



Hak Cipta :

1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber :
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penulisan laporan, penulisan kritik atau tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar Politeknik Negeri Jakarta
2. Dilarang mengumumkan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin Politeknik Negeri Jakarta

THE INFLUENCE OF CHARACTERISTICS OF BUSINESS ACTIVITIES AND GOVERNMENT POLICIES ON MSME BUSINESS SUCCESS IN BEKASI DURING THE COVID-19 PANDEMIC

Abimanyu Kayana Maheswara

Faculty of Business Management and Professional Studies (FBMP)
Management and Science University Malaysia

ABSTRACT

The COVID-19 pandemic period is a period that can be considered quite difficult for MSMEs, because during this pandemic a lot of MSMEs have lost their existence to run their business, therefore in this study it can be seen that there are 2 factors that can increase the existence of MSMEs so that business MSMEs can run successfully. This study was to investigate the influence of characteristics of business activities and government policies on MSME business success in Bekasi. This study using quantitative data for the research design and hypothesis testing for the research purposes. Questionnaire were used to collect the primary data by using Google Form system from 348 respondents. These respondents were selected by online questionnaire. Data were analysed using descriptive analysis, correlation analysis, reliability analysis, and regressions analysis. The finding revealed that there were positive and significant impact of some variables (Characteristics of Business Activities) to the MSME Business Success which have p-value lower than 0.05 (.000 and .000). The result of the study suggest that the Characteristics of Business Activities and Government Policies have a positive impact on MSME Business Success in the city of Bekasi by 35.2%. The purpose of this value is, that the Characteristics of Business Activities and Government Policies doesn't really affected the MSME Business Success, because there are many external factors that influence MSME Business Success in Bekasi.

Keywords: Characteristics of Business Activities, Government Policies, MSME Business Success



Hak Cipta :

1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber :
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penulisan laporan, penulisan kritik atau tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar Politeknik Negeri Jakarta
2. Dilarang mengumumkannya dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin Politeknik Negeri Jakarta

1. Introduction

This chapter describes the reasons for conducting the research and it deals with several points: background of the research, problem statement, research question, research objectives, the significance of the research, scope of the research, limitations of the research, key terms, the structure of the proposal, and also the chapter conclusion. A government policy is a rule or principle that hopefully better guides decisions, resulting in positive outcomes that enhance the community or unit. Government policies contain the reasons things are to be done in a certain way and why. This leads to the development of procedures and protocols to see that policies are conducted in an appropriate manner. Procedures and protocols dictate the "how," "where," and "when" of how policies will be executed.

Covid-19 is a virus that originated in China and spread throughout the world quickly. As a result of the spread of the virus has a big impact on the whole world. In Indonesia, the impact of COVID-19 has affected several sectors, ranging from health, economy, education and many other sectors that have been affected by the Covid-19 outbreak. According to Febrantara (2020) and OECD (2020), the impact of the COVID-19 pandemic on MSMEs can be seen from the supply side and the demand side. From the supply side, with the Covid-19 pandemic, many MSMEs are experiencing a shortage of workers. This happened for reasons of maintaining the health of workers and the implementation of social restrictions (social distancing). Both of these reasons lead to people's reluctance to work while the COVID-19 pandemic is still ongoing. On the demand side, reduced demand for goods and services has an impact on MSMEs not being able to function optimally which leads to reduced company liquidity. This causes people to lose their income, because MSMEs are unable to pay workers' wages. In the worst conditions, termination of employment occurs unilaterally, in (Sugiri, 2020). The impact of the COVID-19 pandemic has also been felt in the economy of the Micro, Small and Medium Enterprises (MSME) sector. Currently, MSMEs in Indonesia are experiencing a recession due to the weakening economy. This study has two specific objectives:



Hak Cipta :

1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber :
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penulisan laporan, penulisan kritik atau tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar Politeknik Negeri Jakarta
2. Dilarang mengumumkan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin Politeknik Negeri Jakarta

- a. To find out what the MSME actors do to maintain their existence.
- b. To find out whether the policies issued by the government can maintain the existence of MSMEs in the midst of the COVID-19 pandemic.

This research is expected to be useful for MSME actors who are especially affected during the COVID-19 pandemic so that they can help overcome problems that exist in business activities and can be resolved properly with this research.

