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Digital Marketing and Financial Management: How to Increase UMKM income in the Middle of Pandemic Covid-19

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Abstract: The Indonesian government's policy of implementing a large-scale social restriction system in tackling the spread of the corona virus outbreak turned out to have a less than ideal impact on the economic system, especially for UMKM actors in the country, as we know that the pandemic has had a very significant impact on all sectors of life man. This study uses a descriptive method with a qualitative approach and data triangulation analysis, the results of the study explain that, as one of the countries that was also affected by the outbreak of the corona virus outbreak, the Indonesian government tried as hard as possible to prevent its people from being able to quickly escape the pandemic era, because it could not it is undeniable that changes in various lifestyles and socialization procedures are now starting to adjust to the conditions of the developing era, people are required to stay indoors and reduce activities outside the home as much as possible, of course, this is in stark contrast to some people who must continue to move in order to fulfill their daily needs, just like UMKM actors who have to think hard in order to survive and continue to produce their goods in the midst of this worrying situation, several new strategies have begun to be taken by the UMKM actors, one of which is one is by improving service to consumers and implementing an e-commerce system as an effort to maintain the line of business that was pioneered. So that during the pandemic, e-commerce is projected to continue to grow and will become a reliable solution for business actors in maintaining their business.

Keywords: *Digital Marketing, Management UMKM, Covid-19.*

INTRODUCTION

Like other countries that have previously confirmed the spread of the Covid-19 virus, the state of Indonesia announced to the public, the first case of Corona virus infection, precisely in early March 2020. There are many impacts caused by the emergence of the corona virus disease. In fact, not only in Indonesia but throughout the world also feel the impact. Various countermeasures have been taken by the government to reduce the impact of the Covid-19 pandemic in various sectors. Almost all sectors are affected, not only health. The economic sector is also experiencing a very serious impact due to the corona virus pandemic. Restrictions on community activities have an effect on business activities which then have an impact on the economy of the Indonesian people, The spread and increase in the number of Covid-19 cases occurred very quickly and has spread between countries including Indonesia. As of August 2020, a total of 17,660,523 confirmed cases were reported with 680,894 deaths, of which cases were reported in 216 countries (WHO, 2020). Meanwhile, in Indonesia, there were 165,887 confirmed cases with 7,169 deaths in 34 provinces (Kemenkes RI, 2020).

As a result of the implementation of several policies issued by the government, one of which contains rules for staying at home and reducing various social activities, some workers in the industrial sector are forced to work at home and some of them are even fired or dismissed. layoffs. Given that most of them cannot depend on income replacement compensation or savings. Not working and staying at home means losing your job and livelihood, various policies have been implemented by the Government of Indonesia in response to this COVID-19 pandemic. One of the policies is that at

the beginning of March 2020, social distancing and physical distancing have been implemented for the people of Indonesia (Hadiwardoyo, 2020).

In the midst of the rapid development of UMKM in Indonesia, their movements automatically began to decline due to the emergence of the Covid-19 outbreak in early 2020, which had a direct impact on economic turnover, especially for UMKM, as we know that UMKM have a very important role in the movement of the domestic economy, Micro, Small and Medium Enterprises (UMKM) are the lifeblood of the regional and national economy, in general UMKM in the national economy have a role as the main player in economic activity, the largest provider of employment, an important player in the development of the local economy and empowerment communities, creators of new markets and sources of innovation, and their contribution to the balance of payments. Other than that.

From this it can be seen that the existence of UMKM that are labor intensive, using simple and easy-to-understand technology can become a forum for the community to work, this is evidenced by data exposure from the Ministry of Cooperatives and Small and Medium Enterprises (KemenkopUKM) showing that in 2018 there were 64,194,057 UMKM in Indonesia (or about 99 percent of the total business units) and employ 116,978,631 workers (or about 97 percent of the total workforce in the economic sector).

As we know, the pandemic has indeed greatly affected the movement of UMKM in carrying out all their contributions, especially in lifting the Indonesian economy. A study by the Ministry of Finance shows that the COVID-19 pandemic has had negative implications for the domestic economy, such as a decline in people's consumption and purchasing power, a decline in company performance, threats to the banking and financial sector, as well as the existence of UMKM, According to Thaha (2020) that 163,713 UMKM actors in the food and beverage sector were affected by the Covid-19 pandemic. The results of the research report were added to the data from the Ministry of Cooperatives and SMEs which reported that 56% of UMKM experienced a decline in sales, 22% in the financing aspect, 15% in the distribution aspect of goods, and 4% had difficulty getting raw materials. Small Business is a small-scale people's economic activity and meets the criteria for net worth or annual sales results and ownership as regulated in Law no. 9 of 1995 concerning Small Business (Tarigan, 2013).

