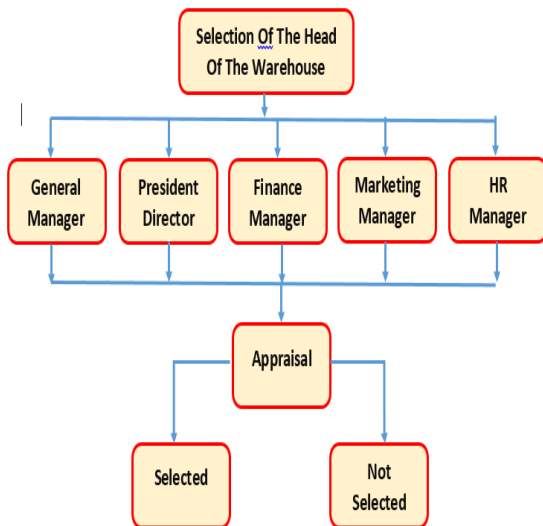


Figure 3. AHP Algorithm in Warehouse Head Election

Based on the picture above, it can be seen that in the selection of the head of warehouse in a company, the decisions are made by 5 people who are in a company, the first is General Manager, the second is the president director, the third is the Finance Manager, the fourth is the Marketing Manager, and the fifth is the HR Manager, the fifth person This leader will take an assessment that will produce a decision that will be processed by an algorithm method called AHP so that he can determine who is the right person in determining the selection of the head of the warehouse.

DATA PROCESSING

Table 1. Decision Maker Table

No	Assessor	Rating Parameter	Code
1	President director	Performance	W1
2	General Manager	Loyalty	W2
3	financial manager	Leadership	W3
4	marketing Manager	Warehouse Submission	W4
5	HR Manager	Warehouse Mastery	W5

Based on the table above we can note that there are 5 assessors, the first is the president, the second is the general manager, the third is the financial manager, the fourth is the marketing manager, and the fifth is the

HR Manager, these five people are decision makers, each of which consists of performing royalty free web submission warehouse mastery which was coded W1, W2, W3, W4 W5.

Table 2. Parameter Rating Table

No	Rating Parameter	Code	Scale
1	Performance	W1	10 - 100
2	Loyalty	W2	10 - 100
3	Leadership	W3	10 - 100
4	Warehouse Submission	W4	10 - 100
5	Warehouse Mastery	W5	10 - 100

Based on the table above, the parameter rating based on the Performance, Loyalty, Leadership, Warehouse

Submission and Warehouse Mastery, were given a number between 10 to 100 with the code W1, W2, W3, W4 W5

Table 3. Decision Assessment Table

No	Decision Rating Scale Value	Decision Assessment Letter	Decision
1	1 - 100	E	Not Selected
2	101 -200	D	Not Selected
3	201 - 300	C	Not Selected
4	301 - 400	B	Selected
5	401 -500	A	Selected

Based on the decision making table above, an explanation will be given as follows the decision will be given a value between 1 to 500 and will be given a value of A,B,C,D and E decisions are taken based on values and numbers that meet the qualification requirements while those who are not selected have a side value and those who are selected will have a value A and B.

3	Romi Silalahi
4	Santo Sriyanto
5	Amat Damuhuri

Based on the table above, the results of the selection of prospective warehouse head candidates are given by the HRD to the leadership. The five names of these candidates can be seen in the table above.

Table 4. Prospective Warehouse Head Table

No	Name of Warehouse Head Candidate
1	Jafar Asaludin
2	Soni Autarnah

Table 5. Table of Assessment Results of Prospective Warehouse Heads

No	Name of Warehouse Head Candidate	W1	W2	W3	W4	W5	Total
1	Jafar Asaludin	30	40	20	50	20	160
2	Soni Autarnah	50	50	50	50	30	230
3	Romi Silalahi	40	45	45	50	40	230
4	Santo Sriyanto	85	89	80	85	89	428
5	Amat Damuhuri	70	40	40	30	60	240

Based on the table above, the prospective warehouse head will be rated by the appraisers and the results of the value can be seen in the table above and will be

totalled so as to produce maximum points that will be able to determine whether the candidate is elected or not.

Table 6. Table of Assessment Results of Prospective Warehouse Head

No	Name of Warehouse Head Candidate	Total Value	Letter of Assessment of Prospective Warehouse Head	Decision
1	Jafar Asaludin	160	D	Not Selected
2	Soni Autarnah	230	C	Not Selected

3	Romi Silalahi	230	C	Not Selected
4	Santo Sriyanto	428	A	Selected
5	Amat Damuhuri	240	C	Not Selected

Based on the table above, it will be known the total value that has been obtained and it can be known what decisions were taken by the assessment team so based on the results of the table above number 4 Santo

Sriyanto with a value of 428 with a value was chosen as the head of the warehouse based on the assessment made by the assessment team based on the part that has been designated

Table 7. Test Parameters Table

No	Parameters Tested	Test Result
1	Input Rating Value	OK
2	Data Verification of Prospective Head of Warehouse	OK
3	Data Processing for the Assessment of Prospective Head of Warehouse	OK
4	Verification of Warehouse Head Candidate Value	OK
5	Decision Output	OK

Based on the test table above, we can find out that the process from input to output has been tested and produces maximum results so the decision is that all parameters that have been tested are okay and can produce the best results in processing data for decision making in selecting the head of a warehouse in a warehouse company.

CONCLUSION

The use of the AHP algorithm method in decision making in selecting the head of a warehouse in a company is perfect, because by using the AHP algorithm method, decision making can be done without any objectivity and individually, therefore decisions are taken through a diplomatic system using the AHP algorithm method, selecting The head of the warehouse is very good because it is chosen based on the best decision because it uses the AHP algorithm method.

Future research is with the development of a system that has begun to

be programmed by making applications so in decision making, it only remains to fill in the application by the leaders appointed by the HRD in making a decision in choosing employees who are considered important.

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THE ROLE OF ISLAMIC MICROFINANCE INSTITUTION IN ADDRESSING THE FINANCING OF MEMBERS AFFECTED BY COVID-19: A CASE IN CARUBAN, INDONESIA

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ABSTRACT

The purpose of this study is to determine the role of an Islamic Microfinance Institution or BMT Beringharjo Caruban in overcoming the financing of members who were economically affected by Covid-19 and to find out the obstacles and challenges faced during the pandemic. The research method used is descriptive qualitative research. Primary data sources were obtained through interviews with BMT staff. Their members The results of this study indicate that BMT Beringharjo Caruban provides financial relaxation relief to its members. In this case, the affected members paid installments according to their ability each month. Another role is to register all financing members in the government Direct Cash Assistance MSMEs program. However, this study found internal obstacles faced by BMT Beringharjo Caruban during the pandemic, namely the increase in the amount of non-performing financing, the limitation of BMT operating hours at the beginning of the pandemic. The external obstacles faced are that withdrawing and depositing installments in the field does not run optimally due to social distancing and physical distancing policies in several areas where members live. This research finding can be a reference for BMT to prepare long-term strategies in dealing with the impact of Covid-19.

Keywords: Impact of Covid-19, Problematic Financing, Islamic Microfinance Institution, BMT

INTRODUCTION

In December 2019, the global community was shocked by the coronavirus disease 2019 or commonly referred to as Covid-19. According to the World Health Organization (WHO), Coronavirus (Cov) is one of the viruses that attacks and disrupts the respiratory system. WHO categorizes this virus infection as being included in the global pandemic (Widyaningrum, 2020).

WHO stated the global health situation as a state of emergency for public health and international attention to the virus. This virus not only threatens the worldwide death rate but results in a global economic downturn (Nurwati, 2020).

The Covid-19 pandemic triggered significant influences for the community, including the loss of salaries and benefits

during the crisis, reduced even the end of the supply of income for businesses and informal professions, the existence of fines/interest resulting from stalled financing of financial institutions (such as, extra expenses for family members in an emergency, the emergence of interest from new receivables when used as bailouts, to cause job loss (Hadiwardoyo, 2020).

The Organisation for Economic Co-operation and Development (OECD) explains that pandemics pose a significant threat to several countries, as the impact has the potential to lead to a large-scale economic crisis characterized by a cessation of production activity, falling consumption levels, loss of consumer confidence, a falling stock market and leading to uncertainty (Pakpahan, 2020)

The majority of people from the upper-middle and lower-middle classes are affected by the pandemic. For low-income and erratic communities, the situation triggers a significant influence on economic activity. The presence of Islamic financial institutions, one of which BMT is instrumental in helping the lower class community, especially its members, stabilizes the economy. BMT aimed to increase economic business quality, specifically for members' health and specifically for the community.

BMT's existence becomes an alternative for Muslim communities in Indonesia that worry about the economy with usury-based additional supporting findings to optimize micro-medium enterprises' empowerment (Masyithoh, 2016). The existence of this institution brings benefits to people who reject usury and oriented populist economy. BMT is a solution to the creation of sharia financial institutions that can meet the lower middle class's needs (Priyadi & Sutardi, 2018). BMT began to develop as an alternative financial institution for people with low incomes to avoid bad debt trappings (Zulkifli et al., 2018).

BMT Beringharjo Caruban is one of the Sharia Micro Finance Institutions (LKMS) that operates based on profit sharing, moving to develop community-owned micro-enterprises to improve the standard and quality of life and promoting the interests of the poor. BMT is a financial institution that puts forward the concept of Shariah and makes an institution activity built from the concept of *maal* and *tamwil*.

The existence of BMT Beringharjo Caruban, on the other hand, as a Non-Bank Financial Services Institution (LJKNB), must participate in complying with the policy issued by the Financial Services Authority (OJK) in the pandemic, namely the Regulation of the Financial Services Authority of the Republic of Indonesia Number 40 /POJK.05/2020 concerning Written Orders for the Handling of Problems

of Non-Bank Financial Services Institutions (LJKNB) to provide financial stimulus policies for the public and financial services sector during the pandemic (Otoritas Jasa Keuangan, 2020).

BMT Beringharjo Caruban must play an active role in realizing this policy to maintain financial system stability during the Covid-19 pandemic. In connection with the Covid-19 pandemic that brings significant economic influence to the community. On the other hand, BMT also has a significant role and obligation to stabilize its members' economy affected by the Covid-19 pandemic.

This study aims to determine the role of the BMT Beringharjo Caruban Branch in addressing the financing of members affected by COVID-19. This study also revealed the obstacles and challenges of the BMT Beringharjo Caruban Branch in addressing the financing of members affected by COVID-19. This research is expected to be used as a basis for evaluation to optimize the role given by Baitul Maal wat Tamwil in addressing the financing of members affected by Covid-19 (Hardani et al., 2020).

LITERATURE REVIEW

Previous Studies

Sriyana & Raya (2013) discussed members' perceptions about BMT's role in increasing its members' income to overcome poverty in several variables: business financing activities, education to members, business coaching, and utilization of *baitul maal*, and motivation to work. The study results can be concluded that BMT can reduce the poverty level with its capital field.

Prastiawati et al. (2016) discussed aspects of BMT's financing role with three variables: BMT financing, business development, and welfare improvement. This research uses a quantitative research method by making traders in *bantul* traditional market who get financing become respondents. Overall, the results showed that

BMT has a positive impact on the development of members' businesses, but coaching has not been optimal.

Prasetyo et al. (2018) discussed the effectiveness of sharia microfinance distribution and the impact on poverty alleviation of MSMEs in Purworejo. This study uses quantitative and qualitative methods. The results of this study can be known that micro-institution financing has a positive impact on the performance of micro-businesses due to the increase in operating profit

Amin (2019) showed that BMT had conducted productive economic financing efforts for its members. This study found some obstacles faced by BMT UB Amanah Syariah, namely the limited amount of financing capital owned, resulting in some financing can not be realized. Socialization conducted with the community does not run maximally.

A. Z. Amin, (2019) discussed BMT's contribution to improving its members' welfare. This research uses a qualitative method. It can be concluded that the results of this study explain the existence of BMT able to improve the welfare of members by collecting ZIS funds from the community, which is then channeled to the right to receive.

Previous studies have discussed the vital role of BMT in making an economic impact on its members. However, there is still very little research that discusses how BMT's role in handling its members' problematic financing during the Covid-19 outbreak.

The difference between BMT and other financial institutions lies in BMT's loans in the form of business capital to encourage entrepreneurs to be more developed, and BMT does not serve consumptive loans (Zulhazmi & Auwalin, 2020).

BMT has various functions to maximize its objectives in the community, optimize its members' human resources,

organize and mobilize funds, employment opportunities, and maintain and optimize the quality of business and financing of members (Qadariyah & Permata, 2017)(Qadariyah & Permata, 2017). Other BMT functions are allocating non-profit financing and activities such as social diversity institutions (Qadariyah & Permata, 2017).

Islamic Microfinance Institution and Financing Model

BMT in providing oriented financing so that people's income becomes optimally developed. All sectors of the economy, including agriculture, household industry, trade, and services, are financing targets. BMT is a social and business LKNB to restore the people's economy, then the funds that have been received from members must be returned to members in the form of financing. As for the various types of financing provided by BMT, the financing leads to two types of contracts, namely syirkah and buying and selling (Hidayatulloh, 2015).

Financing is the provision of funds or bills that are equated with it in the form of profit-sharing transactions in the form of mudharabah and musyarakah (Fageh, 2020), rental transactions in the form of ijarah or buy in the form of IMBT contracts, trade transactions in the form of murabahah receivables (Yakub & Firdaus, 2020; Yenti et al., 2019), salam, and istishna', receivables transactions in qardh and qardh hasan (Umar Assegaf, 2016), rental transactions in the form of ijarah for multi-agency transactions (Jannah, 2013).

BMT members are people who have been registered as BMT members through the governing body and involved in savings or financing activities involved in BMT business activities either from savings or financing activities (Iska & Nengsih, 2016).

After Covid-19, there is a change in Sharia financial institutions' financing policy also regulated by OJK Regulation No.

11/PJOK. 03/2020 on National Economic Stimulus as a Countercyclical Policy on the Impact of Coronavirus Disease Spread. LKS policy in contributing to customers affected by the Covid-19 pandemic is the relaxation of financing facilities by delaying payments and the existence of margin waivers (profit sharing) in the period and terms per customer conditions based on the provisions of OJK (Albanjari & Kurniawan, 2020). This provision is due to the community's economic condition threatened by the pandemic, especially for businesses. Therefore, through the OJK, the government provides a policy of leniency for Sharia financial institutions so that the public can stabilize the economy again.

The Impact of Pandemic Covid-19 on Economy

The spread of coronavirus causes all aspects of uncertainty. The declining economy of the community is felt from various levels of upper and lower-middle society. The Covid-19 pandemic carries a significant risk of global economic downturn, especially in Indonesia in 2020, due to falling commodity prices and financial market shocks. In 2020, global inflation rose to 3% due to tight food supply and currency depreciation that is predicted to coincide with a partial fall in non-subsidized fuel prices and allowances for electricity and food (Fageh, 2020).

For the past five years, China has been Indonesia's trading partner. This partnership influenced Indonesia's economy when the economy in China was crippled. The government's policies to reduce viruses' spread are social distancing and closing companies' production activities. It causes public consumption to be limited due to the decrease in public income and even loss of income sources, while the community's needs continue to grow. The government issued an alternative to ease the burden on the community by providing electricity subsidies and providing cash assistance

every month during the pandemic (Aisyah et al., 2020).

Since the pandemic, many companies have closed or closed their operations, resulting in employment termination (layoffs). Layoffs cause people to become unemployed. The unemployment rate is expected to increase from 5.2% to 5.3% because of the pandemic impact. This unemployment prediction now reaches 7.7% on a moderate scale and 10.3% on a heavy scale. This phenomenon is undoubtedly a problem of the government restoring economic stability amid the pandemic and society's burden in stabilizing incomes and even new jobs (Fahri et al., 2020).

Economic conditions continue to deteriorate due to the pandemic. This situation certainly disrupts various aspects such as supply, demand, and supply chain. Therefore, the crisis caused by the pandemic will be experienced thoroughly by various groups of people. Meanwhile, every layer of society has different resilience in its economy, so that people with daily wages are certainly the most affected (Iskandar et al., 2020).