2. Literature Review

This chapter describes the literature review of the study. It discusses several things: Review of previous studies on Dependent Variable (DV), Underpinning theories (Theses), Research framework and hypotheses, Chapter conclusion to be studied.

Research conducted by P.E Prasetyo (2008), The important role of the existence of MSMEs in Indonesia is increasingly felt in the process national economic development in Indonesia. At first, the existence of MSMEs considered as an important source in the creation of employment and motor opportunities the main driver of regional economic development in rural areas. However, in the era of globalization today and in the future, the role of the existence of MSMEs is increasingly important, namely as a source of foreign exchange for Indonesia's nonoil and gas exports, (Tambunan, 2002). The role of MSMEs has also been actualized during the crisis until now. During the economic crisis until now, the existence of MSMEs is able to be a driving factor the mainstay of the Indonesian economy. Especially when there is a crisis of investment and expenditure activities government is very limited, so at that time the role of MSMEs as a form of economy the people are great. Research conducted by Frederick Kaefer & Elliot Bendoly (2004), This study investigated the impact of two organizational constraints, technological compatibility and operational capacity, on the success of business-to-business (B2B) electronic commerce (e-commerce) efforts over a range of business settings. We focused specifically on the transactional efficiencies gained through the use of B2B e-commerce. To accomplish this, we considered an instrument originally developed to measure the benefits of intra-organizational



Hak Cipta :

1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber :
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penulisan laporan, penulisan kritik atau tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar Politeknik Negeri Jakarta
2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin Politeknik Negeri Jakarta

information systems and applied it in two inter-organizational contexts: electronic data interchange (EDI) usage, and B2B technology usage by firms without EDI. Analysis was carried out on 86 firms in the consumer electronics industry, approximately half of which were product- manufacturing firms and the other half service- providing firms. Research conducted by Evi Suryani (2021) The COVID-19 pandemic has had many impacts on the government, even small communities. One of the impacts that have a very large influence is economic problems. Global economic growth has also declined, marked by a decline in world GDP at 2%. Indonesia's economy in the future will be very dependent on the process of handling this pandemic.

Coronavirus are a large family of viruses that cause disease in humans and animals. In humans, it usually causes respiratory tract infections, ranging from the common cold to serious illnesses such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). A new type of coronavirus found inhuman since an extraordinary event appeared in Wuhan, China, in December 2019, was later named Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-COV2) and caused Coronavirus Disease-2019 (COVID19). (Journal of Infection and Public Health 13, 2020).

Government policy is essentially a policy aimed at the public in the broadest sense (the state, society in various statuses and for the public interest), whether it is carried out directly or indirectly, which is reflected in various dimensions of public life. Policy in the sense of a choice to do or not to do implies the existence of a will to do or not to do, which will is stated based on the authority possessed to make arrangements and if necessary, coercion is carried out. The statement of will by the authorities is associated with the concept of government which provides an understanding of the policies carried out by the government which are referred to as government policies. Government policy can connote state policy when the government that does it is directed at the state government. The government policy in question is a decision made by a state government official on behalf of the agency he leads. The government's policy covers almost all aspects of social life. During the pandemic, economic activity and business activities in the MSME



Hak Cipta :

1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber :
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penulisan laporan, penulisan kritik atau tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar Politeknik Negeri Jakarta
2. Dilarang mengumumkan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin Politeknik Negeri Jakarta

sector also experienced a decline. Therefore, the government issued a policy of freeing interest payments and delaying KUR installment principals for businesses affected by Covid-19, for a maximum of 6 months. Exemption from interest payments and postponement of KUR principal payments will be followed by relaxation of KUR provisions by providing an extension of the time period and additional ceilings. This decision is a follow-up to the decision of the Ministerial Limited Meeting on March 20, 2020, where the President of the Republic of Indonesia, Joko Widodo, has confirmed that a 6-month suspension of principal and interest payments will be imposed for all KUR schemes affected by Covid-19. This is further strengthened by the Financial Services Authority Regulation (POJK) No.11/POJK.03/2020 which among other things states that credit or financing restructuring is carried out on credit or financing provided before or after the debtor is affected by the spread of Covid-19, including debtors.

