

Covid 19 Pandemic and Post Covid-19 Era in Business Activities of Micro, Small and Medium Enterprises (MSMEs) in Manado Indonesia

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Abstract: This research aims to determine how the COVID-19 pandemic and the new normal era affect MSME business activities in Manado. The Covid 19 pandemic has changed MSME business activities in Manado. This research is a descriptive study with a qualitative approach by conducting interviews with informants. The condition of Indonesia's economic development, especially in North Sulawesi, more specifically in the City of Manado, needs a thorough movement of economic actors. Currently, the role of MSMEs is the focus point. MSMEs are one of the supporting drivers of the economy, their part is very much needed because the business processes carried out can be elementary with low capital and materials, but the economic movement in them is substantial. It is hoped that the government in charge, in this case, the government of Manado, can continue to provide learning by providing socialization and training to business actors and be able to form a network for MSMEs so that they can continue to be monitored and the skills of MSMEs will increase.

Keywords: The Covid 19 Pandemic, Post covid era, MSMEs

I. INTRODUCTION

The Covid 19 pandemic, which continues to stalk the socio-economic life of the whole world, is no exception to the life of the Indonesian people, has had a major impact on the sustainability of the socio-economic wheel, one of which has made businesses, including the MSME segment, experience business setbacks and even loss of resilience. New normal conditions or what is popularly known as the new normal era creates uncertainty, especially in the business sector. Business people are busy guessing what will happen in the future without having a definite clue how changes will appear in every line of life. Mayor of Manado Regulation No. 24 of 2020 concerning the Implementation of Discipline and Law Enforcement of Health Protocols as an Effort to Prevent and Control Corona Virus Disease 2019 in Manado City, which is one of the regulations issued by the government in the new normal era, has pros and cons, one of which is the change operating hours which require businesses to close their operating hours earlier than usual. With the regulations issued, the business being run seems to be experiencing difficulties in its business activities. Micro, Small and Medium Enterprises (MSMEs) have a very large role in national economic growth. For 2019, MSMEs are an important contributor to gross domestic product (GDP). Where MSMEs contribute 60 percent of GDP and contribute 14 percent to total national exports. However, now the MSME sector is one of the sectors

that has fallen, due to the corona pandemic. This epidemic has almost paralyzed the wheel of the domestic economy, along with the high threat to the community to lose household income, due to being unable to work due to rampant layoffs (PHK) as well as large-scale social restriction (PSBB) policies.

In the new normal era, MSMEs must be able to adapt quickly, seeing the potentials and business opportunities that exist. Because consumer needs and behavior have changed a lot. Products that are currently selling well are masks, disinfectants, home care, unique and contemporary culinary creations. Also the need for basic materials, fruit, vegetables and other household needs.

The Covid-19 pandemic really feels like there are no tourists who come to the shop to buy souvenirs with the airport closing, the breath of business is broken because there are no buyers. So you have to swerve in search of another business. Raw materials are still there. However, declining tourism has an impact on MSMEs. Many workers employees are laid off. Manado Mayor Regulation No. 24 of 2020 concerning the Implementation of Discipline and Law Enforcement of Health Protocols as an Effort for Prevention and Control of Corona Virus Disease 2019 in Manado City contains sanctions for residents who violate health protocols, namely not using masks outside the house, not washing hands with soap in public areas. running water, not limiting physical interaction and increasing endurance. Sanctions for violators of individual health protocols range from verbal, written warnings, social work and administrative sanctions. Meanwhile, for business actors who violate health protocols, the sanctions start from verbal warnings, written warnings, administrative sanctions in the form of fines, temporary suspension of business operations and revocation of business licenses. to stop the spread of Covid-19. The author is interested in conducting research on the problems described above, which in addition to having reasons for these aspects involve a very valuable essence, especially increasing the wealth of knowledge about MSME business activities in order to be able to survive during the COVID-19 pandemic and the new normal era.