In the face of the impact of the pandemic, there are three risks that LKMS will face, especially BMT, namely the increase in problematic financing due to decreased income due to the community not being able to work typically, the potential moral hazard in the community not to pay financing installments while the concerned are still able to pay, the decrease in Islamic Microfinance Institution ability to generate financing income due to delays in payments from members and restructuring of financing (Solihin, 2020).

The three forms of financing restructuring, among others: rescheduling, restructuring, and reconditioning. Rescheduling is a change related to the payment schedule, which reduces the installments' value and extends the installment time. Restructuring is a change of part or all of financing provisions such as

reducing margins and profit-sharing. Reconditioning is a change of part or whole relating to the period, which does not concern the maximum financing balance.

The lower middle class needs financing or assistance free from the interest system because it causes the community economy to be depressed. The presence of LKMS has a significant role in addressing the economy of the lower society in the middle of the pandemic (Hafizah, 2020).

RESEARCH METHOD

This research uses qualitative approaches that obtain data sources through various data collection techniques that are diverse (triangulation) and continuously and continuously (Hardani et al. 2020). This research data collection technique uses in-depth interview methods to obtain detailed information (Ahyar et al., 2020). Analysis of this research data by preparing each category, the description's intent, and looking for relevance between descriptions (Herdiyansah, 2012). Steps to analyze data include data reduction, data presentation, and conclusion making.

This research's object is BMT Beringharjo, one of the LKMS that provides a role in the form of relaxation of financing for its members during the Covid pandemic. This relaxation of financing is given the condition of the majority of members who have businesses. Of course, the members are affected in terms of the economy due to declining income.

This study interviewed ten respondents consisting of 3 BERINGHARJO BMT staff and seven financing members affected by Covid-19. This selection aims to obtain information from BMT Beringharjo Caruban and affected members about any obstacles experienced during the Covid-19 pandemic. The following is a list of respondents from BMT Beringharjo Caruban who provide information about members' roles.

Table 1. BMT Beringharjo Respondent Data Caruban Branch

No	Name	Position
1.	Tri D	Branch Manager
2.	Ika P	Financing Administration
3.	Hendri	<i>Account Officer</i>

In table 1 is a list of respondents from BMT Beringharjo Caruban Branch, the list consists of Tri Djayanto, SE as Branch Manager, Ika Purwaningsih, S. Akt as *Accounting*, Hendri Widianoro as *Account Officer*. The three respondents are the main speakers of the author to obtain valid and detailed information.

The author conducts interviews with seven members of the financing, after which the author meets BMT members at his residence and in the member's business and conducts interviews. Then, the author conveys the purpose and purpose of the interview to respondents of the affected members. Here is a list of member respondents who received relaxation of financing from BMT Beringharjo Caruban Branch, which can be seen in Table 3, as follows:

Table 2. Data Respondents BMT Beringharjo Caruban Branch affected by Covid-19

No	Name	Job	Type Financing	Help	Length of Acquisition (Since March 2020)
1.	Sp	Ornamental Plant Traders	Musyarakah	<i>rescheduled</i>	± 7 months
2.	S	Clothing Merchants	Musyarakah	<i>rescheduled</i>	± 7 months
3.	M	Clothing Merchants	Musyarakah	<i>rescheduled</i>	± 7 months
4.	Ss	Clothing Merchants	Musyarakah	<i>rescheduled</i>	± 7 months
5.	R	Traditional Food Vendors	IMBT	<i>rescheduled</i>	± 7 months
6.	Ys	Traveling Merchants	Musyarakah	<i>rescheduled</i>	± 7 months
7.	Dm	Bird Feed Merchant	Musyarakah	<i>rescheduled</i>	± 7 months

Table 2 lists respondents, namely members of the BMT Beringharjo Caruban Branch affected by Covid-19. Some of them are SP working as an ornamental plant trader, S as a clothing trader, M as a clothing trader, SS as a clothing trader, R as a traditional food trader, YS as a traveling merchant who switched jobs as a plant pot maker, DM as a bird feed merchant. The list of members was chosen and advised by BMT Beringharjo Caruban because it meets the criteria of being classified as a member affected by the pandemic

FINDINGS AND DISCUSSION

The Role of BMT Beringharjo Caruban Branch in Addressing the Financing of Members Affected by Covid-19

Financial institutions' financing plays a vital role in businesses and economic development as an economic stability tool. Financial institutions in a pandemic also face financing risks. One of them is the increase in problematic financing because people's work is no longer running normally. To minimize the level of problematic financing and stabilize the community's economy

again, BMT Beringharjo Caruban Branch provides relaxation of financing for its members.

According to Tri Djayanto as Branch Manager of BMT, Beringharjo Caruban explained, BMT Beringharjo to the financing of affected members is to understand members and provide convenience in installment obligations. The provision of relaxation of financing is in order not to increase the burden borne by members.

Businesses or traders are one of the sectors of the economy most affected by the pandemic. Traders in the market after the pandemic are limited in operation to minimize the increasing spread of coronavirus. This limitation resulted in a decrease in people's income from before the pandemic. Per the interview results with Mr. Tri Djayanto, not all member financing is affected by the economy, depending on the field of business ownership. In the Caruban region, several business sectors are not economically affected, including the agricultural sector and staples traders. People need the sector before and after the

pandemic to meet their daily needs. However, some areas are affected, namely buying and selling and renting services that in the middle of the pandemic operations do not run usually even stopped.

Respondents S, M, and SS, who worked as clothing traders in Pasar Mejayen Baru, experienced a decrease in revenue due to social distancing policy. Based on respondents S said that market conditions in the middle of the pandemic deserted buyers, and at the beginning of the pandemic, a policy should only sell until 12.00 WIB causing respondents' income to decrease. Market operational restrictions are due to the Madiun district government's efforts to reduce the virus's spread. Respondents M also experienced that before the pandemic, the net profit obtained was around Rp.100,000 per day, but the net profit obtained after the pandemic dropped to Rp.15,000 per day. This dropping income is because the level of consumption of people to buy clothes decreases.

Table 3. Role of BMT Beringharjo for Members Affected by Covid-19

No.	Types of Help	Description
1.	Provide relaxation of financing to members affected by Covid-19.	<ol style="list-style-type: none"> 1. Relaxation of financing is provided in the form of installment waivers for members every month. 2. Only about 10% of members get a relaxation of financing from the total members. 3. Since March 2020, members pay instalments according to the income earned.
2.	Registering all	<ol style="list-style-type: none"> 1. All financing members are enrolled

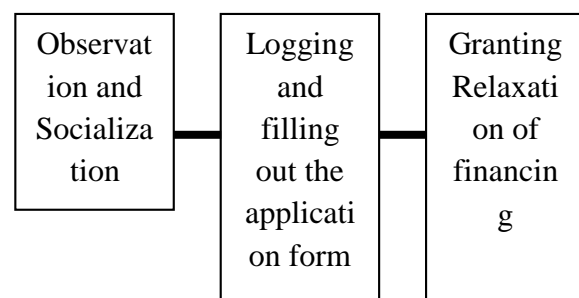
financing members in the BLT UMKM government program	in the BLT UMKM program. 2. Members who qualify in the BLT UMKM program will receive a grant of Rp. 2,400,000 from the government.
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Source: Processed Data (BMT Beringharjo Staff, Interview 11-12 November 2020)

Granting relaxation of financing to affected members

The instability of the member economy has an impact on the non-distribution in financing installment payments. BMT's role is to participate in efforts to stabilize members' economy by providing relaxation of financing. Hedri Widianoro explained that members who received financing relaxation during the pandemic, only about 10% of the total financing members. Not all financing members get a relaxation of financing. BMT Beringharjo Caruban made observations in advance to map members who are affected by COVID-19 to avoid members who are afraid to take advantage of the momentum of Covid-19 to get relaxation of financing when in terms of the economy can afford to pay full installments.

Financing Relaxation Mechanism Scheme



First, to know members' economic condition can be known through an account officer (AO). BMT through AO conducts socialization with members who are not fluent in financing and provide motivation to financing members that pandemic conditions can be bypassed. The communication aims to ensure the condition of members is affected by COVID-19.

Second, BMT Beringharjo Caruban conducts data collection of financing members whose economies are affected and deserve a relaxation. The criteria of members who get relaxation are members who are in financing less smoothly or jammed. Then members who deserve relaxation financing fill out the relaxation application form. According to Ika Purwaningsih as BMT accounting staff Beringharjo Caruban, the application form for relaxation of financing refers to members' ability to pay financing installments during the pandemic period.

Third, members who fall under the criteria of affected members and have filled out a relaxation application form will be granted a waiver in financing following the member's ability to pay, the existence of rescheduling to extend the financing period until the member's economy returns to normal. BMT Beringharjo also plays a role in providing business assistance for members during the pandemic, online through WhatsApp and face-to-face. When interviewed by Hendri Widianoro, this financing allowance would run until the member economy returns to normal. Suppose the member has been able to pay installments according to his obligations. In that case, BMT will try to advise the financing member to pay following the previously agreed agreement.

In its operation, BMT makes operational standards by the government's policies related to the pandemic. In connection with the policy through Presidential Decree No. 11 of 2020 determination of public health emergency

Corona Virus Disease 2019 (COVID-19) on social distancing and physical distancing provisions (Albanjari & Kurniawan, 2020).

BMT Beringharjo, in its operations during the Covid-19 pandemic, implemented several systems. First, online transactions. To reduce face-to-face activities with members, BMT has an online transaction service KOCEQU. Members can make transactions, both deposits and installment payments, through transfer to the BMT account. Second, transactions conducted directly at BMT Beringharjo caruban office, BMT has prepared health protocols per government policy. Third, the ball pick-up transaction is carried out according to the conditions while complying with social distancing policy.

Registering all financing members in the BLT UMKM government program

According to Hendri Widianoro as Account Officer (AO), BMT Beringharjo Caruban Branch also plays a role and tries to register all members of its financing to participate in the Direct Cash Assistance Program (BLT) of MSMEs or Presidential Assistance (Banpres). However, not all financing members get the assistance program. The BLT UMKM program is an effort by the government to help businesses during the pandemic (Ramadhan, 2020). Some respondents passed the BLT UMKM program registration, namely S, M, and R. The results of interviews with respondents who had received assistance from the program felt helped because they were not aware of the program beforehand. The assistance of this program is beneficial for MSME businesses to increase capital and business development.

During the Covid-19 pandemic, BMT Beringharjo Caruban, through its capital field, provided assistance or compensation to underprivileged people in the form of foodstuffs worth Rp.200,000 for 25 people. The target of this assistance is not for

financing members but rather given to underprivileged communities.

From some of the above explanations, it can be known that the relaxation of financing and concern of BMT to participate in registering members in the MSME BLT program. The role given by BMT Beringharjo is to financing members who are economically affected is constructive for members to try to stabilize their economy again because the affected members pay enough installments by their abilities during the pandemic.

Obstacles and Challenges in Addressing the Financing of Members Affected by Covid-19

Pandemics have a significant impact on all community activities. Changes in environmental factors due to outbreaks change various systems that have been planned. This impact is due to minimize the risks faced by the outbreak. LKMS, one of the BMT, experienced various internal and external factors, resulting in plans and targets can not be achieved optimally because of these obstacles (Solihin, 2020)

Table 4. Obstacles BMT Beringharjo Caruban and Members in the Middle of a Pandemic

	BMT (Islamic Microfinance Institution)	Members
Internal	The increasing amount of member financing is not smooth or stalled.	Revenues are dwindling, but the distribution is growing.
	At the beginning of the pandemic, there were operational restrictions in the office (the office is only open 2-3 times a week).	No other job or business.
		The decrease in the amount of business production carried out.
External	The withdrawal of instalments and deposits of members becomes limited due to the <i>social distancing</i> policy.	Market operations are limited to 12.00 WIB, while businesses outside the market are limited to 21.00 WIB due to <i>social distancing</i> policy.

From the research results obtained and table 4 above, the BMT and members experienced some operational obstacles in the middle of the pandemic. It shows that not only financing members are affected, but BMT parties in their operations are also affected.

The interview results with Ika Purwaningsih said that the increasing amount of member financing that is not smooth is natural. Before the pandemic of stalled financing can occur, jams also occur with the outbreak of increased financing. To overcome this, BMT will continue to approach financing members less smoothly by understanding that all society levels feel the economic impact.

BMT Beringharjo Caruban had experienced restrictions on office operating hours at the beginning of the spread of the virus in Indonesia. Ika Purwaningsih said that office operating hours become disrupted at the beginning of the pandemic. Operating hours can only be carried out 2 to 3 times a week. This action hinders the activities of withdrawal and deposit financing transactions. BMT Beringharjo Caruban makes various efforts to minimize these obstacles by maximizing online-based transactions through the KOCEQU application.

Hedri Widianoro said that another obstacle faced is the existence of social distancing policies issued by the government, resulting in when the ball pick-

up activities in withdrawing and depositing members' deposits do not run properly. Some villages where members live do not allow visits from outside communities. It is quite hampering operations, especially in the withdrawal of member installments. BMT's efforts with this obstacle are to visit the village office to communicate with the village head to conduct transaction activities. The activities have to follow health protocols and seek and maximize financing members to make transactions by transfer through BMT Beringharjo's KOCEQU application to minimize face-to-face activities with members.

On the other hand, barriers are also experienced by financing members due to this outbreak. The impact faced by R respondents as traditional food vendors (market hawker producers), the number of market snacks produced decreased drastically. The level of demand for distributors decreased because the market was not as crowded before the pandemic. This condition resulted in declining revenues.

The interview results with YS said that the financing allowance was beneficial because it had lost its job as a traveling trader "Tahu Crispy." YS opened a mobile merchant business from school to school, but due to the pandemic, its efforts stopped utterly. With the assistance of business from BMT Beringharjo Caruban, currently, YS is moving to develop its new business of making handmade plant pots. Efforts to make potted plants are one of the alternatives YS to earn additional income.

SP also says it said that the financing waiver provided by BMT is quite helpful. SP took financing in BMT to develop its business, but at the beginning of the pandemic, ornamental plant business experienced a decrease in buyers. Thus, SP is not maximal in financing instalments in the middle of the pandemic.

The interview results with DM said that the birds feed business in Mejayan Bird

Market also decreased buyers. DM said the difficulty in capital turnover because the income earned is not like before the pandemic. The obstacles faced in developing products such as buying crickets reached Rp.500.000 in one purchase. However, due to the pandemic visitors, the Mejayan Bird Market was not as crowded before the outbreak and impacted abnormal income. Therefore, BMT's concern by providing relaxation of financing according to the ability is quite helpful during the pandemic.

Some of the above exposure results show that both experienced obstacles in facing the pandemic between BMT and members. BMT parties with obstacles faced also prepare various efforts to minimize the impact of the pandemic. Respondents from members felt helped by the relaxation of financing policy provided by BMT Beringharjo Caruban.

Discussion of Roles and Obstacles in Addressing Financing of Members Affected by Covid-19

BMT can alleviate poverty by increasing income through BMT performance in trying to develop its members' business. In the concept of "The Triangle of Microfinance," there are three indicators of MFI, among others, the sustainability of financing, reach, and impact (Prasetyo et al., 2018). The relevance of this with the research results that the author has done is that BMT Beringharjo Caruban participated in efforts to prosper its members during the pandemic to finance sustainability. It provided relaxation of financing to its members to not add to members' burden in the face of outbreaks. So that member financing continues to run, and its operations do not hamper BMT. As for other things that BMT strives for by registering all financing members in the BLT UMKM or Banpres program provided by the government. This program is beneficial for financing members, although

not all financing members qualify in the program.

Nevertheless, from the research results in terms of financing products, qardhul hasan BMT Beringharjo Caruban, in its operations, has not been running to the maximum. The provision of qardhul hasan financing during the pandemic supports members' economic recovery because qardhul hasan financing does not benefit members (Hafizah, 2020).

Qardhul Hasan's financing model is appropriate to help members in need, especially during pandemics. In financing, no additional payments are applied, the source of funds comes from social funds, and qardhul hasan financing creates solidarity with others. (Dkk, 2011) The total financing qardhul hasan in BMT Beringharjo Caruban is seven people out of the total 526 financing members from the interview results. Therefore BMT needs to maximize the program qardhul hasan in the Covid-19 pandemic.

The obstacles faced by respondents who have MSMEs are reduced income obtained from before the pandemic. The decrease in sales turnover resulted in BMT members not paying the maximum financing instalments as previously agreed. This situation is due to a change in consumers' purchasing patterns, switching to choosing online shopping options to minimize the virus's risk.