As for the causes of the decline in turnover of UMKM actors in Indonesia, 63% were caused by declining consumer purchasing power, 46% of consumers were afraid to buy accompanied by PSBB regulations, and 42% of store operating hours regulations. As a result of the decline in turnover, 33% of UMKM actors chose to stop production, 19% spent stock of returned goods, 8% did production when there was an order, and 27% opened merchandise with strict health protocols, according to Amri (2020), the Covid-19 pandemic can provide both threats and opportunities for entrepreneurs. This threat has been seen, not a few UMKM are experiencing difficulties, it can be seen from the decline in turnover to no income at all and forced to go out of business due to the issuance of the PSBB policy and several other rules in tackling the spread of the Corona virus in Indonesia. What is undesirable, UMKM must be able to take other opportunities in dealing with this pandemic, UMKM must be able to compete in maintaining their existence in the midst of this global problem, UMKM development and growth must be improved and given intensive attention by the government.

However, the Covid-19 pandemic has, in fact, affected several sectors of human life, including the economic sector, especially small and medium enterprises (UMKM). Behind the decline in UMKM income during the pandemic that hit Indonesia, business actors are demanded to continue to survive and issue several new, more innovative and creative strategies so that the national economic movement can be controlled stably, because one of the development priorities in the Government Work Plan (RKP) is the development of Micro, Small and Medium Enterprises (UMKM). This is based on the fact that UMKM have contributed a lot to the national economy. The development of Micro, Small and Medium Enterprises (UMKM) is very strategic, because of its great potential in driving community economic activities, According to Sarfiah (2019), UMKM as heroes or pillars of the Indonesian economy, can be seen from the number that continues to increase after the crisis. A total of 64.2 million UMKM in Indonesia (99 percent of the total business units) were recorded in 2018 and have a workforce of 116.98 million people (97 percent of the total workforce in the economic sector) A total of 60 percent of Indonesia's Gross Domestic Product comes from UMKM. This states that UMKM play an important role in maintaining the domestic economy.

METHOD

This research uses descriptive analysis research using qualitative methods. Researchers also want to examine a phenomenon that discusses How to Increase UMKM Income in the Middle of the Covid-19 Pandemic in Indonesia. Qualitative research is aimed at a very detailed and detailed study where the results of the research are studied in depth and then interpreted clearly. There are two sources of data used in this study, the data includes primary data and also secondary data, then the facts of the findings are described in a very easy form of discussion so that researchers can find a complex and structured understanding in a directed manner.

Researchers conducted interviews and FGDs with relevant stakeholders and UMKM actors, through Zoom media. In addition, the researcher also collected articles on how to increase the income of UMKM in the midst of the outbreak of the Covid-19 pandemic in Indonesia, in particular a study of a very promising e-commerce system for UMKM and then drew conclusions from these articles. The time of the study lasted about four months, namely between March to June 2021.

RESULTS AND DISCUSSION

Indonesian Government Policies in Increasing UMKM Actors during the Pandemic

Economy is one of the important factors in human life. It can be ascertained that in everyday life, human life always intersects with economic needs (Arokiasamy & Ismail, 2009). The existence of the economy can provide opportunities for humans to fulfill their daily needs such as food, drink, clothing, shelter, and so on. In addition, economic growth is also a factor that supports national development in a country, good economic growth can shape its citizens to live in prosperity (Kamakura, Ramón-Jerónimo, & Gravel, 2012).

In an effort to develop the economy of the Indonesian people, in the midst of the increasingly worrisome outbreak of the corona virus, the government is demanded to pay close attention to developments. global and domestic economy, this is intended so that the balance between inflation and external stability remains under control and strengthens the overall momentum of national economic growth.(Anggadwita & Mustafid, 2014). This is due to the very rapid development of technology that has changed the global economic order towards a digital economy and finance (Najib & Fahma, 2020). However, community participation and business actors, especially in the UMKM sector, need to coordinate with several government institutions to be able to open more access to them in economic activities, through the use of technology, and agree to implement and strengthen monitoring of global risks, especially those originating from the Covid-19 pandemic. 19, on the other hand, the government should also implement several effective policies, both in terms of monetary, fiscal and structural aspects (Arie & Fikry, 2021).

In the digital era like today, the use of e-commerce and marketplaces makes the development of UMKM more rapid and modern, the development of the creative economy must be maximized and paid attention to by the Indonesian government, in order to accelerate and form an ideal economic climate, especially in the current pandemic era. (Hanushek, Economic growth in developing countries: The role of human capital, 2013), it is necessary to carry out several more creative and innovative UMKM training strategies in supporting the sustainability of the lives of business actors in Indonesia and helping them overcome various existing problems such as aspects of management or management to aspects of the required capital (Ballot & Taymaz, 2001; Sassi & Gasmí, 2003).