II. LITERATURE REVIEW

Annava Savitri (2020), with the title Research on Impacts and Strategies for Micro, Small and Medium Enterprises in

the Pandemic Period and the New Normal Era. This study aims to analyze the impact and strategies of Micro, Small and Medium Enterprises during the pandemic and new normal era. The method in this study uses an empirical study with a qualitative approach. The data used in this study is secondary data. The results in this study indicate that Micro, Small and Medium Enterprises are greatly affected by the Covid 19 pandemic. However, Micro, Small and Medium Enterprises receive special attention from the government so that they can help the problems experienced by MSMEs. In the future, Micro, Small and Medium Enterprises can implement new strategies to minimize the impact of this pandemic.

Rahmi Rosita (2020), with the title Research on the Effect of the Covid 19 Pandemic on MSMEs in Indonesia. This study aims to analyze the impact of the COVID-19 pandemic on MSMEs in Indonesia. The research method used is descriptive qualitative method, using secondary data sources from research results, references and online news that are directly related to this research. Since the outbreak of the corona virus or known as the covid-19 pandemic, there has been a very significant decline in the turnover of MSME actors. There are several MSME business fields that have been most affected, namely accommodation, tourism and food and drink providers, wholesale and retail trade, and bicycle repair. motorcycles and transportation and trade. Based on data processed by P2E LIPI, the impact of the decline in tourism on MSMEs engaged in the micro food and beverage business reached 27%. While the impact on small food and beverage businesses is 1.77%, and medium enterprises at 0.07%. The influence of the COVID-19 virus on wood and rattan craft units, micro businesses is at 17.03%. For small businesses in the sector wood and rattan crafts 1.77% and medium enterprises 0.01%. Meanwhile, consumption households will also be corrected between 0.5% and 0.8%. Digital developments in globalization are very influential on the wheels of the economy including the retail market. The research results show that MSMEs are the type of economic enterprise most affected by the Covid-19 pandemic including the automotive industry, steel industry, electrical equipment, textile industry, crafts and heavy equipment, tourism. Meanwhile, industries that are able to survive during the Covid-19 pandemic are 1. MSMEs that are able to adapt their business to innovative products. The retail industry has been able to survive, this is partly due to taking advantage of sales through digital marketing. Other industries that have been able to survive during the Covid 19 pandemic are industries related to meeting basic needs, including electricity, clean water, agriculture, livestock, plantations, fisheries, automotive and banking. Industries that experienced development during the Covid-19 pandemic were food, pharmaceuticals, information and communication technology.

World Health Organization (WHO) has declared a global pandemic for the 2019 corona virus disease or also known as corona virus disease 2019 (COVID-19). The World Health Organization (WHO) has announced the status of a global pandemic for the 2019 corona virus disease or also

called corona virus disease 2019 (COVID-19). In health terms, a pandemic means the occurrence of an outbreak of a disease that attacks many victims, simultaneously in various countries. Meanwhile, in the case of COVID-19, the World Health Organization (WHO) has declared this disease a pandemic because all citizens of the world have the potential to be infected with COVID-19. With the stipulation of the global pandemic status, WHO also confirmed that COVID-19 is an international emergency. This means that every hospital and clinic around the world is advised to be able to prepare themselves to treat patients with the disease even though no patients have been detected yet.

Differences between outbreaks, epidemics and pandemics When WHO established global pandemic status for COVID-19, WHO recorded 118,000 cases of the disease spread across 110 countries around the world. WHO Director Tedros Adhanom Ghebreyesus said at the time that the disease was no longer just a public health crisis, but a crisis that touched all aspects of humanity. Therefore, each individual must participate in stopping the spread of the virus. Along with the spread of COVID-19, we often hear the terms plague, epidemic and pandemic. Actually, what is the difference between these three terms? Both epidemic and pandemic actually have similar meanings, but they are not the same as plague. The word plague itself can be interpreted as an increase in the number of cases of a certain disease in a certain place.

The difference between an epidemic and a pandemic is that both words have references to scale. Because, these two words are usually used by institutions that manage public health, both at the state and global levels. Epidemic is usually used to refer to an outbreak on a large scale. Meanwhile, a pandemic is usually used to refer to an outbreak that has a global scale. But what we should remember is that each health institution has different boundaries and definitions for classifying an outbreak as a disease. Take for example the term pandemic.