Things that need to be done to reduce the risk of decreasing sales turnover in the middle of the pandemic, BMT members, whose majority have MSMEs, should maximize the use of the internet to promote products to make the net wider. Digital marketing can be accessed through social media such as Instagram, Facebook, shopee, and others (Hardilawati, 2020). To maximize the use of digital marketing is required assistance from BMT so that members get education related to it and community income can be stable again so

that in terms of member financing can be carried out optimally.

CONCLUSION

The role of BMT Beringharjo Caruban in addressing the financing of members affected by Covid-19 is that BMT provides relief in the form of relaxation of financing to BMT members starting from March 2020. Installment financing in the middle of the pandemic is paid according to the ability of members. Mechanisms in providing relaxation of financing include socialization and observation, data collection and filling out relaxation application forms, and BMT provides relaxation of financing. Another role is to register all financing members in the BLT UMKM or Banpres program, although all financing members are registered but not entirely qualified. Internal obstacles faced by BMT Beringahrjo Caruban include the increasing amount of member financing that is not smooth in the financing. BMT operating hours at the beginning of the pandemic only lasts 2-3 times a week. External obstacles are constraints when the activities of withdrawal and deposit of installments and deposits in the field because of the social distancing policy in members' residence. The obstacles faced by financing members during the pandemic are declining revenues, decreased production numbers, lack of other businesses/jobs, and the existence of social distancing policies that impede operating hours in members' businesses. This research provides recommendations for Islamic microfinance institutions managers to be able to conduct business assistance and product development for financing members as well as improve the function of technology and digital marketing for target MSMEs

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CONSUMER BEHAVIOR ON ONLINE FOOD PURCHASE DECISION DURING THE COVID-19 PANDEMIC

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ABSTRACT

The Covid-19 pandemic that has been going on since March 2020 in Indonesia has certainly caused a crisis not only in the health sector, but also in the economic crisis. Social restrictions imposed in various regions to suppress the spread of the corona virus have further weakened the wheels of the economy significantly, especially in the restaurant sector. The purpose of this study is to determine the factors that can influence consumer spending behavior during the Covid-19 pandemic on their decision to purchase food using online transportation (Grabfood and Gofood). This research is a quantitative research with a population of users of food delivery applications during the pandemic. The results showed that the value of coefficient of determination (R^2) for the shopping behavior variable was 0.573. It can be concluded that the percentage of social, psychological, and personal value on shopping behavior was 57.3%. For the value on the R-Square obtained by the purchasing decision variable is 0.714. Therefore, it can be explained that shopping behavior affects purchasing decisions by 71.4%, the remaining 28.6% is influenced by other independent variables.

Keywords: Social Distancing, Covid-19, Consumer Behavior, Purchase Decision, online transportation

INTRODUCTION

The Covid-19 pandemic that has infected the world for more than a year has caused various impacts, including in the economic sector (Bretas & Alan, 2020). Indonesia's economic growth in 2020 was recorded at -2.07 (Rosana, 2021). Restaurants are one of the most affected businesses, because consumer trust in food safety affects consumer decisions in buying food (Leiwin & Genoveva, 2020). Consumer trust in food safety affects the lifestyle of consumers, consumers no longer eat on the spot but turn to online food purchases (Azmi & Genoveva, 2020).

In addition to food safety factors, the existence of social restrictions imposed by the Indonesian government has also triggered online food purchases through online transportation applications that also serve food purchases (Insani & Madiawati, 2020). Not only in Indonesia, in the context of Italy, the same phenomenon also

occurred, during the pandemic there was a change in consumer behavior that shifted to buying food online (Alaimo, Flore, & Galati, 2020). Likewise, in the United States, in the context of purchasing food products at retail, there has been an increase in online purchases (Ellison, McFadden, Rickard, & Wilson, 2021).

According to (Utami & Yuliawati, 2020; (Shishani, 2020) the factors that influence consumer purchasing behavior are social factors, personal factors, and psychological factors. Social factors are one of the factors that influence consumer purchase behavior. Social factors include groups, offline and online social networks (such as advertising on social media), and interactions within the family. Word of mouth is also part of the social factors that influence consumer shopping behavior and can be defined as "Two or more people who interact to achieve an individual goal or a common goal, some of them are the core

group with which the person interacts continuously and informally, such as family, friends, neighbors and colleagues” (Qazzafi, 2020).

Apart of social factors, personal factors are the more dominant variables in influencing and becoming a consideration for consumers in making future purchases. Personal factors consider eternal things by looking at the characteristics of age, needs, employment, economic conditions, and beliefs when using products (Rotuauli et al. 2020).

The next factor, after social and personal, is the psychological factor, which includes the perceptions and trends of the brand. Perception is the process by which consumers select, organize and interpret information to form a meaningful picture of desires, including price perception, perceived quality, perceived value and perceived risk (Mashao & Sukdeo, 2018). According to (Rotuauli, Handaka, Rizal, & Nurhayat, 2020) psychological factors are factors that need to be considered by a company or market, because these factors are also influenced by motivation to buy, perceptions of advertising, knowledge of a product, beliefs and attitudes in purchasing decisions for a product.

(Bharti & Sarthak Nigam, 2020) suggest that social, personal and psychological factors influence shopping behavior. In shopping behavior, it can be defined as the process of evaluating before choosing a promotional mix and analyzing the impact of the product on future consumer purchasing decisions. Shopping behavior during a pandemic will make consumers consider what to buy, when to buy, why to buy, how often to buy, where to buy, and so on.

The final stage after evaluating, consumers will make a purchase decision. According to (Salmah, 2015) purchasing decision is a process that includes determining whether to make a purchase or not to make a purchase. The same thing was

stated by (Khairunnisa & Genoveva, 2019) a purchase decision is a procedure to assess at least two alternative behaviors and decide to choose one of them.

METHODOLOGY

The approach in this research is a quantitative method, where data is collected using an online questionnaire. The population in this study were those who had online food ordering applications Grab-food and Go-food and made online food orders during the pandemic. The sampling technique used was non-probability sampling, the questionnaire was distributed with the convenience technique because of the large population, therefore, it is very sensitive to get a good measure of goodness (Hair et al., 2017).

The preparation of the questionnaire was based on the indicators of each variable, where the Social Factor used indicators from previous researchers, namely (Rumondang, et al., 2020) and (Qazzafi, 2020). While the Personal Factor adapts the indicators from (Khuong & Duyen, 2016). Psychological Factor use indicators from (Rotuauli, Handaka, Rizal, & Nurhayat, 2020). Then the intervening variable, namely Consumer Behavior, is adopted from the indicator (Bharti & Nigam, 2020). The last variable is the Purchase Decision adopted from (Salmah, 2015).

A good sample size is 5-10 observers for each variable, therefore, from a total of 31 questions the minimal sample is 155. Based on the deadline we set, the collected sample is 167. The data were processed using SmartPLS version 3.3.2. Based on the theory and variables as discussed above, the research framework formulated five hypothesis as bellow (figure 1):

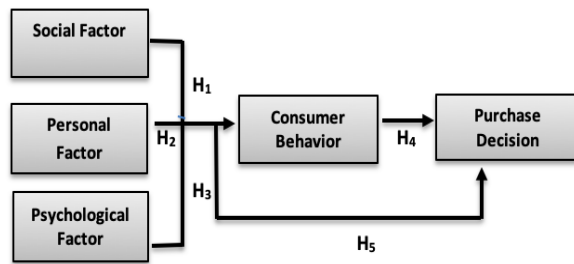


Figure 1. Research Framework

RESULT AND DISCUSSION

Respondents Profile

The total number of respondents who responded to this questionnaire were 186 people. 167 valid data and can be processed. The majority of respondents are users of the Gofood application 50.3%, the rest using the Grabfood application as much as 44.3%.

Tabel 1. Respondents Profile

Demographic	Categories	Freq.	Percentage
Gender	Male	70	42%
	Female	97	58%
Age	15-25	143	85.7%
	26-35	17	10.1%
	36-45	5	3%
	>45	2	1.2%
Education	Senior High school	82	49.1%
	Undergraduate	72	43.2%
	Graduate	4	2.4%
	Others	9	5.3%
Occupation	Student	88	52.1%
	Employee	54	32.5%
	Entrepreneur	14	8.9%
	Others	11	6.5%

The respondent's profile (Table 1) shows that the majority of respondents are female as many as 97 people (58%), the rest are male as many as 7 people (42%). Based on age, 143 people aged 15-25 years (85.7%) were dominated, followed by 17

people aged 26-35 years (10.1%), then those aged 36-45 years were 5 people (3%), the rest were 2 people >45 years old (1.2%). From education, the majority of respondents had a Senior High School education as many as 82 people (49.1%), followed by respondents with an undergraduate education of 72 people (43.2%), 4 graduates (2.4%) and 9 others (5.3%). The types of occupation of respondents in general are students as many as 88 people (52.1%), employees as many as 54 people (32.5%), 14 entrepreneur (8.9%) and 11 others (6.5%).

Outer Model Analysis

1. Loading Factors

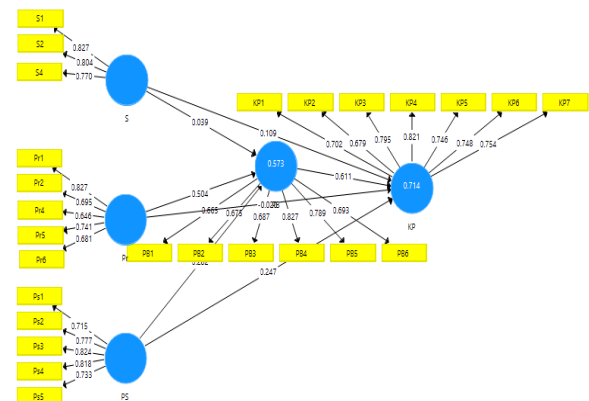


Figure 2. Loading Factors

Based on the loading factor indicator in Figure 2 above, there are five indicators that are removed because they have a Loading Factor value <0.6 (Hair, Sarstedt, Hopkins, & Kuppelweiser, 2014). The indicators that are removed are 3 from the Social Factor, namely S3, S5 and S6. From Personal factor, 1 indicator is Pr3 and Psychology 1 is Ps6.

2. Average variant extracted (AVE)

The data described in the table 2 below, it can be seen that the composite reliability value of all research variables is > 0.7. From these results indicate that each variable has met a high level of reliability (Hair, Sarstedt, Hopkins, & Kuppelweiser,

2014). Based on the data in table 2, it is known that the AVE value of Social Factor, Personal Factor, Psychological Factor, ComcumerBbehavior and Purchasing Decisions > 0.5. Therefore, it can be concluded that each variable has a good discriminant variable (Hair, Sarstedt, Hopkins, & Kuppelweiser, 2014).

Tabel 2. Average variant extracted (AVE)

Variable	AVE
Social Factor	0.641
Personal Factor	0.519
Psychological Factor	0.600
Consumer Behavior	0.526
Purchase Decision	0.564

3. Composite Reability

The data description in table 3 below shows that the composite reliability value of all research variables is > 0.7. From these results indicate that each variable has met a high level of reliability (Hair, Sarstedt, Hopkins, & Kuppelweiser, 2014).

Tabel 3. Composite Reliability

Variable	Composite Reability
Social Factor	0.842
Personal Factor	0.843
Psychological Factor	0.882
Consumer Behavior	0.869
Purchase Decision	0.900

4. Cronbach Alpha

In table 4 below, it can be seen that the Cronbach Alpha value of each research variable is > 0.7. Thus, these results can prove that each of the research variables has met the requirements for the Cronbach Alpha value, therefore, it can be concluded that all variables have a high level of reliability (Hair, Sarstedt, Hopkins, & Kuppelweiser, 2014).

Table 4. Cronbach Alpha

Variable	Cronbach Alpha
Social Factor	0.870
Personal Factor	0.818
Psychological Factor	0.767
Consumer Behavior	0.832
Purchase Decision	0.722

InnerModel Analysis

1. Coefficient of determination (R^2)

It can be seen that the R-Square value for the Consumer Behavior variable is 0.573. This value can explain that the percentage of Social Factor, Personal Factor and Psychological Factor values can influence Cunsumer Behavior by 57.3%. Then for the value on the R-Square obtained by the Purchase Decision variable is 0.714. Therefore, it can be explained that Consumer Behavior affects purchasing decisions by 71.4%.

Table 5. Coefficient of determination (R^2)

Variable	R-Square
Consumer Behavior	0.573
Perhase Desicion	0.714

2. Prevective Relevance (Q^2)

The calculation of the Q-Square value is as follows:

$$\begin{aligned}
 Q^2 &= 1 - [(1 - R1^2)(1 - R2^2)] \\
 &= 1 - [(1 - 0.714^2)(1 - 0.573^2)] \\
 &= 1 - [(0.490204)(0.671671)] \\
 &= 1 - 0.3293 \\
 &= \mathbf{0.671}
 \end{aligned}$$

Based on the results of the above calculations, the Q-Square value of 0.671 can be obtained. This figure explains the amount of diversity between the research data which can be explained by the research model reaching 67.1%, the remaining 32.9%

is explained by other factors that are outside of this research model. Therefore, it can be concluded that the data in this study have good productive relevance (Hair, Sarstedt, Hopkins, & Kuppelweiser, 2014).

3. Goodness of Fit (GoF)

To find out the Goodness of Fit (GoF) value, it can be calculated using the following formula:

$$\begin{aligned}\text{GoF} &= \sqrt{(\text{AVE} \times \text{R}^2)} \\ &= \sqrt{0.57 \times 0.6435} \\ &= \sqrt{0.3520128} \\ &= \mathbf{0.606}\end{aligned}$$

From the results of the above calculations, it can be concluded that the model in this study has a high value of goodness of fit, because the results of the data show a value of 60.6% (Hair, Sarstedt, Hopkins, & Kuppelweiser, 2014)

Path Coefficient

1. Direct Effect

From the table 6 below, it can be seen that only Social Factors show has not significant results on Consumer Behavior, when viewed from the T-Statistic value which shows a value below 1.96 and a P-value above 0.005. Personal and Psychological Factors show significant value, as well as Consumer Behavior towards Purchase Decisions.

Table 6. Path Coefficient (Direct Effect)

Path	T-Value	T-Statistic	P-Value	Result
SF → CB	1.96	0.650	0.515	Not Significant
PrF → CB	1.96	0.599	0.000	Significant

PsF → CB	1.96	3.257	0.001	Significant
CB → PD	1.96	7.651	0.000	Significant

2. Indirect Effect

For the Indirect Effect, only Social Factors have no significant effect on Purchase Decisions through Consumer Behavior. Personal and psychological Factors have positive and significant indirect factor values on Purchase Decisions through Consumer Behavior.

Table 7. Path Coefficient (Indirect Effect)

Path	T-Value	T-Statistic	P-Value	Result
SF → CB → PD	1.96	0.648	0.517	Not Significant
PrF → CB → PD	1.96	4.391	0.000	Significant
PsF → CB → PD	1.96	2.822	0.005	Significant

DISCUSSION

This result show that H₁ is not accepted as seen from the t-statistical value and p-value, this study is in accordance with previous research by (Karnadi & Kusmirayati, 2018) regarding factors that can influence Consumer Behavior in the decision in the context of to buy instant coffee. with the Torabika brand which has similar variables and results. The results showed that Social Factors as independent variables had no effect on Purchase Decisions for Torabika brand coffee.

The results of H₂ is accepted as seen from the t- statistical value and p-value. The research above is also in accordance with previous research by (Tami & Yuliawati, 2020) regarding the influence of Social,

Personal and Psychological Factors on the decision to purchase coffee drinks in Kampoeng Banaran coffee. In this study states that Personal and Psychological Factors have a significant influence on the decision to buy coffee in Kampoeng Kopi Banaran.

The results show that H_3 is accepted as seen from the t-statistical value and p-value. The results of the above research are in accordance with (Kartikasari, Arifin, & Hidayat, 2013), regarding the effect of Consumer Behavior on Purchase Decisions. In this study states that Psychological Factors have a significant positive effect on the Purchase Decisions of students in the business faculty of Brawijaya University.