There are so many businesses whose sustainability is threatened, including UMKM themselves, it is undeniable that the effects of this pandemic have had a lot of influence from an operational, managerial, to financial point of view that can result in losses to the closure of their place of business, moreover, UMKM owners are independent business actors, where they are very dependent on their daily productivity (Nordhagen et al., 2021). For this reason, through training it is hoped that it can increase productivity and skills in the production process as well as improve managerial, operational, and financial matters, then through other training such as business training, UMKM actors are taught to further increase production productivity so that more optimal results are obtained.(Haider, Officer, Asad, Fatima, & Abidin, 2017). Through trainings that are open to the public, the government is able to train the managerial skills of UMKM actors where on this occasion they will be taught about how to solve problems that can disrupt their business productivity during the Covid-19 pandemic (Juergensen, Guimón, & Narula, 2020). Various kinds of policies have been made by the Government of Indonesia in dealing with the Covid-19 case. The Government must choose a policy from the 2-way path in dealing with this national pandemic, then the Government must look at substantive prevention policies and

focus on policies that regulate the economy. The two policies are carried out together, so as not to cause harm to the economic development of the wider community (Lee & Kim, 2009). In addition to the ineffective implementation of the policies that have been made, these policies also make coordination between the central government and local governments not well established, the government should have a goal to be achieved from the issuance of these policies, especially breaking the chain of the spread of the corona virus and economic improvement evenly and thoroughly, not on the contrary, tends to get worse and worrying (Kurniawansyah et al., 2020).

Although the government has enacted a new policy, namely by loosening large-scale social restriction schemes, towards new habits or commonly referred to as New Normal life, the new habits in question are leading to changes in human behavior that are adapted to following health protocol rules and continuing to carry out normal activities such as usually. This makes UMKM business actors have to make new strategies to survive with conditions that are currently experiencing an economic downturn, the New Normal policy is expected to be able to restore business activities including UMKM, so that sooner or later the wheels of the national economy can be moved again, strategies that can be carried out by UMKM to survive is to trade online or by e-commerce, start promoting digitally, as well as establishing and optimizing customer marketing relationships (Hardilawati, 2020).

Meanwhile, the government recommends UMKM business actors to immediately innovate, through product renewal and start implementing social capital by expanding business networks, another alternative that UMKM actors can choose to continue to exist in the midst of a pandemic like now is to implement Digital Marketing strategy, this strategy is a promotional activity and market search through digital media online by utilizing various internet and social media (Saura, Palos-Sanchez, & Correia, 2019). This is done by using social media such as marketing products through Instagram, Facebook, Twitter, Tiktok, YouTube, and so on, because indirectly the increasingly rapid technological developments also make digital marketing must be understood and studied by UMKM actors in Indonesia.

In addition to improving product quality, UMKM can also improve quality services and add types of services such as delivery and purchase services through online which can be easily accessed by consumers, such as the implementation of Customer relationship marketing, a marketing strategy concept that seeks to establish long-term relationships with customers, namely maintaining a strong and mutually beneficial relationship between service providers and customers who can build repeat transactions and create customer loyalty, should not only focus on promotions on social media to get new customers, but as business actors must be able to maintain or keep existing customers by creating customer satisfaction and ultimately creating customer loyalty (Haldilawati, 2020).

Regarding the assistance to UMKM, two government agencies that deal directly with UMKM, namely the Ministry of Cooperatives and Small and Medium Enterprises (KemenkopUKM) and the Ministry of Industry (Kemenperin) have designed several strategies to assist UMKM. The Ministry of Cooperative SMEs has provided at least three stimulus for UMKM during this pandemic to maintain the continuity of UMKM activities, namely, loosening loan payments, SME tax breaks for six months, and cash transfers for micro-scale businesses, while the Ministry of Industry is planning to provide loans with interest. low (lower than the interest rate for micro enterprises) to small and medium enterprises (SMEs) (Humas Ministry of Cooperatives and SMEs, 2020). As for the regulations/policies in question, including Presidential Decrees, government regulations, Presidential instructions, Government Regulations in Lieu of Laws, all the regulations that have been made are alternative solutions to problems that can be seen from the health, bureaucracy, political and financial side of the Indonesian State which caused by the COVID-19 pandemic in Indonesia (Widianingrum & Mas'uid, 2020).

Decrease in Turnover of UMKM During the Covid-19 Pandemic

In tackling the problems faced by UMKM actors in Indonesia, the government has carried out several efforts and actions to be able to prosper UMKM, moreover they are facing a period where the economic sector is in crisis which is quite complicated, the Covid-19 pandemic is enough to make it more difficult for business actors. in marketing some of its products so that it has an impact on income and income to be able to survive while this pandemic is still ongoing (Galanakis, Rizou, Aldawoud, Ucak, & Rowan, 2021). One of the government's efforts in responding to various complaints faced by UMKM actors is to include UMKM actors as recipients of government assistance programs, such as Pre-Employment Cards, electricity tariff subsidies, and Family Hope. The government also provides tax relief for six months, from April 2020 to September 2020. It also relaxes and restructures loan payments for UMKM actors (Koeswara, 2021).