The United States public health agency, the Centers for Disease Control and Prevention (CDC), will call a disease caused by a virus a pandemic if the virus can infect people easily and spread from person to person in an efficient and sustainable way in various regions. While the world health organization WHO defines a pandemic as the spread of a new disease at the world level. However, the WHO sets some additional, rather complicated criteria for declaring the spread of a new disease a pandemic.

The Task Force for the Acceleration of Handling Covid-19 stated that new normal is a change in behavior to continue carrying out normal activities but with the addition of implementing health protocols to prevent transmission of Covid-19. According to Wiku, the main principle of the new normal itself is being able to adjust to lifestyle. Socially, we will definitely experience some form of new normal or we must adapt to activities and work, and of course we must reduce physical contact with other people, and avoid crowds,

and work, go to school from home. The Government of Indonesia through the Spokesperson for Handling COVID-19, Achmad Yurianto said, the community must maintain productivity amid the COVID-19 corona virus pandemic with a new order called the new normal. According to him, this new order needs to exist because until now there has not been found a definitive vaccine with international standards for the treatment of the corona virus. Experts are still working hard to develop and find a vaccine that can be used immediately to control the COVID-19 pandemic. These new habits and behaviors based on adaptation to cultivate clean and healthy living behaviors are then referred to as the new normal.

There are several experts who have helped define the meaning of MSMEs. Here are some of them:

1. Rudjito (2017) business activity is activity related to commercial business in the world of trade. Business *activity* refers to any activity that involves producing goods or providing services. Businesses sell products and services to make a profit. Meanwhile, consumers buy to meet their needs after completion, they then sell to consumers. According to Rudjito, UMKM are small businesses that are a means of assistance to improve the nation's economy.
2. The reason is that this business can turn out to be a medium for increasing employment and increasing the supply of foreign exchange through taxes issued by the agency.
3. Primiana (2016) takes the definition of MSMEs from a different perspective. According to him, UMKM is an activity that has something to do with the economy and the economy in the form of the Indonesian development movement. Therefore the business fields outlined in the MSME system are agribusiness, manufacturing industry, agriculture and human resource development.
4. Kwartono (2017) MSME is a business sector that is classified as a form of business with a net worth of less than 200 million. The basis for calculating the wealth calculation is adjusted to the turnover or sales profit in the annual period received by the company.

The definition of MSMEs has actually been clearly explained in Law no. 20/2008. In this law, it is stated that MSMEs are small companies that are owned and managed by a person or owned by a small group of people with a certain amount of wealth and income. The law also explains the criteria for MSMEs and large businesses, which are divided based on assets and turnover.

Paper Objective

The aim of this research is: "To find out how the Covid 19 pandemic and the new normal era affect MSME business activities in the city of Manado".

III. METHODOLOGY

How is the Covid 19 Pandemic and the New Normal Era Against MSME Business Activities in Manado City. One of

the characteristics of qualitative research is observing and interacting with research subjects to try to understand the language and their interpretation of their world.

Case study, as formulated by Robert K. Yin (2008: 1), is a method that refers to research that has elements of *how* and *why* on the main research questions and examines contemporary (today) problems as well as the limited opportunity for researchers to control events. (cases) studied. A case study is an empirical inquiry that investigates a phenomenon in a real-life context, when the boundaries between phenomenon and context are not clearly visible and where multiple sources are used.

Data analysis technique, according to Miles and Huberman (2009:24-25) data analysis in qualitative research must start from the beginning. Data obtained in the field must be immediately written down and analyzed. One way that can be recommended is: data reduction.

Men *-display* data. In order to see the whole picture or a particular part of the research, it is necessary to make various kinds of matrices, graphs, *networks* and *charts*. In this way, researchers can master the data and not drown in piles of detail.