The results above show that H_4 is accepted as seen from the t-statistical value and p-value. The results of the above research are also in accordance with previous research by (Astutik & Afandi, 2016) regarding the influence of Consumer Behavior factors such as: Social, Personal and Psychological on Indihome purchase decisions at PT Telkomsel Indonesia Witel Jatim Selatan Malang. In this study states that consumer behavior affects Indihome Purchasing Decisions, namely by being influenced by significant factors such as Personal and Psychological.

The results above show that H_5 for the Social variable is not accepted. Only Personal and Psychological variables have statistical t- values and p-values that show significant results. The results above are in accordance with previous research by (Karnadi & Kusmirayati, 2018) which states that Purchase Decisions are also influenced by factors of Consumer Behavior. In his research, Social Factors as independent variables also have no influence on Purchasing Decisions for Torabika brand coffee.

CONCLUSION

The peak of online food delivery services during the pandemic and the

conditions of transformation in terms of transportation in Indonesia have become a critical consideration for restaurant and restaurant entrepreneurs to participate in registering their business into online food delivery service applications such as Go-food and Grab-food. Judging from the results of this study, the factors that can influence the shopping behavior of the Indonesian people include Personal factors which include; occupation, income and lifestyle influenced by Psychological factors, including: Perception, Brand Tendencies and Brand Knowledge.

The results showed that the majority of Food delivery users, namely Go-food and Grab-food applications, are millennials and Z generation aged 15-25 years with a student background, and employees. Therefore, for restaurant business owners who have target customers with these criteria, they can participate in registering their business in online delivery such as Gofood and Grabfood.

For future research to be more specific about consumer behavior during a pandemic with other variables. Because during the pandemic, many business owners feel uncertainty in the marketing process and conduct research by interviewing sellers or business owners to discuss their conditions during the pandemic, therefore, they have another point of view.

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INTERNAL FACTORS OF COMPANIES AFFECTING SHARE PRICES IN BANKING SUB-SECTOR COMPANIES LISTED ON THE IDX

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ABSTRACT

The company's performance can be seen from the value of the company which is reflected in the company's share price that continues to increase. Increase in the company's stock price is influenced by internal factors and external factors of the company. The company's internal factors are factors that originate within the company which can affect the company's stock price, namely the company's financial ratios. Financial ratios that can affect include profitability, leverage and company size. The purpose of this study was to determine the effect of corporate internal factors in the form of financial ratios that affect the company's share price in banking sub-sector companies listed on the Indonesia stock exchange.

The population in this study is the banking sector companies listed on the Indonesia Stock Exchange in the 2016-2018 period as many as 43 companies. Data in the form of secondary data. The method of determining the sample using a purposive sampling method. The number of samples taken was 28 companies. The data analysis method used is panel data regression analysis with the eviews 10 program.

The results showed that profitability (ROE) had a significant positive effect on stock prices. Leverage (DER) has a significant negative effect on stock prices. While the size of the company has a significant positive effect on stock prices. The adjusted R² value of 0.611414 can be interpreted that the contribution of all independent variables in the form of profitability, leverage and company size affects overall as much as 61.14% of the share price in the banking sub sector companies in the Indonesian Securities Exchange.

The company banking sector should pay attention to the company's internal factors, namely financial ratios, especially profitability, leverage and company size so that the company's stock price can increase, so that it can reflect the value of a good company.

Keywords: Profitability, Leverage, Company Size and Stock Prices

INTRODUCTION

The capital market is one way that can be used to obtain funds, where there is an allocation of funds from parties that have excess funds to parties who need funds. The presence of the capital market increases the choice of sources of funds for investors and increases investment options. Stocks are one of the most widely used investment alternatives by investors because the profits obtained are greater and the funds needed by investors are not large when compared to bonds. The company's goal of investing in

stocks is to maximize the welfare of shareholders by maximizing the value of the company's shares which in turn will reflect the share price. The movement of stock prices is in line with company performance, if the company has a better performance, the profits generated from operations will be even greater.

Stock price movements that cannot be predicted with certainty, cause an investor to have an effective investment plan in order to gain profits in the capital market. This planning includes considering the decision

to invest in a company, because an investor does not want to experience losses in investing his funds, but expects a return on the funds invested. The factors that investors consider in investing their funds are the company's profitability, leverage and company size.

Stock prices fluctuate and cannot be predicted with certainty, causing an investor to have an effective investment plan in order to gain profits in the capital market. This planning includes considering the decision to invest in a company, because an investor does not want to experience a loss in investing his funds, but expects a return on the funds invested (Maria, 2016).

Variables that can affect stock prices include the level of profit or profitability. Investors do not only see the company's ability to earn profits, but also how much debt is used by the company. Leverage is the proportion of debt used by the company in carrying out its investment activities. The debt ratio used in this study is the Debt to Equity Ratio (DER). DER is the ratio between debt and equity in company funding and shows the ability of the company's own capital to meet all of its obligations.

The use of debt that is too high will endanger the company because the company will fall into the extreme leverage category, namely the company is trapped in a high level of debt and it is difficult to release the debt burden (Fahmi, 2014). Using large amounts of debt will increase the risk borne by shareholders and tends to lower the share price (Sitanggang, 2013). The owner of the capital or the investor must pay attention to various factors that affect the share price if he will invest / invest in a particular company's stock. Various factors that affect stock prices such as profitability, leverage, and company size are internal factors that can affect the ups and downs of the company's stock prices.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

The capital market has a big role for a country's economy because it is able to carry out two functions at once, namely economy and finance (Darmadji and Fakhruddin, 2011). The capital market is said to have an economic function because it provides facilities or a vehicle that brings together two interests, namely those who have funds (investors) and parties who need issuer funds (in this case companies) can use these funds for investment purposes without having to wait for the availability of funds from operations company. The capital market is said to have a financial function because it provides the owner of the funds with the possibility and opportunity to obtain returns according to the characteristics of the chosen investment.

Share prices experience fluctuating changes from one time to another. These changes depend on the strength of supply and demand, if a stock is in excess of demand, the price tends to rise. Conversely, if there is an excess supply, the stock price tends to fall. According to Kodrat and Kurniawan (2010), basically share prices are influenced by supply and demand, however, to assess stock prices properly, company operational data is treated such as audited financial reports, future company performance and economic conditions.

The share price of a company is determined by several factors consisting of internal factors and external factors. One of the external factors that affect stock prices is demand and supply between buyers and sellers. Stock price fluctuations depend on the power of supply and demand or how much buying and selling of a stock will greatly affect the ups and downs of the stock price. If a stock experiences an increase in demand, the stock price will tend to rise. Conversely, if there is a decrease in demand for a share, the stock price will tend to fall (Simatupang, 2010).

Effect of Return on Equity (ROE) on Stock Prices

One of the factors considered by investors in investing their funds is the company's profitability. Profitability is the company's ability to generate profits. Profit in this case shows the company's ability to manage its assets. Profitability related to efficiency in generating profit is the Return on Equity (ROE). The higher the ROE value, the greater the profit received by the company, causing the greater investor demand for these shares, so that it tends to increase its share price. Thus it can be interpreted that Return on Equity (ROE) has a significant positive effect on stock prices according to the research of Arie (2017), Maria (2016) and Ulfa and Nurfauziah (2019) showing that Return on Equity (ROE) has a positive and significant effect on prices stock.

Research that examines the relationship between profitability represented by Return on Equity (ROE) on stock prices has been conducted by Arie (2017), Maria (2016), Siti (2016), Ulfa and Nurfauziah (2019), Randi (2016), Janu (2010), Karnawi (2017), Edhi and Oktiviani (2017). The results of research conducted by Arie (2017), Maria (2016), Ulfa and Nurfauziah (2019) show that Return on Equity (ROE) has a positive and significant effect on stock prices, but research conducted by Siti (2016) shows that Return on Equity (ROE) has a negative and significant effect on stock prices. Meanwhile, the results of research conducted by Randi (2016) and Karnawi (2017) show that Return on Equity (ROE) has a significant effect on stock prices, while research conducted by Janu (2010), Edhi and Oktiviani (2017) has no significant effect to the share price.

From this explanation, the first hypothesis formulated is as follows:

H1: Profitability Has a Significant Positive Effect on Stock Prices.

Effect of Debt to Equity Ratio (DER) on Stock Prices

Investors do not only see the company's ability to earn profits, but also how much debt is used by the company. Leverage is the proportion of debt used by the company in carrying out its investment activities. The debt ratio that will be used in this research is the Debt to Equity Ratio (DER), which is the ratio used to compare debt and equity in company funding and to show the company's own capital ability to fulfill all of its obligations. The use of debt that is too high will endanger the company. Using large amounts of debt will increase the risk borne by shareholders and tends to lower the share price (Sitanggang, 2013). Thus it can be interpreted that the Debt to Equity Ratio (DER) has a significant negative effect on stock prices according to The results of research by Ashari and Ari (2018), Hari (2017), Andri (2013) and Maria (2016) show that the Debt to Ratio (DER) has a negative and significant effect on stock prices, while research conducted by Siti (2016), and Ulfa and Nurfauziah (2019) show that the Debt to Ratio (DER) has a positive effect on stock prices. The results of research by Randi (2016), Muhammad and Islahuddin (2017), Karnawi (2017), and Edhi and Oktiviani (2017) show that the Debt to Ratio (DER) has no significant effect on stock prices.

From this explanation, the second hypothesis formulated is as follows:

H2: Leverage has a significant negative effect on stock prices.

The Influence of Company Size on Stock Prices

Apart from profitability, leverage, investors can also view Company Size. Company size is a scale in which a company can be classified as large or small in various ways, one of which is by looking at the company's total assets. The greater the

number of assets, the greater the size of the company. Companies that have large total assets indicate that the company has good prospects and is more able to generate profits, while companies that have small total assets tend to be vulnerable to risk. Thus, the size of a company that is classified as large is generally more attractive to investors because it can provide benefits for them, so that the stock price tends to rise. Thus it can be interpreted that company size has a significant positive effect on stock prices according to research by Arie (2017), Hurin (2019), Muhammad and Islahuddin (2017), Ashari and Ari (2018), Maria (2016), and Siti (2016) states that company size has a positive and significant effect on stock prices.

Research examining the relationship between company size and stock prices has been conducted by Arie (2017), Hurin (2019), Muhammad and Islahuddin (2017), Ashari and Ari (2018), Maria (2016), Siti (2016) and Diana and Rofidatul (2018). The results of research conducted by Arie (2017), Hurin (2019), Muhammad and Islahuddin (2017), Ashari and Ari (2018), Maria (2016), and Siti (2016) state that company size has a positive and significant effect on stock prices. However, the results of research conducted by Diana and Rofidatul (2018) show that company size does not have a significant effect on stock prices.

From this explanation, the third hypothesis formulated is as follows:

H3: Company size has a significant positive effect on stock prices.

This type of quantitative research, where the data collected is in the form of numbers which are secondary data, namely the financial statements of banking sector companies listed on the IDX for the 2016-2018 period which are stated using financial ratio analysis. The population in this study were 43 companies in the banking sector listed on the Indonesia Stock Exchange for

the 2016-2018 period. Based on the predetermined criteria, there are 28 banking sector companies that can be researched. In this study the data used are secondary data, namely data or audited company financial reports for the 2016-2018 period obtained from the official website of the IDX (www.idx.co.id). The type of data used in this study is time series data and cross section data or often referred to as panel data.

METODOLOGY ANALYSIS

This study uses data in the form of annual reports of banking sector companies listed on the Indonesia Stock Exchange for the period 2016-2018. The data collection technique used in this research is documentation. This method is carried out by collecting data in the form of share prices and financial reports from 2016 to 2018.

Data analysis in this study used panel data regression analysis with the tool used, namely the Eviews program. Panel data regression is a combination of cross section data (individual) and time series data (time series), where the same cross section unit is measured at different times. And in other words, panel data is data from several of the same individuals who were observed over a certain period of time.

To choose the most appropriate model to use in managing panel data, there are several tests that can be done according to Gujarati (2012), namely: (1) Chow test, used to determine whether the panel data regression technique with the Fixed Effect model is better than the Common Effect regression model. (2) Hausman test, is used to determine whether the correct panel data regression model uses the Random Effect or Fixed Effect. (3) LM (Lagrange Multiplier) test, is used to determine the Common Effect or Random Effect model that is most appropriate to use in estimating panel data.

RESULTS AND DISCUSSION

Based on the test results with panel data, the Chow test obtained the Fixed Effect Model, the Hausman test obtained the Random Effect Model, and the Lagrange Multiplier test obtained the Common Effect Model. Therefore, the best model in the discussion in this study is the common effect model. The next test is to test the t-statistic probability comparison of the three models, which later will be selected which model is appropriate to use in this study.

Hypothesis testing t test is used to determine whether there is a partial effect of Profitability, Leverage and Company Size on Stock Price. The test criteria states if the probability is smaller than the level of significance ($\alpha = 0.05$) or for the calculated t value is greater than the t table value with degrees of freedom: $df = nk$ ($n = 84$, $k = 4$) or $df = 80$ with $\alpha = 0.05$ indicates that it is 1.66412, so there is a partially significant effect of profitability on stock prices, there is a partially significant effect of leverage on stock prices, and there is a partially significant effect of company size on stock prices.

Hypothesis 1 Test Profitability on Stock Prices

From the analysis, the t value is greater than the t table value ($4.114616 > 1.66412$), it means that partially profitability has a positive effect on stock prices. Based on the test results, the first hypothesis states that "Profitability has a positive effect on stock prices in banking companies in Indonesia". Received.

The results of this study are in line with the research of Arie (2017), Maria (2016) and Ulfa and Nurfauziah (2019) which state that Return on Equity (ROE) has a positive and significant effect on stock prices. The existence of a significant positive effect of Return on Equity (ROE) on stock prices indicates that the performance of banking companies is increasingly efficient in using their own

capital to generate profit or net profit. High Return on Equity (ROE) in banking companies tends to increase investors' interest in buying shares in this sector, because they consider banking companies to have good prospects for increasing profits, so that in the end it will cause stock prices in the banking sector to tend to increase (Maria, 2016).

Hypothesis Test 2 Leverage on Stock Prices

From the analysis, the calculated -t value which is smaller than the -t table value ($-3.701417 < -1.66412$) means that partially leverage has a negative effect on stock prices. Based on the test results, the second hypothesis states that "Leverage has a negative effect on stock prices in banking companies in Indonesia". Received.

The results of this study are in line with the research of Ashari and Ari (2018), Hari (2017), Andri (2013) and Maria (2016) which state that the Debt to Equity Ratio (DER) has a negative and significant effect on stock prices.

Debt to Equity Ratio (DER) reflects the company's ability to meet all of its obligations, which is indicated by some part of its own capital used to pay debts. The high Debt to Equity Ratio (DER) in the banking sector shows that the composition of total debt (short-term debt and long-term debt) is getting bigger when compared to the total capital itself, so that it will have an impact on the greater burden of banking companies on external parties (creditors).) in fulfilling its debt obligations, namely paying the principal of the debt plus the interest. The increase in the burden on creditors will show that the source of the company's capital is very dependent on external parties, as well as the higher level of risk in a company. This reduces investors' interest in investing their funds in banking companies so that it will have an impact on lowering share prices in that sector (Maria, 2016).

Hypothesis Testing 3 Company Size on Stock Prices

From the analysis, the t value is greater than the t table value ($6.158974 > 1.66412$), it means that partially the size of the company has a positive effect on stock prices. Based on the test results, the third hypothesis states that "Company size has a positive effect on stock prices in banking companies in Indonesia". Received.

The results of this study are in line with the research of Arie (2017), Hurin (2019), Muhammad and Islahuddin (2017), Ashari and Ari (2018), Maria (2016), and Siti (2016) which state that company size has a positive and significant effect on stock price. This means that the larger the company size, the higher the bank's profitability because larger banks can work more efficiently. The greater the total assets of a company, the greater the company's ability to generate profits. Companies with large total assets reflect the company's stability. According to Sudarmadji and Sularto (2007), the bigger the company, the greater the total assets and the more capital invested and the more money turns and sales increase so that performance increases. Therefore, large-scale banks that have better market access should have the possibility to get large profits that can improve company performance. The increase in assets followed by an increase in operating results will further increase the confidence of outsiders in banking companies. It is in such conditions that the stock price of banking companies in the capital market will move up due to the increasing demand for shares.