Regarding the current condition, General Chairperson of the Indonesian UMKM Association (Akuminda) Ikhsan Ingrabatun estimates that the turnover of UMKM in the non-culinary sector has fallen by 30-35% since Covid-19, the reason is that sales of these products rely on face-to-face strategies or physical meetings between sellers and buyers. Meanwhile, the appeal from the Government regarding social distancing that has been implemented so far, requires business actors not to serve purchases directly at this place as an effort to be able to break the chain of transmission of the Covid-19 virus in Indonesia, therefore, it is necessary more attention from the government to the UMKM sector as the main driver of the nation's economy.

Since its appearance in the country, precisely at the end of 2019, the Covid-19 virus has disturbed and damaged all aspects of the life of the general public and changed the flow of the national economy into a very drastic drop. With the rapid spread of Covid-19, the impact of the global economic slowdown began to be felt in country. Starting from the price of crude oil which fell to its lowest in the past few days, the stock market that fell freely, as well as the prices of other commodities such as gas and palm oil are also expected to be pulled down if demand does not recover soon, the sluggish tourism sector has a domino effect on the sector UMKM (Nhamo, Dube, & Chikodzi, 2020). Based on data processed by PZE LIPi, the impact of the decline in tourism on UMKM 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 is 0.07%.

Some of these declines further prove that UMKM actors cannot run as usual, this is due to conditions that are not possible in the midst of a situation where the spread of the corona virus is still high, coupled with several policies issued by the government in the application of very strict health protocols. The community is demanded to stay indoors and reduce activities outside the home as much as possible, before this pandemic really ends optimally. However, not all UMKM feel a decrease in sales turnover, there are several UMKM actors who are still stable and actually experience a very maximum increase in sales turnover, this is because they are able to adapt to technological developments in terms of product innovation and marketing strategies to survive in the business world. There are several things that need to be done by UMKM including choosing to open new product lines or updating their marketing system, because businesses that are able to survive are businesses that are responsive to environmental changes, E-commerce is one way that SMEs can use during the Covid-19 pandemic in running a business to reach more consumers and expand market share (Kusumastuti, 2020).

By getting to know the current information technology, it is very possible to package training programs for the development of UMKM in digital form, where training materials can be accessed by participants by utilizing existing information systems (Kurnianingsih, Mahadiansar, & Setiawan, 2020). In addition to being able to lead UMKM actors to be more accustomed to using existing technology, this method also adapts to current conditions where the Covid-19 outbreak requires people to practice social distancing, meaning that the purchasing system cannot be carried out as usual, namely face to face directly on the spot. In the business sector, one of the business sectors that is growing rapidly and even experiencing a surge in increase because it is increasingly needed during the pandemic is the e-commerce sector, where in recent years this business strategy has indeed begun to develop and really exists among the wider community, with the emergence of a pandemic outbreak (Strange, 2021). So that during the pandemic, e-commerce is projected to continue to grow and will become one of the reliable solutions for business actors in maintaining their business (Agrawal, De Smet, Lacroix, & Reich, 2020).

Micro, Small and Medium Enterprises (UMKM) are one of the main pillars of the economy where the existence of UMKM can help open new jobs and increase state foreign exchange through business entity taxes. Article 33 paragraph (4) of the 1945 Constitution stipulates that UMKM are part of the national economy that is self-reliant and has great potential to improve people's welfare (Tambunan, 2005). Various efforts have been made by the government to increase the number of UMKM in each region. The role of the government is needed to provide stimulation to business actors based on applicable regulations.

CONCLUSION

The Covid-19 pandemic has been running for almost several years in Indonesia, this situation seems to have a very serious impact on the development of the national economy as a whole, UMKM business actors are one of the sectors that have suffered the most during this pandemic era, several government policies require the entire community to activities at home, making the UMKM production process stagnate, this seems to be a challenge for UMKM actors to

survive in the midst of a difficult situation like this, one of the strategies that UMKM are trying to implement to attract consumer interest and increase their income is to according to him, the use of electronic marketing (e-marketing) that has been in accordance with procedures to have a positive impact in the midst of the Covid-19 pandemic, according to him, UMKM entrepreneurs can still carry out production and distribution of goods to consumers and continue to comply with social distancing rules where the implementation of e-marketing through online marketplace is very helpful. Therefore, this will have an impact in maintaining the national economic value in an optimal and comprehensive manner.

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