Finally, draw conclusions and verify. For that, researchers must look for patterns, themes, relationships, similarities, things that often arise, hypotheses and so on. So the data obtained during the research period, researchers are always verified before drawing conclusions.

IV. RESULT

The number of COVID-19 cases in Indonesia that have been confirmed based on official government data in 2020 is approximately 12,438 cases. Government appeals and regulations not to leave the house, affect many things, one of which is MSMEs. Through the official website of the ministry of cooperatives and SMEs, the government stated that the spread of Covid-19 has the potential to have a direct impact on the economy including the sustainability of cooperatives, micro, small and medium enterprises (KUMKM). During the 2020 pandemic, the Ministry of Cooperatives and MSMEs recorded data on the condition of MSMEs who experienced difficulties with raw materials, production process constraints and drastic market demand and then mapped the impact of Covid-19 on MSMEs. Based on the results of observations, the average MSME has experienced a decrease in turnover during the Covid-19 outbreak. This happened because there was a reduction in activities carried out outside the home, difficulties in obtaining raw materials due to transportation problems, and the decline in public trust in products outside, especially in the culinary field.

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

However, other findings based on observations, not all MSMEs felt a decrease in sales turnover and had to close

their business, there were MSMEs that were still stable and experienced an increase in sales turnover because they made adjustments in terms of products and carried out several marketing strategies to survive.

MSME business activities are very important in the development of economic development in Indonesia both as a factor for equalizing the level of the economy for the common people in all corners, as a factor for poverty alleviation. However, in 2020 until now, MSME players are being tested by the presence of the Covid-19 pandemic. Because this pandemic attacks the human health system and efforts to deal with it have an impact on the continuity of MSMEs throughout Indonesia, especially in the city of Manado.

Therefore, MSME players are being tested during the Covid-19 pandemic crisis to be able to survive and adapt to conditions of decreased product demand, scarcity of raw materials, decreased sales of excess finished goods inventory, price fluctuations, changes in consumer behavior, labor shortages and shortages of working capital. . The impact of the Covid-19 pandemic is not only in big cities but in every corner of Indonesia, even in the city of Manado.

Not a few efforts have been made by each party to help MSME actors to achieve resilience while MSME actors can also try to face the challenges that exist, especially MSME actors in Manado City.

Business activity and growth prospects for micro, small and medium enterprises (MSMEs) are getting better in the first quarter of 2021. This recovery gives a positive signal that the national economy is recovering, which was depressed due to the Covid-19 pandemic. The condition of MSME actors has improved, and the wheels of the national economy have started to move, according to the publication of the BRI Micro & SME Index (BMSI). The recovery of MSMEs as the main driving force for the Indonesian economy is a positive sign. Improvements in economic conditions can occur more quickly, and the recession status due to the pandemic will soon end in Indonesia. BRI will continue to encourage MSMEs as a driving force in this recovery process.

The optimism reflected in this research is due to a number of reasons. First, increasing community activity due to new infections and active cases of Covid-19 continuing to fall, amidst the expansion of vaccinations. Second, the increase in the production of a number of goods to meet people's needs during Chinese New Year in February and ahead of Eid Al-Fitr in mid-May. Third, there was a big harvest in a number of areas which pushed up commodity prices. Finally, the improvement in conditions occurred due to relaxation from the government to property sector entrepreneurs and relaxation in buying new homes. Judging from the regional distribution, MSME actors who already have high optimism come from ten provinces, namely Southeast Sulawesi, North Maluku, West Kalimantan, Riau, Bengkulu, Bangka Belitung, North Sulawesi, Central Sulawesi, South Kalimantan and Maluku. The optimism of

MSME players in these ten regions is reflected in the Business Activity Index which is above 100.

In terms of the business sector, MSME actors have confidence in improving conditions in all segments. Business actors in the construction sector are the most optimistic. This is due to the policy of waiving down payment (DP) for mortgages below IDR 2 billion, and the VAT exemption for new houses provided by the government in March-August 2021. Even though positive signals have been seen and MSME business activities are getting better. At the same time, there are still SMEs whose performance has declined. The bank has prepared sufficient reserves to anticipate the worst. On the other hand, it shows that currently many customers who previously received restructuring have actually been able to recover and avoid bad credit status.