CONCLUSION

Profitability, which is proxied by Return On Equity (ROE) by comparing net income after tax and total equity, has a t-count value of 4.114616 which is greater than t table 1.66412 and a probability of 0.0001 is smaller than 0.05, so it can be concluded that profitability is partially influential significant to the share price. The

regression coefficient value of 0.603917 indicates that profitability has a positive effect on stock prices. This means that if there is an increase in profitability of 1%, it will increase the share price by 0.603917%.

Leverage proxied by Debt to Equity Ratio (DER) by comparing total debt and total equity has a calculated t value of -3.701417 smaller than t table -1.66412 and a probability of 0.0004 less than 0.05, so it can be concluded that leverage is partially has a significant effect on stock prices. The regression coefficient value of -0.914552 indicates that leverage has a negative effect on stock prices. This means that if there is an increase in leverage by 1%, it will decrease the share price by 0.914552%.

Company size as proxied by Ln Total Asset has a t value of 6.158974 which is greater than t table 1.66412 and a probability of 0.0000 is less than 0.05, so it can be concluded that the size of the company partially has a significant effect on stock prices. The regression coefficient value of 11.07835 indicates that company size has a positive effect on stock prices. This means that if there is an increase in the size of the company by 1 unit, it will increase the share price by 11.07835.

The implication of the results of this study for companies can use the information in the results of this study in determining the use of ratios to determine the use of debt and planning strategies for profit so that the company can increase its share price. This research is expected to be a consideration in determining and deciding which investment to make, because of course every investor wants better prospects for his company in the future and gets the benefits as expected.

For further researchers to extend the observation period of stock price movements. Adding research variables that are thought to affect stock prices, such as activity ratios, liquidity ratios, dividends, capital structure, financial structure. Further researchers can expand their reach, not only in the banking sector but also in other sectors

so that the research results can provide many benefits.

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EQUITY DURATION MODELS AS THE MEASUREMENT TOOLS ON POTENTIAL DEFAULT RISK OF COMPANIES IN THE ECONOMIC RECESSION AS THE IMPACT OF PANDEMIC COVID-19 IN INDONESIA

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ABSTRACT

Default risk is the uncertainty surrounding the ability of a firm to fulfill its debts and obligations. Potential default risk happens to the company when the country where that company operated is in the economic crisis. Indonesia have been attacked by economic crisis since February 2020 for the second time after 1998's biggest economic crisis. To measure the potential default on companies, Altman Z-Score commonly used by analyst or risk management team in economic crisis. But for the crisis caused by the pandemic is different than the crisis caused by the monetary factor. To find another alternative of measurement where the accuracy as the first priority, in this research, the researcher proposed to test the Equity Duration Models. This models result "predicted" can be the right tools and give the more accurate result. The proposed tools used to measure the potential default of the samples, selected from the stock listed in LQ45 (the most active stocks and have a strong financial capability) and the stocks classified as the Suspension for Debt Payment Obligation in 2019 - 2020. We selected the stocks during 2019 to reflect the condition before pandemic Covid-19 and selected from 2020 to reflect the stocks in pandemic Covid-19 era. The result shows that both of methods showed us the same results. The first group (LQ 45) was mostly on Non-Distress or normal duration, and the second group (the stocks in Suspension for Debt Payment Obligation) was mostly on Distress or extended duration. Therefore, the investor might not perceive using only one method because its accuracy might vary.

Keyword: Default risk, Equity Duration, Altman Z - Score, Stock Performance

BACKGROUND OF THE STUDY

According to (Crosbie & Bohn, 2003), default risk is the possibilities surrounding the ability of a firm to fulfill its liabilities. On the other hand, there is no approach to determining the stocks that are going default and those that are not. Consequently, the firms pay a spread over the default-free interest rate equal to their default likelihood to compensate lenders for this uncertainty.

The forecasting of financial difficulties in the firms has piqued such a particular interest in researchers, scholars, business owners, and the governments. Though the methodological approach of the financial ratio still dominated this kind of

research. (Fitzpatrick, 1932), Earlier before the invention of quantitative metrics to determine the firm's solvency rate, This research had concluded that the inadequate firms had substantially different financial ratios. (Altman E. , 1968).

Equity Duration has also been used by academia to understand better how investors price default risk. (Alagarsamy, 2019) conclude that firms with higher equity duration have a higher default risk because of their ability to generate their cash flow to cover their liabilities. Therefore, firms with high default risk will take a relatively longer period to generate their cash flows for their shareholder (Alagarsamy, 2019). Thus,

another empirical finding that because of the correlated duration effect, the firm with high default risk is earning lower future returns than firms with low default risk.

Following the background of the study, which has already been explained above about Altman Z – Score and Equity Duration in predicting the default risk. Due to the limited access to data and time limitation, the researcher focuses on researching the stock's default risk from 2015 until 2019. Based on the background explained above, the author decided to conduct further research with the title **"Equity Duration Models as the measurement tools on Potential Default Risk of companies in the Economic Recession as the impact of pandemic Covid-19."**

LITERATURE REVIEW

a. Default Risk

Default risk is the potential that surrounds the firms' ability to meet the obligations under agreed terms. Before default, there was no option to discriminate between the firms that will become default and those that will not. Default Risk is the most considerable risk most banks face and arises from the possibility that loans or bonds held by a bank will not be recompensed either partially or fully. (Apostolik, Donohue, & Went, 2009).

In general, the default risk prediction model's prediction falls into one of the accounting, market, or hazard models. Meanwhile, the hazard models are the most accurate model, measured with non-parametric statistical tests such as receiver operating characteristics, accuracy ratio, and Kolmogorov- Smirnov tests.

(Shumway, 2001) predicted the default probability using the hazard model to U.S. non-financial firms trading on the New York Stock Exchange (NYSE) and AMEX between 1962 and 1992. The model is a multi-period logit estimation program that calculates maximum likelihood estimates

for the likelihood that a firm will default within the next year. The logit model can be expressed as:

$$p_{i,t} = \frac{e^{\alpha + \beta x_{i,t}}}{1 + e^{\alpha + \beta x_{i,t}}} = \frac{1}{1 + e^{-\alpha - \beta x_{i,t}}} \dots\dots\dots (1)$$

Where:

$P_{i,t}$ is the one-year ex-ante probability of default for firm i at time t ,

α and β are regression coefficients in the logit regression,

$X_{i,t}$ is a vector of independent variables used in the logit model.

(Shumway, 2001) applies net income to total assets (NITA), total liabilities to total assets (TLTA), market capitalization to the total size of CRSP NYSE/AMEX index (RSIZE), excess rate of return in comparison to the market (EXRET), and annualized standard deviation of monthly residual returns (obtained from regressing firm monthly returns on CRSP NYSE/AMEX index) over the past 12 months (SIGMA) as independent variables. The dependent variable is an indicator variable, *Indicator* i,t , that takes the value one if the firm i defaults in year t and takes the value 0 if the firm i survives in year t . No observations exist for firms beyond the year in which they default. In 2008, the Shumway model was extended by including lagged information on profitability and excess stock returns over the S&P 500 by (Campbell, Hilscher, & Szilagyi, 2008)

b. Altman Z – Score

Altman Z - Score is the first multivariate credit scoring model that combines several financial statements and measures the market's value. The resulting score was used to classify the firm into two categories: the Distressed (bankrupt potentially) and non-distressed category.

By developing the Altman Z-Score, they have opted to use the Multiple Discriminant Analysis (MDA) as the proper statistical technique. MDA itself is a method

used to identify the observation as one of

Altman Z-Score	Meaning of the cut-off points
$Z > 2.67$	Non-distressed zone
$1.81 < Z < 2.67$	Grey zone
$Z < 1.81$	Distressed zone

many suitable groups depending on the characteristics of the observation. (Altman E. , 1983).

Altman Z-Score will differentiate between firms that are financially troubled and those that are not. The model used financial data from the financial statements and divided them into five separate analytical variables. These ratios or independent variables are used to estimate the risk of a business going bankrupt for a period of two years. (Maccarthy, 2017).

The model uses the formula below to detect the financial distress related to these weights assigned to X1, X2, X3, X4, and X5.

$$Z - \text{Score} = 1.2 X_1 + 1.4 X_2 + 3.3 X_3 + 0.4 X_4 + 1.0 X_5 \dots (2)$$

Source: Adapted from "Financial Ratios, Discriminant Analysis and the Prediction of Corporate Bankruptcy" by Altman, 1968, p. 189-209.

Where:

$$X_1 = \frac{\text{Net Working Capital}}{\text{Total Assets}}$$

$$X_4 = \frac{\text{Market Value of Equity}}{\text{Total Liabilities}}$$

$$X_2 = \frac{\text{Retained Earnings}}{\text{Total Assets}}$$

$$X_5 = \frac{\text{Sales}}{\text{Total Assets}}$$

$$X_3 = \frac{\text{Earning before Taxes}}{\text{Total Assets}}$$

The independent variables for the model are X1, X2, X3, X4, X5, which are used to calculate the dependent variable, which is the Z-score. Altman Z - Score has a high degree of precision in forecasting corporate financial distress in both the USA as well as

in the emerging markets (Altman, Hartzell, & Peck, 1998)

Source: Adapted from "Business Bankruptcy Prediction Models" by Anjum, 2012, p. 216.

In practice itself, (Singhal & Zhu, 2013) , used the Altman Z - Score as a measurement of financial distress in order to check the bankruptcy risk and bankruptcy cost in the case of focused and diversified non-financial firms in the U.S. from the period January 1991 to December 2007. As a result, the diversified firms represented a lower risk of bankruptcy, contrary to their inefficient segment investment and higher bankruptcy costs because the time needed for bankruptcy procedure is longer. (Piotroski, 2000) implemented the Altman Z - Score is a measurement of financial distress and applied a simple accounting-based fundamental analysis as a tool for the comprehensive portfolio management of high Book market firms. The sample is 14,043 firms with high book to market value from 1976 to 1996 in COMPUSTAT. The conclusion is that firms with lower financial distress levels highly potential future returns than highly distressed firms.

c. Equity Duration

Duration is a standard and universal measurement of the sensitivity of a bond price to the changes in the interest rate in fixed income analytics. Then, Equity Duration measures equity prices' sensitivity to changes in rate (Blitzer, Dash, Murphy, & S&P, 2009). Alternatively, Equity Duration is the cashflow weighted average time at which shareholders obtain the cash flows from their investment in a company's share. (Leibowitz & Kogelman, 1993).

Equity Duration has also been used by academia to understand better how investors price default risk. (Alagarsamy, 2019) conclude that firms with higher Equity duration to have a higher default risk

because of the ability of the firms to generate their cash flow to cover their liabilities. Therefore, firms with high default risk will take a relatively longer period to generate their cash flows for their shareholder (Alagarsamy, 2019). Thus, another empirical finding that because of the correlated duration effect, the firm with high default risk are earning lower future returns than firms with low default risk.

This measurement of Equity Duration was developed by (Dechow, Sloan, & Soliman, 2004) and refined by (Weber, 2018). This measurement proceeds into two distinct steps. First, the estimation of future cash flow. Second, using the estimated cash flow will be generated into the standard bond formula to generate the Equity Duration. As a result, the formula for measuring the Equity Duration is:

$$\text{Duration: } \frac{\sum_{t=1}^T t \cdot CF_t / (1+r)^t}{ME_0} + \left(T + \frac{1+r}{r} \right) * \frac{ME_0 - \sum_{t=1}^T CF_t / (1+r)^t}{ME_0} \dots\dots (3)$$

Source: Adapted from "Equity Duration: A new measure of Equity Risk" by Dechow, P., Sloan, R., Soliman, M., (2004), p 197-228

Where:

C.F. is Cash flow at time t

R is the return on equity

M.E. is Market Capitalization

(Fullana & Toscano, 2013) calculated the duration of the Equity for the 80 non-financial firms listed in the Spanish stock exchange on December 31, 2011, As a result, the duration of Spanish Equity is slightly higher due to the different expected return on equity used in each context. This analysis shows a substantial relationship regarding the equity duration and the earnings to price ratio, the book to market ratio, and the sales growth rate, but not to capitalization, thereby, excluding the

presence of the firm size effect. The results support the relationship of the equity duration with the high minus low factor, thereby indicating that the latter is subsumed in this measure.

METHODOLOGY

This research uses secondary data that was collected from the Infovesta Database System originally comes from Indonesia Stock Exchange and also the Company's Annual Financial Report as the comparison. The required data for this research are Sales, Total Liabilities, Total Equity, Return on Equity (ROE), Current Assets, Current Liabilities, Total Assets, Total Liabilities, Market Capitalization, Net Income, Earnings before Taxes, Working Capital, Sales Growth, Retained Earnings and Cash Flow which gives a total of 1,067 data recorded from 2015-2019. The data then used by the researcher to be calculated based on these methods, such as Equity Duration and Altman Z- Score.

Company Code	Company Name
AALI	Astra Agro Lestari Tbk
ADRO	Adaro Energy Tbk
CPIN	Charoen Pokphand Indonesia Tbk
ASII	Astra International Tbk
HMSP	Hanjaya Mandala Sampoerna Tbk
PWON	Pakuwon Jati Tbk
TLKM	Telekomunikasi Indonesia Tbk
UNVR	Unilever Indonesia Tbk

Also, for other stocks, there are four companies' stocks that file the Suspension of Debt Payment Obligation.

Company Code	Company Name
ARII	Atlas Resources Tbk
EMDE	Megapolitan Development Tbk

TAXI	Express Transindo Utama Tbk
POOL	Pool Advista Indonesia Tbk

RESULT AND DISCUSSION

a. Data Analysis

After the stocks are chosen based on the requirement. The researcher computes the cash flow of the company yearly. The researcher uses the formula from (Brennan & Xia, 2006) as follow:

$$CF = Bv_{t-1} \left(\frac{E_t}{Bv_{t-1}} - \frac{\Delta Bv}{Bv_{t-1}} \right)$$

..... (4)

Source: Adapted from "Risk and Valuation Under an Intertemporal Capital Asset Pricing", by Brennan and Xia, (2006)

In which:

C.F. is the cashflow of the year

BV_{t-1} is lagged book value of equity

E_t is Earning of the year

Delta BV is Current Book Value of Equity – Lagged Book Value of Equity.

In this section, the researcher reveals the default risk calculation and prediction from the sample selected from 2015-2019. Started from Altman Z - Score to Equity Duration.

1. Altman Z – Score

The results presented for the first group (LQ45):

Code Name	Date	Zeta	Conclusion
AALI	31/12/2015	3.01	Non-Distress
	31/12/2016	4.52	Non-Distress
	31/12/2017	4.29	Non-Distress
	31/12/2018	3.62	Non-Distress
	31/12/2019	3.67	Non-Distress

ADR O	31/12/2015	1.33	Distress
	31/12/2016	2.07	Grey
	31/12/2017	2.43	Grey
	31/12/2018	2.04	Grey
	31/12/2019	2.06	Grey
CPIN	31/12/2015	4.64	Non-Distress
	31/12/2016	6.28	Non-Distress
	31/12/2017	7.01	Non-Distress
	31/12/2018	12.65	Non-Distress
	31/12/2019	11.57	Non-Distress
ASII	31/12/2015	2.91	Non-Distress
	31/12/2016	3.24	Non-Distress
	31/12/2017	3.10	Non-Distress
	31/12/2018	2.78	Non-Distress
	31/12/2019	2.70	Non-Distress

HMSP	31/12/2015	48.51	Non-Distress
	31/12/2016	36.83	Non-Distress
	31/12/2017	41.33	Non-Distress
	31/12/2018	27.75	Non-Distress
	31/12/2019	13.96	Non-Distress
PWON	31/12/2015	2.52	Grey
	31/12/2016	2.77	Non-Distress
	31/12/2017	3.12	Non-Distress

	31/12/2018	3.38	Non-Distress
	31/12/2019	6.24	Non-Distress
TLKM	31/12/2015	4.50	Non-Distress
	31/12/2016	5.25	Non-Distress
	31/12/2017	5.08	Non-Distress
	31/12/2018	4.32	Non-Distress
	31/12/2019	3.99	Non-Distress
UNVR	31/12/2015	19.65	Non-Distress
	31/12/2016	18.90	Non-Distress
	31/12/2017	22.53	Non-Distress
	31/12/2018	21.96	Non-Distress
	31/12/2019	16.25	Non-Distress

The results for the first group (LQ45), ADRO or Adaro Energy is dominated with Grey Status and the rest is on Non-Distress Situation. This group score ranges from 0.98 – 48.51.

Below are the results presented for the second group (Suspension for Debt Payment Obligation):

Code Name	Date	Zeta	Conclusion
ARII	1/12/2015	(0.76)	Distress
	1/12/2016	(0.89)	Distress
	1/12/2017	(0.49)	Distress
	1/12/2018	(0.64)	Distress
	1/12/2019	(0.70)	Distress
EMDE	1/12/2015	1.36	Distress
	1/12/2016	1.39	Distress
	1/12/2017	1.66	Distress
	1/12/2018	1.31	Distress
	31/12/2019	1.20	Distress

TAXI	31/12/2015	1.34	Distress
	31/12/2016	0.43	Distress
	31/12/2017	(0.97)	Distress
	31/12/2018	(4.30)	Distress
	31/12/2019	(6.27)	Distress
POOL	31/12/2015	18.11	Non-Distress
	31/12/2016	37.60	Non-Distress
	31/12/2017	166.12	Non-Distress
	31/12/2018	21.43	Non-Distress
	31/12/2019	2.39	Grey

This group score ranges from (-6.27)–166.12). Meanwhile, the sample in this group was dominated by "Distress" status.

b. Equity Duration

The results presented for the first group (LQ45):

CodeName	Duration
AALI	14.64
ADRO	15.42
CPIN	14.39
ASII	14.60
HMSP	13.93
PWON	14.41
TLKM	14.53
UNVR	13.45

Max	15.42
Min	13.45
Average	14.41

For the first group, the duration of the stocks is quite average; the duration lies between 13.45–15.42 with an average of 14.41

The results presented for the second group (Suspension for Debt Payment Obligation):

CodeName	Duration
ARII	-60.67

EMDE	13.24
TAXI	13.79
POOL	-1.05

Max	13.79
Min	-60.67
Average	-8.74

For the second group, the duration of the stocks is abnormal because the duration is negative and in the extended period. The duration lies between $(-60.67) - 13.52$ with an average of (-8.74) . The negative value for the Equity Duration is that the stock is underpriced, or the model incorrectly assumes that past profitability will continue in the future. (Fullana & Toscano, 2013). An explanation for POOL score is that the characteristic of financial sector regarding interest rates that separate the financial and non-financial firms, thus giving conclude that the financial firms are more vulnerable of financial firms to interest rate movements. (Ballester, Ferrer, & Gonzalez, 2011).

CONCLUSION

The findings are summarized in the following points:

1. Both the two methods, Altman Z-Score and Equity Duration, generate different results, in the LQ45 group, there are 2 (two) stocks that on the Grey Status, and 1(one) stock on Distress status, meanwhile the rest is on Non-Distress. In the Suspension for Debt Payment Obligation group, there are three stocks on Distress status and 2 (two) in grey status. In the Equity Duration model, the results for the first group are relatively low duration stocks; however, in Suspension for Debt Payment Obligation Stocks, the results are very abnormal.
2. The level of the accuracy based on the results shows that both Altman Z-Score and Equity Duration's results concludes that the firms that file for Suspension for

Debt Payment Obligation are mostly on Distress status or in extended or negative duration. For the firms on LQ45, both of the method concludes that the firms are mostly on Non Distress status or in normal duration.

3. What are the strengths and weaknesses of each method?
 - a. The Altman Z-Score method is easier to use because the data can be traced easily in the financial statement of the company. The model itself is very applicable for the new investor to predict the solvency of the company. However, the weaknesses are the forecasting only for two years; the model itself fails to incorporate the benefit of cash flow management. Also, it does not work well with new or emerging companies because the earnings are too low and will generate distress scores.
 - b. The Equity Duration method is more stable, useful as a metric to predict the risk of the company. The Equity Duration itself also provides the easiness in forecasting the default risk for 2 (two) years or more. However, the data requirement is not always to be able to be found in the financial statement of the company; also, the formula is not very easy to be applied to the new investor.

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INFLUENCE OF SALARY SATISFACTION AND ORGANIZATIONAL COMMITMENT TOWARDS TURNOVER INTENTIONS DURING PANDEMIC COVID-19 SITUATIONS

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ABSTRACT

The purpose of this study is to identify the influence both simultaneously and partially of salary fairness, presence of benefits, affective commitment, and continuous commitment toward turnover intention during the pandemic covid-19 situation. The method used in this research is quantitative with an explanatory research approach. The data was collected through online questionnaires that are spread to all respondents. The sample used in the research are 216 respondents with random sampling technique. While the analysis technique used is Multiple Regression with the use of SPSS 25.0. This research demonstrates that the salary fairness and continuous commitment has as significant influence partially towards turnover intention. The presence of benefit and affective commitment has no significant influence partially toward turnover intention. On the other side, Salary fairness, Presence of benefits, Affective commitment and Continuous Commitment simultaneously affect 44,6% to turnover intention during the pandemic Covid-19 situation.

Keywords: salary fairness, presence of benefits, affective commitment, continuous commitment, turnover intention

INTRODUCTION

In 2019 the world is shocked by a major event. A new virus was discovered and immediately becoming main attention of the world because it spread very quickly and caused a very high death rate. History records that the beginning of the emergence of this virus was in a small town in China called Wuhan where is located in Hubei Province, China.

On December 31st, 2019, this outbreak was traced to a type of corona virus. New, provisional name 2019-nCoV by the World Health Organization (WHO). Currently, the virus is known as Covid-19. The number of cases and increasing day by day is moving exponentially. Early March 2020 was the first time a corona case was recorded in Indonesia.

Pandemics also have a negative impact on the business world. The economy has an impact, including for small

and large companies. Not a few companies have gone out of business, or are trying to survive with various strategies. One of the strategies taken by companies to survive during the pandemic is reducing the salaries of employees. The employee's salary deduction will be implemented temporarily following the government's call for work from home (WFH).

With a reduction in the salary received by an employee, makes the tendency for a decrease in organizational commitment. Employees work below their ability standards, or in other words, employees only do work according to their wishes without meeting the predetermined performance standards. Meanwhile, on the other hand, organizations also need to maintain employee performance in order to remain optimal and productive despite this high uncertainty.

Another possible impact of this salary reduction is the intention of employees to look for other jobs with their expectations salaries. This matter often creates desire in employees to leave these companies and look for another more suitable company with the hope. A reason to seek other alternative jobs in between is satisfaction with that salary be accepted. The individual feels it sense of fairness (equity) to salary received in connection with the work he does. Salary satisfaction can be interpreted as that someone will be satisfied with his salary when the perception of salary and what they get accordingly with the expected.

According to Lum in Putra et al (2016) salary satisfaction can mean that a person will be satisfied with his salary when the perception of salary and what they get is in accordance with what is expected. Several studies have identified aspects of satisfaction that were found to be associated with individual desires to kleave the organization including satisfaction with salary and promotions.

Wei Su in Satwari et al (2016) describes turnover intention reflects on the likelihood someone will change or change jobs within a certain period of time. Turnover intentions are the tendency or intention of employees to stop working from their jobs (Witasari in Rohmanaji et al (2016). On the other hand, turnover intention refers to the results of individual evaluations regarding their continued relationship with the organization and has not shown definite action to leave the organization.

Another cause that can lead to an employee's desire to leave the company is when the employee's level of organizational commitment has decreased. Organizational commitment is a strong desire to remain as a member of a particular organization, a desire to strive in accordance with the wishes of the organization, as well as certain beliefs and

acceptance of the values and goals of the organization. In other words, it is an attitude that reflects employee loyalty to the organization and a continuous process in which organizational members express their concern for the organization and its success and continuous progress (Luthan in Nurandini, 2014).

Based on the description on the above background, the authors are interested in conducting research on: "Influence of salary satisfaction and organizational commitment towards turnover intentions during pandemic covid-19 situation".

To strengthen the phenomenon, researchers conducted preliminary studies to seek viable data on the experience of employees related to salary reduction and its probable link to: a) whether employees will remain committed to stay despite the salary reduction (organizational commitment), and b) whether they have any intention to leave if their salary is reduced (turnover intention). Preliminary conducted in September 2020 involved 84 respondents (n = 84) who are employees from many industries (Property, Economy, Automotive, Hospital, Media, etc) and have experienced a reduction in salary.

Using SPSS 25.0 analysis, the results of this preliminary study showed that employees who experience a decrease in salary simultaneously experience changes in organizational commitment; and their desire to leave the company is stronger. The Preliminary study showed that there exists a relationship between a decrease in salary with organizational commitment and turnover intention.

RESEARCH METHOD

This research is a quantitative research with the type of causal comparative quantitative where the researcher will analyze the causal effect of two independent variables, which are: salary satisfaction and organizational

commitment to one dependent variable, which is turnover intention.

Instrument that is use in this research was a questionnaire. The questionnaires are distributed using Google Form to all respondents. The questionnaire used in the study consisted of three types of questionnaires; 1) questionnaire of salary satisfaction. This questionnaire consists of 11 Items arranged based on the theoretical dimension: salary fairness and presence of benefits. 2) Questionnaire of organizational commitment. This questionnaire consists of 12 Items arranged based on theoretical dimensions: affective commitment and continuous commitment. 3) questionnaire of turnover intention this questionnaire consists of 12 Items arranged based on the theoretical dimension The tendency of an individual to think of leaving the organization he is currently working for, The possibility that the individual will seek work in another organization.

The scoring techniques used in this research questionnaire is a Likert scale. This study uses a sampling technique that belongs to random sampling or probability sampling where everyone in the population has the same opportunity to become research respondents from questionnaires distributed online by being willing to fill out the questionnaire.

FINDING(S) AND DISCUSSION

The respondents in this research are Indonesian worker with the age range < 30 to > 40 considered to have experienced a reduction in salary during pandemic covid-19 situation. From 216 respondents who filled the questionnaire, 205 respondents had reduction in salary. While the 11 respondents have no experienced a reduction in salary.

There are 44 respondent involved in validity test. Validity test calculated with SPSS 25.0 with by comparing the total corrected item values of each question with r tables. If the significance level is $\geq \alpha$

(0.05), then a questionnaire said to be valid. Otherwise, it considered as invalid if r is lower than r-table. For the research instrument that measure salary fairness (X1), presence of benefits (X2), effective commitment (X3), and continuous commitment (X4), also turnover intention (Y) that were filled by the respondents with a total of 44 people, then r-table value is 0,297. It showed that have correlation coefficients above 0,297, so that, all items in these elements can be said to be valid.

There are 44 respondent involved in Reliability test. This reliability testing was calculated using SPSS 25.0 by searching for Cronbach's Alpha value of each variable. As stated in the chapter two, the minimum limit for a reliable variable is at 0,5. From the result of all reliability test interpretation of Cronbach's Alpha is 0,958. Therefore, the data is reliable and can be used for two or more times.

Based on the results of the normality test using the Kolmogorov-Smirnov method, the significance (sig) of the normality test was 0.200 where the results were> from the 0.05 significance level so that it can be concluded that the data distribution in this study was normally distributed.

The results of the heteroscedasticity test using the Glejser test, the significance results of the independent variables; Salary fairness (0.264), Presence of Benefits (0.088), Affective Commitment (0.073), and Continuous Commitment (0.080), all scores> Sig 0.05. This shows that there are no symptoms of heteroscedasticity.

Based on the results of the multicollinearity test are obtained in the output table, where all the independent variables indicate that VIF; Salary fairness (1,010), Presence of benefits (1,028), Affective commitment (1,019) and Continuous Commitment (1,039). In other words, all VIF values <10, so it can be concluded that there are no symptoms of multicollinearity.

The results of the autocorrelation test, it is known that the value of Durbin-Watson (DW) = 1.880. Furthermore, it is compared with the dU value in the Autocorrelation table where the significance is 5% (0.05) with the number of samples = 205 and the number of Independent Variables as much as 4 ($K = 4$), which is 1.8094. DW value > dU (1,880 > 1,809), thus it can be said that there is no indication of autocorrelation.

The researcher used multiple regression models in order to understand relationships between the independent variables (X) which are that Salary fairness (X1), Presence of benefits (X2), Affective commitment (X3) and Continuous commitment (X4) and the dependent variables Turnover intention (Y). It is used because in this research, the independent variables are more than one.

The requirement value that has to be achieved in F-test is the significance value has to be less than 0,05. From figure 4.12 above, it showed that significance value is 0,000 which is less than 0,05. Based on the result of research, it can be concluded that Salary fairness (X1), Presence of benefits (X2), Affective commitment (X3) and Continuous commitment (X4) have a simultaneously significant influence towards Turnover intention (Y). So, the researcher will accept H_5 and reject H_0 .

R^2 value which to describe Coefficient of Determination, where the R^2 value is 0,446 (44,6%) means that there is a quite strong correlation between the independent variables (X) which are that Salary fairness (X1), Presence of benefits (X2), Affective commitment (X3) and Continuous commitment (X4) and the dependent variables Turnover intention (Y). R^2 used to show how large all independent variables can affect the dependent variable. It means that the independent variables (X) which are that Salary fairness (X1), Presence of benefits (X2), Affective commitment (X3) and Continuous commitment (X4) can describe

and affecting 44,6% about the dependent variable Turnover intention (Y).

According to the t-test results, it can be concluded that among four independent variables showed that the most significance factor is Continuous commitment (X4). It can be seen at t-value where the value of Continuous commitment (X4) is 10,155. It is the highest among others independent variables. Therefore, Presence of benefits (X2) and Affective commitment (X3) has not a significant influence towards Turnover intention (Y). But, those independent variables which are Salary fairness (X1) and Continuous Commitment (X4) partially still give influence towards Turnover intention (Y) as it showed on t-values in t-test table.

The Influence of Salary Fairness towards Turnover Intention during the Pandemic Covid-19 Situation

The result of H1 testing using multiple regression found that:

H1: $\beta_1 \neq 0$: There is a significant influence of salary fairness towards turnover intention during the pandemic Covid-19 situation.

Based on the results of H1 analysis, it is stated that the Salary fairness has a significant effect on Turnover Intention. The result of the effect based on the β coefficient score of the Salary fairness is negative, meaning that the higher the Salary fairness perceived by the respondent, the lower the turnover intention. This applies the opposite, the lower the Salary fairness, the higher the Turnover Intention.

This is reinforced by what was conveyed by Lum in Handaru (2012) which are the reasons for employees to look for alternative jobs, including satisfaction with the salary received by the employee. Individuals want to feel a sense of justice (equity) in the salary they receive in connection with the work they have done.

According to Farlianto (2014), Reasons for looking for alternative job to employment include satisfaction with the salary received. The individual feels it a sense of fairness (equity) to the salary received in connection with the work he does. Salary satisfaction can mean that someone will be satisfied with his salary when the perception of salary and what they get is as expected.

The Influence of Presence of Benefits towards Turnover Intention during the Pandemic Covid-19 Situation

The result of H2 testing using multiple regression found that:

H02: $\beta_2 = 0$: There is no significant influence of presence of benefits towards turnover intention during the pandemic Covid-19 situation.

The second hypothesis is rejected, thus it can be concluded that the dimension of salary satisfaction, namely the presence of benefits, has no effect on turnover intention during the Covid-19 pandemic situation. This indicates that individuals feel the benefits received by employees during the Covid-19 pandemic are not problematic and do not make them form turnover intention. Salary satisfaction or benefits can mean that employees will be satisfied with their salaries when their perceptions of salary or benefits and what they get are in accordance with what they expect. Individuals who feel satisfied with their work and the benefits provided by their company are more likely to remain in the organization despite experiencing cuts in salary during the Covid-19 pandemic (Cohen et al, 2015).

The Influence of Affective Commitment towards Turnover Intention during the Pandemic Covid-19 Situation

The result of H3 testing using multiple regression found that:

H03: $\beta_4 = 0$: There is no significant influence of affective commitment towards

turnover intention during the pandemic Covid-19 situation.

The third hypothesis is also rejected, thus it can be concluded that the organizational commitment dimension, namely affective commitment, has no effect on turnover intention during the Covid-19 pandemic situation. This indicates that those related to employee emotions and employee involvement in an organization during the Covid-19 pandemic does not make it form turnover intention. Employees whose organizational commitment is based on low affective commitment will continue to work with the company of their own accord, based on their level of identification with the company and their willingness to assist the organization in achieving its goals. The stronger the recognition and involvement of individuals with the organization will have a high commitment (Mercurio, 2015)

The Influence of Continuous Commitment towards Turnover Intention during the Pandemic Covid-19 Situation

The result of H4 testing using multiple regression found that:

H4: $\beta_1 \neq 0$: There is a significant influence of continuous commitment towards turnover intention during the pandemic Covid-19 situation.