From the results of the research, the challenge for MSMEs due to the Covid-19 pandemic that must be faced is that several approaches are needed, including an approach through government policies on a macro basis and an approach through MSME management on a micro basis.

The role of MSMEs is very important, especially during the Covid-19 virus pandemic. The importance of MSMEs is largely related to the backbone of the economy. SMEs enable companies to more easily adapt to a changing environment. Therefore, the existence of MSMEs is important as a driving force for entrepreneurship and economic development as well as creating jobs. Global challenges such as during this pandemic certainly bring changes to the life and flow of a business. Of course, this makes the importance of innovation to help businesses in a company or organization survive.

Through interviews with several MSME owners, they are as follows:

Owners of UMKM Kopiboxx Shops:

How did you start until this KopiBoxx business was allowed to exist?

Translation: How did this business start?

Answer:

We started this business because we like or have a hobby of drinking coffee, so we really intend to open this business because we just share the same taste as we said earlier because we like drinking coffee.

Translation: I started this business because I like to drink coffee, so my intention to open this business was to share the taste before.

During the Covid-19 pandemic, the coffee shop business was still open?

Translation: During the Covid 19 pandemic, did this business continue?

Answer:

Remain open, indeed during the pandemic when there were many regulations from the government and backing them, which forced people to be iconic with those rules. Because the operating hours of the business are changing. It's not the same as the previous time. So indeed we, as the owners of this coffee shop business, have to rack our brains so that this business can continue to run smoothly, with employees able to keep working. In a way, we must innovate creatively with the products we sell. There is coffee which is the hallmark of this shop, there are coffee concoctions, you can choose using palm sugar and milk, Almond Milk, Oatmilk, Soya. But there are indeed many challenges that one must pass.

Translation: Yes, the business continues, even though there are government regulations related to health protocols. Business operating hours often change. It's not the same as before the covid 19 pandemic. So as a coffee shop business owner, you have to find a strategy so that this shop business can continue, and employees can still work. But there are many challenges that must be overcome.

How do you want people to know about this business during the Covid 19 pandemic?

Translation: How do you introduce your product during the Covid 19 pandemic?

Answer:

The way we promote or share through social media, because here in Manado, many use Facebook and Instagram, so there are a lot of promotion cases through these two social media. Then this business is in collaboration with several online applications that do have a food and beverage delivery service department. Because it is during the pandemic that people eat and drink without being able to eat, without being able to eat for a long time. So that's one way we collaborate with online applications Grab, Gojek, Shopee, which do have food and drink delivery services. We also have a new collaboration with the bank with a non-cash payment program or depe, the term is now cashless. For example, payments using QRIS, payments by scanning barcodes and transfers via mobile banking.

Translation:

The trick is to promote via social media, because Facebook and Instagram are widely used in the city of Manado, so more coffee shop businesses are promoted through these two social media. We also work with several digital platforms that offer food and beverage sales and delivery services. During the Covid 19 pandemic, rules were issued by the government not to eat and drink on the premises.

Interview with MSME owner of Traditional Cake UMKM Traditional Cake Citrakitchen.

How was this business opened for the first time?

Translation: How did you start running the business?

Answer:

We started this business in 2015, because our hobby is baking cookies, so we opened this business.

Translation: I started this business because at first it was my hobby to make cakes, so it was from this hobby that I opened this business.

What is the backing of this business still surviving or not being able to survive?

Translation: What makes your business survive?

Answer:

We are thankful that we are still under the supervision of science to add various types of cookies with case modifications for certain cookies that support us. Customers might like us to taste cookies that have their own characteristics. This is what we might try to survive.

Translation: I am grateful that I am still given the sense and knowledge to add various kinds of cakes and to be able to modify certain cakes so that customers prefer the taste and characteristics of the cakes I make. This is what might make my business survive.

During the covid 19 pandemic, is this business still running?