Based on the results of H4 analysis, it is stated that Continuous Commitment has a significant effect on Turnover Intention. The result of the influence based on the β coefficient score of continuous commitment is negative, meaning that the lower the Continuous Commitment, the higher the Turnover Intention. Continuous commitment is formed from the heavy feeling of employees that they will lose their strategic position if they leave the organization. According to Biswas, S., Bhatnagar, J (2013), organizational commitment affects the desire to leave employees which can be caused by the low

commitment of employees to the organization which is shown by an indifferent attitude towards their work and the longer they tend to want to leave the organization.

The Influence of Salary Satisfaction and Organizational Commitment Simultaneously towards Turnover Intention during the Pandemic Covid-19 Situation.

The result of H5 testing using multiple regression found that:

H5: $\beta_1 \neq 0$: There is a significant influence of salary satisfaction and organizational commitment simultaneously towards turnover intention during the pandemic Covid-19 situation.

Hypothesis 5 test result explain the salary satisfaction and organizational commitment simultaneously has a significant influence towards turnover intention during the pandemic Covid-19 situation. According to F-test, there is a simultaneous significant influence of salary satisfaction and organizational towards turnover intention during the pandemic Covid-19 situation. It means that every increase of the salary satisfaction dimension and organizational commitment dimension simultaneously will influence positively towards turnover intention during the pandemic Covid-19 situation.

According to the R2 test, there quite strong correlation towards turnover intention during the pandemic Covid-19 situation. Based on the test the independent variables (X) which are that Salary fairness (X1), Presence of benefits (X2), Affective commitment (X3) and Continuous Commitment (X4) simultaneously affect 44,6% to turnover intention during the pandemic Covid-19 situation.

Although the calculation of the significance score on the T-test shows that there is no significant effect on X2 (Presence of benefits) and X3 (Affective Commitment), in fact this does not mean

that the two variables have no effect at all, there is still an influence from the two variables. such a little though. This can be seen in the β coefficient score from the T-Test table, namely X2 (-0.186) and X3 (-0.012) are negative.

How Do Employee Perceive Salary Fairness, Presence of Benefits, Affective Commitment and Continuous Commitment Influence their Intentions to Leave the Company during the Pandemic Covid-19 Situation?

To answer this research question, the interview approach needs to used, there is using interviews with some of the research respondents. The researcher selected the sample to interview randomly, so that there were six research respondents (3 men and 3 women). The conclusion of some of the answers above states that a reduction in salary causes a decrease in salary fairness (considered unfair) which causes an increase in the intention to stop working and move to another company. Presence of benefits in the form of bonuses, overtime pay, and insurance considered sufficient additional income to help conditions during this pandemic. Declining salary fairness triggers a decrease in commitment to the organization and ultimately triggers the desire to stop working or find another job.

CONCLUSION

Based on the results in the previous chapter, the following conclusions can be explained as below:

Salary satisfaction and organizational commitment during the Covid-19 pandemic led to an increase in employee turnover intention. All of the Independent Variables shows that there are influences towards Dependent variable, with negative influences. Employees stated that the salary received from the company was not in accordance with the work carried out and stated that the salary deductions received by employees during the Covid-19

pandemic gave an indication that there was employee dissatisfaction with salaries and a lack of employee commitment to the company.

Empirically gives an indication that Salary fairness (Dimension of Salary satisfaction) has a significant effect on turnover intention during the Covid-19 pandemic.

Empirically gives an indication that the continuous commitment (dimension of organizational commitment) has a significant effect on turnover intention during the Covid-19 pandemic.

Empirically gives an indication that salary satisfaction and organizational commitment simultaneously have a significant effect on turnover intention to turnover intention during the Covid-19 pandemic.

Based on those conclusions drawn above and some findings in this study, there are some possible cause of actions may be identified. The following recommendations are made:

Practical Recommendations

The recommendation for the HR division is to approach employees in order to determine the perception of management's ability to resolve conflicts over salaries in a company.

Recommendations for decision makers in the company are to always pay attention to and make adjustments to the employees' basic salaries and to curb the implementation of pay slips in a timely manner so as to increase employee salary satisfaction. After the results of salary satisfaction and organizational commitment have an effect on employee turnover intentions, the company should further improve employee salary satisfaction and strengthen employee commitment to the company so as to prevent undesirable employee turnover.

Company Recommendations

If a company wants to reduce the turnover intention of its employees, the company must increase the organizational commitment of its employees. This can be done, for example, by involving employees more in enforcing a policy within the company, involving employees in selecting supervisors so that in the future they feel comfortable working with the supervisor, and also by holding events that can bring employees closer to the group their respective work.

Future Researcher

For researchers who will conduct research with variable salary satisfaction and variable organizational commitment and their effect on turnover intention, it is suggest to relate them to other variables not mentioned in this study. Other variables such as Normative Commitment, Increase in salary, or Salary structure and administration / management or it can also be a factor in employees' perceptions of the turnover intention phenomenon itself.

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THE INFLUENCE OF COMPANY SIZE, LEVERAGES, INTERNAL CONTROL SYSTEM (SPI), AUDITOR REPUTATION (EMPIRICAL STUDY ON FOODS AND BEVERAGES COMPANIES LISTED ON THE INDONESIA STOCK EXCHANGE (IDX) 2013-2016)

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ABSTRACT

The purpose of this research is to analyze the effect of company size, leverages, internal control system, auditor's reputation. This is study empirical on foods and beverages companies listed in Indonesian Stock Exchange (IDX) period 2013-2016. The data source uses secondary data. Study population is 16 companies with analyze of financial report and independent auditor's report period 2013-2016 accessed with IDX websites www.idx.co.id. Sampling technique is purposive sampling with sample of research is 10 companies. Data collection techniques use documentation method and literature review. Data analysis used multiple linear regression and absolute difference test. The results showed that company size has a not significant on audit delay, leverages has a not significant on audit delay, internal control system has a not significant, auditor's reputation has a negative significant on audit delay.

Keywords: company size, leverages, internal control system, auditor's reputation, audit delay

INTRODUCTION

The current development of the Indonesian economy can have an impact on publicly listed companies (go public) in Indonesia. With this development, every publicly listed company is required to report and publish the company's financial statements along with the auditor's report. Law No.8 of 1995 concerning capital market regulations which states that companies that have been registered in the capital market are required to submit financial reports that have been prepared based on Generally Accepted Accounting Principles (PABU).

Provisions regarding the publication of financial reports are in accordance with the attachment to the Decree of the Chairman of the Capital Market and Financial Institution Supervisory Agency Number: KEP-346 / BL / 2011, Rule

Number XK2 states that every company listed on the IDX is required to submit an annual financial report accompanied by an independent audit report. to BAPEPAM no later than the end of the third month (90 days) after the date of the annual financial statements. Issuers or companies that do not submit financial reports in a timely manner to BAPEPAM will be subject to administrative sanctions or fines.

Audit delay is the length of time for completion of the audit from the date of the financial statements to the date of the independent auditor's report. In the audit delay, it is necessary to pay attention to the presentation of financial statements, namely that there is no delay in reporting the audited financial statements because if there is a delay or not on time it will cause a decrease in the accuracy and value of the benefits of the financial statements, so that

the timeliness of financial reporting, especially for go public companies. very needed because to increase the track record of the company so that investors are interested in investing in the company.

Company size is the size of the company measured by the amount of assets or wealth owned by the company. Companies that have a large asset level have a large company size, according to Mas'ud Machfoedz (1994: 56) in Ilham and Fitri's research (2016), company size is divided into three, namely large companies, medium companies, and small companies.

The factor that affects audit delay is leverage. Leverage is used to measure the level of debt a company has. The leverages ratio is the ratio to calculate the level of debt in financing the company, if the company has a high level of leverages ratio so that the risk of company loss will increase and can affect the audit completion time which in turn can affect the company in publishing financial reports that have been audited by an independent auditor A company that has a high degree of leverage can indicate that the company is experiencing financial difficulties.

Another factor that affects audit delay is the Internal Control System (SPI). A good internal control system can be seen from the opinion given by the auditor, if the auditor's opinion is fair without exception, the SPI owned by the company is effective. Companies that have a good SPI tend to be able to reduce misstatements of company financial statements and also a good SPI makes it easier for auditors to do their job, namely auditing financial statements. Weak internal control has an impact on the longer audit delay because auditors need more time to look for complete and complex evidence to support their opinion (Carslaw, 1991) in Research (Wiryakriyana and Widhiyani, 2017) so that SPI is also an important thing. within the company, companies that have an effective SPI can reduce the length of the

audit delay.

The next factor that affects the audit delay is the auditor's reputation. A public accounting firm (KAP) that has a good reputation, such as the big four KAP, is a KAP that has a good reputation level. Auditors who have a good reputation tend to audit financial statements quickly because they have a high level of experience and knowledge. A good auditor reputation tends to have a high level of professionalism.

Research by Wiryakriyana and Widhiyani (2017) suggests that company size has no effect on audit delay, research conducted by Hayu Estrini and Herry Laksito (2013) suggests that company size has no significant effect on audit delay, while different opinions were expressed in the research conducted by Ilham. Satria and Fitri Leliana (2016) suggest that company size has a negative effect on audit delay at food and beverage companies in 2012-2014. The research of Anak Agung Gede Wiryakriya and Ni Luh Sari Widhiyani (2017) argues that leverage has a significant effect on audit delay. The research of Anak Agung Gede Wiryakriya and Ni Luh Sari Widhiyani (2017) suggests that the internal control system has no effect on audit delay.

RESEARCH PURPOSES

The objectives of this study are: 1). Analyzing the effect of company size on audit delay on food and beverage companies listed on the IDX in 2013-2016 2). Analyzing the effect of leverage on audit delay in food and beverage companies listed on the IDX in 2013-2016 3). Analyzing the effect of the internal control system on audit delay in food and beverage companies listed on the IDX in 2013-2016 4). Analyzing the effect of auditor reputation on audit delay at food and beverage companies listed on the IDX in 2013-2016

THEORY BASIS AND HYPOTHESIS FORMULATION

1. The effect of company size on audit delay at food and beverage companies listed on the IDX 2013-2016

The size of the company is one of the benchmarks that shows the size of the company is the total assets of the company. (Febrianty, 2011). Research from Ettredge (2011), Wiryakriyana and Widhiyani (2017) suggests that company size has a positive effect on audit delay. This is due to the large number of samples that must be taken by auditors and the extent of audit procedures for large companies

Based on the description above, the alternative hypothesis is compiled as follows:

H1: Firm size has a positive effect on audit delay

2. The effect of leverage on audit delay in food and beverage companies listed on the IDX 2013-2016

Leverage ratio is a ratio used to measure the extent to which the company's assets are financed by debt (Fahmi, 2012: 127) research from Wiyakriyana and Widhiyani (2017) suggests that leverage has an effect on audit delay. Because when the company's debt is greater than its assets, this will result in losses and increase the auditor's caution on the audited financial statements, thus, due to the auditor's caution, the delay in submitting and publishing financial statements to the public will result in prolonging the audit delay

Based on the description above, the alternative hypothesis is compiled as follows:

H2: Leverage has a positive effect on audit delay.

3. The influence of the internal control system (SPI) on audit delay in food and beverage companies listed on the IDX 2013-2016

Unqualified opinion that will be issued

by the auditor regarding the system of internal control over financial statements if no material weaknesses are identified and the scope of the auditor's work has no restrictions from the company. Auditors tend to issue opinions other than unqualified if one of these conditions occurs

Based on the description above, the alternative hypothesis is compiled as follows:

H3: The internal control system has a negative effect on audit delay

4. The effect of auditor reputation on audit delay at food and beverage companies listed on the IDX 2013-2016

The quality of audits has an effect on the credibility of the financial statements of publicly traded companies. Therefore, an underwriter with a high reputation raises the issuer that it guarantees, using auditors who have a high reputation as well. The high reputation owned by the auditors will use reputable auditors, both of which will reduce underpricing. From the research of Rahayu and Herry Laksito (2013), it is stated that auditor reputation has a negative effect on audit delay. This is because auditors who have a good reputation tend to report their financial reports more quickly so that they can be timely in submitting and publishing financial reports to the public.

Based on the description above, the alternative hypothesis is compiled as follows:

H4: Auditor's reputation has a negative effect on audit delay

Research Framework

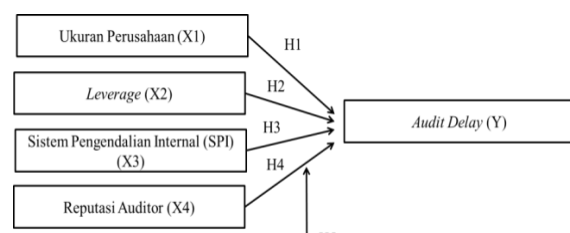


Figure 1. Research Framework Scheme

The model of this research framework is as follows:

Description:

1. The independent variable

The independent variables in this study are company size, leverages, internal control system, auditor reputation.

2. Dependent variable

The dependent variable in this study is audit delay.

reputation variable.

The auditor has a minimum value of 0.00 and a mean maximum value of 1.00 of 0.4706 with a standard deviation of 0.50664.

Classical Assumption Test Results

The results of the classical assumption test used in this study consisted of the multicollinearitytest, heteroscedasticitytest, autocorrelation test, and normalitytest with the SPSS program.

RESEARCH RESULT

Descriptive Statistical Results

Table vi. Descriptive Statistic

	N	Minimum	Maximum	Mean	Std. Deviation
Ukuran Perusahaan	34	20,58	32,15	28,3509	2,87814
Leverage	34	,15	,75	,4697	,14406
Sistem Pengendalian Internal (SPI)	34	,00	1,00	,7941	,41043
Reputasi Auditor	34	,00	1,00	,4706	,50664
Valid N (listwise)	34				

Based on the table above, the company size variable has a minimum value of 20.58 and a maximum value of 32.15, a mean value of 28.35 with a standard deviation of 2.87814. The leverages variable has a minimum value of 0.15 and a maximum value of 0.75 a mean value of 0.4697 with a standard deviation of 0.14406. The SPI variable has a minimum value of 0.00 and a maximum value of 1.00, a mean value of 0.7941 with a standard deviation of 0.41043, a standard deviation value that is smaller than the average value indicates that

Table 1. Result of Classical Assumption Test

Uji Asumsi Klasik	Hasil Uji	Kesimpulan
Uji multikolinitas	<i>Tolerance</i> (0,795; 0,786; 0,814; 0,830) > 0,10 <i>VIF</i> (1,258; 1,273; 1,229; 1,205) < 10	Bebas multikolinearitas
Uji autokorelasi	p (0,052) > 0,05	Bebas autokorelasi
Uji heteroskedastisitas	p (0,894; 0,078; 0,051; 0,086) > 0,05	Bebas heteroskedastisitas
Uji normalitas	p (0,825) > 0,05	Data terdistribusi normal

Source: Processed primer data, 2018

Hypothesis test

1. Multiple Linear Regression Analysis

Multiple linear regression to analyze the effect of the independent variable on the dependent variable. Linear regression analysis was performed using SPSS statistical application software tools.