Translation: Is your business still running during the Covid-19 pandemic?

Answer: Until now, thank God, our business has never been closed, although sometimes customers don't really order with us, our sales feel less confident about the variety of cookies.

Translation: Praise God, until now the business is still running, even though the number of customers has decreased and the variety of cakes that I sell is reduced.

How do you know and sell your product?

Translation: How do you introduce and sell your product?

Answer:

Previously, we only went from Birman to Birman, from Tamang to Tamang, because the cookies that we backed up were not made at home, so people could come directly to the house. So you can order a lot of sasiki if for example there is a worship service. It's just that now it's more modern, so you can order via WA or via social media. Because we also have a prpmo, we bake cookies through social media, most of which use Facebook or Instagram. So we will share the results of selling cakes on social media once with a photo depe

Translation: originally from neighbors to neighbors, from close friends. Because the cakes I make are produced in my own home, so customers can come to my house right away. So they can order a lot if there is a worship service or gathering. Now it's even more modern, ordering can be via WA, telephone or via social media. Mostly I promote this business on Dacebook and Instagram because many people

use these social media. I share the results of my sales on social media along with photos of my products.

The results of this study also show the creativity and innovation of MSME players so that they can survive during the pandemic and the new normal era. MSME actors must struggle in the midst of challenges and threats during the covid 19 pandemic. Break through every threat even though they are experiencing a pandemic and create and develop something new or it can be said to develop the quality of their products by innovating and being creative about the products they sell.

Innovation is the key for MSME actors to be able to survive in the midst of the challenges and threats of the Covid-19 pandemic. With innovation from MSME players, they anticipate the Covid-19 pandemic storm that exists in every business that is carried out. It is this innovation that is capable of transforming and building hope to be able to deal with the impact that is happening. In general, innovation within MSMEs can support existing businesses or even provide opportunities for new businesses to meet market needs.

With this innovation it is also useful to keep every consumer from getting bored quickly and remain loyal to always use the products offered. The network that is formed can grow into a large business network and can also have an impact on the globalization of this economic activity. Thus, the intended progress is finally achieved with the support of utilization and flexibility in innovation policies.

During the pandemic, many MSME players walked in places that were basically not ready to face the Covid-19 pandemic. When developing a business, the business is not progressing because there is minimal innovation and they just go along with it. Without seeing the potential that exists, the business does not last long and then closes or goes bankrupt

However, this does not mean that this pandemic period has not yet recovered, MSME actors cannot make innovations for the business they are running. Of course, this innovation requires strong motivation and creativity so that all changes created can be done easily.

V. DISCUSSION

From the results of the research above, what can be discussed and analyzed is that there are several things that can be done by MSMEs, including choosing to open new products or updating their marketing systems, because businesses that are able to survive are businesses that are responsive to changes in their environment. Things that can be done by MSMEs include: adjusting to change, namely by innovating, E-Commerce in the midst of Covid-19. Direct sales generally experienced a decline due to the pattern of people who mostly stayed at home. In addition, many MSMEs choose not to open their shops or businesses due to restrictions on operating hours or the imposition of Large-Scale Social Restrictions (PSBB) in several areas. One way to keep running a business and reach more consumers and

expand market share that can be done by MSMEs is to expand the network by utilizing e-commerce sales. E-commerce is a process of buying and selling products electronically by consumers and from company to company with computers as intermediaries for business transactions. (Laudon & Traver, 2016) E-commerce, which was originally an online retail sales mechanism, now has a broader meaning. According to (Laudon & Traver, 2016) e-commerce has created a new digital market with more transparent prices, easy access, a global market with highly efficient trading. Even though it is not perfect, e-commerce has a direct impact on the relationship between companies or business actors with suppliers, customers, competitors and can easily carry out product marketing and adopt marketing methods for other business actors. Some e-commerce that can be utilized by MSME actors in Indonesia such as shopee, tokopedia, open stalls, OLX, gojek, lazada etc.

In this case, business actors are advised to be able to trade e-commerce but need assistance for the government or practitioners and education to be able to provide guidance to business actors so that they have sufficient knowledge and can use e-commerce optimally. In the era of the industrial revolution 4.0, business actors should have moved to e-commerce trading because the patterns of trade and spending from consumers have begun to shift, plus the Covid-19 pandemic has made e-commerce trade a good choice for MSME actors. to be able to survive and even have the potential to be able to reach new market share.

The existence of MSMEs with creativity and innovation has different positions as an economic driver. The position of MSMEs with creativity and innovation as the main drivers of economic growth, however, the existence of MSMEs based on creativity and innovation also has a low role in economic growth compared to other sectors.

According to the Office of Cooperatives and SMEs in the City of Manado, creativity and innovation-based SMEs have the potential to be developed because they show an increasing growth trend during the Covid 19 pandemic so that it is hoped that SMEs will be able to become one of the pillars of the people's economy, especially in the city of Manado in the future. This can be shown by the table below:

Table 1.

Number of MSMEs in Manado City in 2018 - 2021

No.	Tahun	Jumlah
1	2018	16.674
2	2019	17.152
3	2020	23.375
4	2021	24.480

Source: Manado City Office of Cooperatives and SMEs 2022

During this pandemic, the MSMEs that are able to survive are those that are connected to the digital ecosystem, by utilizing e-commerce platforms, marketplaces. Adaptation, creativity and innovation are the keys to the sustainability of MSMEs during the pandemic and also connecting MSMEs to the

global market. For that, it is time and inevitably MSMEs transform to digital. Penetration of digitization, for MSMEs will get more margins and cut the sales chain.

The government's program in the midst of the economic crisis to re-motivate MSME actors due to the COVID-19 pandemic is to implement a digital training program for MSME actors, namely the Digital Entrepreneurship Academy (DEA) training. Utilization of Information and Communication Technology (ICT) has become one of the economic drivers in Indonesia so that reliable human resources are also needed in its use, the government encourages MSME actors to be more technologically savvy so that they are able to take advantage of developments in information and communication technology not only in marketing products through the internet, but is also expected to be able to manage finances digitally.

It is an important step to prepare MSMEs to adapt and accelerate with the times during the COVID-19 pandemic, because MSMEs are one of the drivers of the economy in Indonesia during the pandemic.

From the research results obtained, novice or experienced MSME actors. One of the keys to success for a business to survive is optimism that must be continuously built, also supported by consistency and collaboration between the government, large companies and the community. Karen, whatever small business we run, creativity and innovation are still needed in order to be able to survive and bring in lots of customers because they are interested and happy with the creativity and innovation of MSME players.

VI. CONCLUSION

The condition of Indonesia's economic development, especially in North Sulawesi, more specifically in the City of Manado, really needs a thorough movement of economic actors, currently the role of MSMEs is the focus point. MSMEs are one of the supporting drivers of the economy, their role is very much needed because the business processes carried out can be very simple and suga with low capital and materials, but the economic movement in them is very large.

During the Covid 19 period, MSME business activities became very stressed and disrupted by various policies related to health protocols. This forces MSME actors to be able to survive with various kinds of efforts and strategies that must be more able to make their MSME businesses continue to run. Adaptability is needed from every MSME actor so that the business can continue to run and become an economic pillar during the Covid 19 pandemic and also after the pandemic

The main thing that is needed is better and bold innovation. One of them is maximizing the Digital Marketing and Digital Finance process.

The recommended advice is that actors must be able to adopt a survival strategy, meaning that they must be able to

adapt to changes in business activities during the pandemic and the normal era or the post-pandemic period. Because business actors who are able to survive are those who can respond to existing changes by adapting themselves in terms of product quality with good innovation, meaning a more attractive appearance, marketing and selling systems and adjusting the innovation digitization process in the sense that they must be able to do business using technological advances. that can support business activities.

It is hoped that the government in charge, in this case the government of Manado City, can continue to provide learning by providing socialization and training to business actors and be able to form a network for MSMEs so that they can continue to be monitored and the skills of MSMEs will increase.

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