Table 2. Analisis Regresi Linear Berganda

	Model	Unstandardized Coefficients	t	Sig.
1	(Constant)	4,774	16,108	,000
	Ukuran	-,016	-1,405	,171

Perusahaan			
Leverages	,126	,573	,571
Sistem Pengendalian Internal (SPI)	-,124	-1,543	,134
Reputasi Auditor	-,201	-3,098	,004
Dependent Variable: Audit Delay			

Berdasarkan analisis regresi linear berganda pada tabel diatas yaitu Based on multiple linear regression analysis in the table above, namely $Y = 4.774 - 0.016 X_1 + 0.126 X_2 + 0.124 X_3 - 0.201 X_4 + e$

The multiple linear regression interpretation is as follows

- α =constant is 4,774, meaning that if company size (X1), leverage (X2), internal control system (SPI) (X3), auditor reputation (X4) are considered constant, the audit delay is 4,774.
- β =The variable coefficient of company size is -0.016 (X1), meaning that if leverage (X2), internal control system (SPI) (X3), auditor reputation (X4) are zero or constant, then every 1 percent increase in company size will reduce audit delay of 0.016 (1.6%).
- B2=variable leverages coefficient of 0.126 (X2), meaning that if the company size (X1), internal control system (SPI) (X3), auditor reputation (X4) is zero or constant, then every 1 percent increase in leverages will increase the audit delay. Amounted to 0.126 (12.6%).
- B3=Internal control system variable coefficient (SPI) is -0.124 (X3), meaning that if the company size (X1), leverage (X2), auditor reputation (X4) is zero or constant, then every 1 percent increase in SPI will decrease the audit delay of 0.124 (12.4%).
- B4=The coefficient of the company's reputation variable is -0.201 (X4), meaning that if the company size (X1), leverage (X2), SPI (X3) are zero or

constant, then every 1 percent increase in auditor reputation will decrease the audit delay by 0.201 (20.1%).

2. The t Test

The t test results show that the value of company size has no effect on audit delay in food and beverage companies listed on the IDX in 2013-2016. The significant probability value in the company size variable is $0.171 > 0.005$ and t count -1.405.

- The variable leverages have no effect on audit delay in food and beverage companies listed on the IDX in 2013-2016 .. With a significance probability value of $0.571 > 0.05$ and t count 0.573.
- Internal control system variable (SPI) has no effect on audit delay in food and beverage companies listed on the IDX in 2013-2016. With a significant probability value of $0.134 > 0.05$ and a value of t count -1.543.
- Auditor reputation variable has a negative effect on audit delay in food and beverage companies listed on the IDX in 2013-2016. With a significance probability value of $0.004 < 0.05$ with a t value of -3.098.

3. Model Accuracy Test (Test F)

The results of the F test probability value value $0.048 < 0.05$, the result is significant, which means the selection of the model is right. There is an influence between company size, leverages, SPI, auditor reputation on audit delay in food and beverage companies listed on the IDX.

4. The Coefficient of Determination

The result of the coefficient of determination (R²) is based on the table above, the coefficient of determination (adjusted R²) is 0.174 which means that the size of the variable company size, leverages, internal control system, auditor reputation on audit delay is 17.4%, while 82.6% is influenced by variables. others that were not researched.

5. Absolute Difference Test

The absolute difference test results are in table 3.

Table 3. Uji Nilai Selisih Mutlak

Model	Unstandarized Coefficients	T	Sig.
(Constant)	4,154	125,043	,000
Zscore: Reputasi Auditor	-,142	-7,192	,002
F: 17, 4%			
Adjusted R ² : 2,741			

Source: Processed Primer Data, 2018

Based on the results of the absolute difference value test, ABSZX4_ZX5 has a value of $0.006 < 0.05$, this means that audit tenure is a moderating variable of the influence of company reputation, so the fifth hypothesis states that audit tenure moderates the effect of auditor reputation on audit delay.

DISCUSSION

1. The first hypothesis (H1) states that company size has a positive effect on audit delay at food and beverage companies listed on the IDX 2013-2016

Based on what is presented in table I, it can be seen that the value of $\beta_1 = -0.016$ with a significance of $0.171 > 0.05$. Thus the first hypothesis (H1) is rejected, which means that the company size variable has no effect on audit delay in food and beverage companies listed on the IDX in 2013-2016. The absence of influence between company size on audit delay is because all companies listed on the Indonesia Stock Exchange (IDX) are monitored by external parties such as investors, capital supervisors, government and society, so companies with large and small total assets have the same possibility. in the face of pressure on the submission of financial statements. Company size has no

effect on audit delay because the independent auditors who audit the financial statements work professionally and according to the standards set by IAI regardless of company size. The results of this study are in line with the research of Wiryakriyana and Widhiyani (2017) which states that company size has no effect on audit delay. Research from Dwi Hayu Estrini and Herry Laksito (2013) states that company size has no effect on audit delay. This study is not in line with research from Andi Kartika 2008 which states that company size has a positive effect on audit delay.

2. The second hypothesis (H2) leverages have a positive effect on audit delay on food and beverage companies listed on the IDX 2013-2016

Based on the results of the t test presented in table XI, it can be seen that the value of $\beta_2 = 0.126$ with a significance of $0.571 > 0.05$. Thus, the first hypothesis (H2) is rejected, which means that the variable leverages have no effect on audit delay in food and beverage companies listed on the IDX in 2013-2016. There is no effect between leverages on audit delay. Leverages do not always have a negative impact on the company because if the company manages debt properly, efficiently and on target, the company's profits will increase and the company can avoid financial difficulties. In addition, there is no need for negotiations between the company and the auditors in the audit process so that there will be no audit delay because companies listed on the IDX that have high or low leverages do not affect the audit delay because independent auditors and good KAP will do their audit work professionally. and in accordance with the standards set by. This research is in accordance with research from Puspitasari and Latrini (2014), Dina Adi Pramita (2016), which states that leverage has no effect on audit delay. In contrast to what is stated by Wiryakriyana and Widhiyani (2017), it is

stated that leverages have a positive effect on audit delay.

3. The third hypothesis (H3) is that the internal control system has a negative effect on audit delay in food and beverage companies listed on the IDX 2013-2016

Based on the results of table xi that the value of $\beta_2 = -0.124$ with a significance of $0.134 > 0.05$. Thus the first hypothesis (H3) is rejected, which means that the SPI variable has no effect on audit delay in food and beverage companies listed on the IDX in 2013-2016. There is no effect between leverages on audit delay because manufacturing companies listed on the IDX tend to have low auditor switching. When the auditor switching is not carried out by the company, the audit procedures applied by the company will remain the same as the previous year, therefore the company's SPI improves or worsens from the previous audit period, this does not affect the ongoing audit process and companies listed on the IDX tend to experience pressure to obtain goods news signal on the company's financial statements. Thus, the goods news signal will be received by the public if the audited financial report is published in a timely manner and the timeliness of the submission of financial reports is not only influenced by the SPI. Audit delay cannot be influenced by SPI when auditors conduct audits, a good independent auditor and KAP will certainly do audit work professionally and according to the standards set by IAI. So that SPI cannot affect the length and shortness of time and the timeliness of submitting financial reports. This research is in line with the research conducted by Wiryakriyana and Widhiyanti (2017) which states that the internal control system has no effect on audit delay. This research is not in line with the research of Andi Kartika (2009) which states that the opinion of the auditors has a positive and significant effect on the company's audit delay.

4. The fourth hypothesis (H4) is that auditor reputation has a negative effect on audit delay in food and beverage companies listed on the IDX in 2013-2016.

Based on table ix, the auditor's reputation has a correlation coefficient of $\beta_4 = -0.201$ with a significance value of $0.004 < 0.05$, so the fourth hypothesis (H4) is accepted. Thus, auditor reputation has a significant negative effect on audit delay in food and beverage companies listed on the IDX in 2013-2016. This is because auditors and Public Accounting Firms (KAP) that have a good reputation like the big four KAP tend to do good audit work because in doing the work of the big four KAP they behave professionally and according to the standards set by IAI. This study is in line with the research of Dwi Hayu Estrini and Herry Laksito (2013) which states that auditor reputation has a negative effect on audit delay. Research from Hilmi (2008) states that companies that use the Big Four KAP services will tend to be on time in submitting their financial reports. However, this study is not in line with Andi Kartika (2008) that the auditor's reputation has no effect on the company's audit delay.

CONCLUSION

Based on the analysis and discussion that has been described, it can be concluded that company size has no effect on audit delay. Due to the size of the company does not affect the audit delay. Leverages have no effect on audit delay. Because the size of the company's leverages does not affect the audit delay. The internal control system has no effect on audit delay because good or bad company-owned SPI does not affect audit delay. Auditor reputation has a negative effect on audit delay. Because auditors, because auditors and Public Accounting Firms (KAP) have a good reputation, such as the big four KAP, tend to do good audit work because in doing the work of the big four KAP they behave professionally and according to the standards set by IAI.

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IS IT IMPORTANT FOR PEKALONGAN BATIK SMEs TO REFORMULATE BUSINESS STRATEGY DURING COVID-19 PANDEMIC?

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ABSTRACT

The purposes of this research are to analyses the impact of Covid-19 Pandemic on Pekalongan batik SMEs, and then to analyses the important of Pekalongan batik SMEs to reformulate business strategy in Covid-19 Pandemic. The analysis technique used is Before-After Analysis, with descriptive-qualitative analysis approach. The impact of this gap resulted in the deterioration of batik business process. Therefore, it is necessary to reformulate the business strategy.

Keywords : Covid-19, batik, SMEs, strategy

INTRODUCTION

Pekalongan batik industry has proven to be a major producer of batik in Indonesia. Its marketing reach has spread throughout Indonesia, both in traditional shopping centers to modern shopping such as supermarkets and malls. However, in the past year, market demand has decreased due to Covid 19. Wholesale stores and finished clothing markets in Jakarta are temporarily closed, impacting Pekalongan batik SMEs. Batik production decreased by 50-80 percent (Republika.co.id, 2020).

As a city of batik SMEs, Corona virus affected 25 companies in Pekalongan, with a total of 3,094 companies. Some of batik SMEs should be layoffs, reduced working hours, temporary layoff, or permanent layoff (Pekalalongankota.go.id, 2020). This condition should be paid attention by all stakeholders of batik SMEs. Batik business cycle should be continued in order to maintain Pekalongan regional economic development. It is in line to Skare (2015) who concluded that in business development it is important to measure the cycle of a business by paying attention to various important supporting factors, both the internal environment or the external environment as well. Similarly, Smart's

opinion (2009) confirms that understanding business process management becomes a necessity so that the business can always compete.

Covid 19 Pandemic are difficult to predict until when it will end. Batik business must continue to run in accordance with the business cycle. Demand for batik products decreases, impacting on the accumulation of batik supplies. Pekalongan batik SMEs reduce batik production so that it has an impact on the workforce.

The problem is, batik SMEs are problematic because of declining demand, the impact on the workforce that must be reduced working hours, or home, even have to be dismissed. The better and proper business strategy applied by a batik SMEs actor. The way doing batik business follow a business strategy that is an act of winning competition with competitors and achieving targeted profitability. How far there is a difference between the batik business environment before and after Covid 19? Is it important for Pekalongan Batik SMEs to reformulate business strategy during Covid-19 Pandemic ? So, the purposes of this research are 1) Analysing the impact of Covid-19 Pandemic on Pekalongan batik SMEs, 2) Analysing the important of

Pekalongan batik SMEs to reformulate business strategy in Covid-19 Pandemic.

RESEARCH METHOD

Object and Sampling

The object of this research is Pekalongan Batik SMEs, both engaged as batik craftsmen to those engaged in batik convection. The number of respondents is 63 SMEs. Purposive sampling was used based on criteria such as regional criteria and type of product/ process executed.

Research Procedure and Analysis Technique

The analysis technique used is Before - After Analysis, with descriptive-qualitative analysis approach. Sedgwick (2014) described that to analysis an

intervention of social matter used a before and after study design. Participants were children in their final year of primary school, aged 10-11 years at the start of the school year. Moreover Wright (2006) concluded that before and after technique can be applied for researchers to compare test people before and after some treatment and compare these scores with a control group

FINDING(S) AND DISCUSSION

Characteristics of Pekalongan Batik SMEs

The characteristic of SMEs batik industry can be described as Table 1. It is clear that batik SMEs has experience in business, as a pioneer of business, as a basic work.

Table 1. Characteristics of Pekalongan Batik SMEs

No	Question Item	Alternative answers	Answer	
1	Length of business experience	Less than 1 year	7	11%
		1-3 year	17	27%
		More than 3 year	39	62%
2	Business history	Pioneering yourself	51	81%
		Continuing the family	7	11%
		Cooperation/joint venture	5	8%
3	Business status	Basic work	45	71%
		Side jobs	18	29%

Source: processed data

The survey results show that batik actors have prepared and planned a series of actions to deal with the impact of Covid 19. SMEs of the batik industry have addressed the covid 19 pandemic by carrying out

concrete action plans as described in Table 2. The existence of planning by SMEs in the batik industry shows that businesses have concerns for business strategies for business continuity during the covid 19 pandemic.

Table 2. Plans to Face Covid 19 Pandemic

No	Question Item	Alternative answers	Answer	
1	Related to raw materials	Stay to recent condition	29	46%
		Finding other suppliers	19	30%
		Looking for other raw materials	15	24%
2	Related to process	Stay to recent condition	21	33%
		Search for other methods	10	16%
		Looking for alternative equipment	3	5%
		Innovating products	29	49%
3	Related to marketing	Stay to recent condition	9	14%
		Find another market partner	5	8%
		Digital marketing / online	43	68%
		Expand marketing location	6	10%
4	Related to labor	Facilitating protection	39	62%
		Request to set their own protection	24	38%
5	Related to finance	Stay to recent condition	13	21%
		Using personal saving	25	40%
		Reduce expenses	18	29%
		Sell assets	7	11%

Source: processed data

Although currently the business of SMEs batik industry is still able to master the raw materials, but since it is unclear when the covid 19 pandemic will end, then as many as 54% of SMEs batik industry will try to get other suppliers or even other raw materials. While the surviving raw materials that exist today only by 46%.

The decrease in demand for batik products resulted in a decrease in batik production. To maintain its workforce, the majority of businesses plan to innovate both product innovations (46%), process method innovations (16%) and equipment

innovation (5%). Meanwhile, 33% of SMEs in batik industry plan to stay afloat with the conditions as it is. This is in line with the findings of Bigliardi et al (2011) that innovative companies will be able to anticipate the market (market *anticipation*) and customer focus. Moreover Kuswanto (2012) described that distribution flows, especially in information sharing and transportation coordination, can improve efficiency that improves performance.

Before After Analysis

Before After Technique describes analytically the real condition of a variable before and after the Covid-19 Pandemic. This description is derived from survey data on 63 SMEs as a sample. The comparison

between the before and after circumstances then describes the state of difference (gap). The smaller the gap means no change, otherwise the bigger the gap means there is a change due to the Covid-19 Pandemic.

Table 3. Before - After Analysis

No	Variable	Before	After
1	Products	The demand for products is very high, has had a clear market, sent to various cities	Product demand decreases, consumers are very selective in choosing the products needed during the Pandemic
2	Raw materials	Easily available at any time, at an affordable price	Available, sometimes hampered by transportation affected by pandemic
3	Production Process	Maximum production capacity for efficiency, because one of the advantages of Pekalongan is being able to provide low prices	Production capacity is reduced, so many machines are idle, and labor is reduced
4	Labor	Absorbing local labor is very much, developing regional economies	Rationalization of labor by reducing working hours, until dismissed
5	Marketing	Very aggressive with direct delivery models to shopping centers in various cities	Shopping malls are deserted so have to expand, or use an online marketing system
6	Profit	Profits are earned to survive and grow the business	Profits are declining so that efficiency efforts are needed in all areas

Source: processed data

Products are very changing; more than 60% SMEs experienced a decrease in demand. Consumers are more selective in choosing the type of product. Therefore, marketing must be expanded or look for a new way.

Transportation logistics influenced by the Covid-19 Pandemic, so it affects the availability of raw materials, even need to be pursued new types of raw materials.

Labor of batik SMEs are very affected, so there is a reduction in working hours, until dismissed. Batik industry that was forced to reduce the existing workforce by 35%, consisting of 13% MSMEs to

reduce the workforce by temporarily housing, and as many as 22% of SMEs batik industry forced to do termination of employment (layoffs).

The majority of batik SMEs are experiencing a decrease in demand. In fact, as much as 43% experienced a very severe decrease in product demand by up to 50%. The subsequent decline in demand resulted in a decrease in production. As much as 46% of SMEs in the batik industry experienced a decrease in production capacity to 50.

The impact of the covid 19 pandemic has resulted in weakening financial capabilities. As much as 68% of MSMEs in the batik industry experienced a decrease in revenue.

CONCLUSION

Pandemics have produced a sizable gap before and after the pandemic. The impact of this gap resulted in the deterioration of batik business process. Therefore, it is necessary to reformulate the business strategy.

The business strategy is reformulated by looking at the changing business environment, both internal and external. Decreased demand, reduction of labor, cessation of marketing activities is some of the main things to be aware of

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