Business success is a state in which the business has increased from its previous results. Business success is also the main goal of a company, where all activities in it are aimed at achieving success. Generally, business success shows a better/superior situation than in the past. According to Moh. Kohar Mudzakar (1998), business success is a condition that describes more than others of the same level or class, where a business is said to be successful when it has an advantage compared to the previous period or with companies of its class. Business success can also be measured from various sides, ranging from the profits the company gets to the company's development within a certain period of time. According to Lies Indrayatni (2013) there are 4 factors that influence the successor MSMEs, namely:

- a. Working capital has a positive and significant effect on the success of micro and small businesses
- b. Ability/Skill factor has a positive and significant impact on the success of micro and small businesses
- c. Business Location factor has a positive and significant impact on the success of micro and small businesses

These three factors are also proven to have an effect on the success of micro



Hak Cipta :

1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber :
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penulisan laporan, penulisan kritik atau tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar Politeknik Negeri Jakarta
2. Dilarang mengumumkan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin Politeknik Negeri Jakarta

and small businesses.

MSME is a business run by individuals, households, or small business entities. The classification of MSMEs is usually carried out with limits on turnover per year, the amount of wealth or assets, and the number of employees. Meanwhile, businesses that are not included as MSMEs are categorized as large businesses, namely productive economic businesses carried out by business entities with a net worth or annual sales income greater than medium-sized businesses, which include state-owned or private national businesses, joint ventures, and foreign businesses. conducting economic activities in Indonesia.

The characteristics of business activities can be interpreted as matters relating to the nature, behavior, character, character, attitudes and actions of a person in realizing innovative ideas into the business world.

Figure 1 Study Hypotheses



Hypotheses:

H1: Characteristics of Business Actors affect the success of MSME

H2: Government policies affect the success of MSME

Overall, this chapter discusses literature reviews, which include a Chapter introduction, a review of previous studies on Dependent Variable, Underpinning Theories (Theses), Research framework and hypotheses, Chapter conclusion to be studied.



Hak Cipta :

1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber :
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penulisan laporan, penulisan kritik atau tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar Politeknik Negeri Jakarta
2. Dilarang mengumumkan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin Politeknik Negeri Jakarta

3. Methodology

This study uses independent variables and dependent variables based on previous studies. The independent variables in this study are the characteristics of business actors and government policies. While the dependent variable is the success of MSME.

According to Burns and Grove (1993:779), the population is defined as all elements (individuals, objects, and events) that meet the sample criteria for inclusion in a study. The population of this research is all MSME actors in Bekasi City, Indonesia. Mouton (1996:132) defines a sample as an element that is selected with a view to finding out something about the total population from which they are drawn. A convenient sample consists of subjects who are included in the study because they happen to be in the right place at the right time (Polit & Hungler 1993:176). The sample consists of approximately 348 MSMEs in Bekasi. Available subjects were included in the study until a sample size of 348 was reached. The characteristic of sample are MSME actors and based on Bekasi. This study uses independent variables and dependent variables based on previous studies. The independent variables in this study are the characteristics of business actors and government policies. While the dependent variable is the success of MSME.

The instrument used for data collection is an online questionnaire which consists of two parts. One section includes questions of a demographic nature and the other section has many questions designed to measure constructs related to the characteristics of business actors, government policies and the success of MSMEs in Bekasi city, Indonesia. The questions posed to the respondent must be clear and not doubt the respondent. By distributing questionnaires to measure respondents' perceptions Interval scale was used. General Interval scale using 5 research figures, namely:

- a. Strongly Agree (SS) with a score of 5.
- b. Agree (A) with a score of 4.
- c. Neutral (N) with a score of 3.
- d. Disagree (D) with a score of 2.



Hak Cipta :

1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber :
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penulisan laporan, penulisan kritik atau tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar Politeknik Negeri Jakarta
2. Dilarang menggunakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin Politeknik Negeri Jakarta

e. Strong Disagree (SD) with a score of 1.

4. Results and Discussion

This chapter describes the findings of the data collected from the online survey questionnaire. This analysis provides quantitative data collected from the Indonesian people, especially Bekasi city to analyze the results of The Influence of Characteristics of Business Activities and Government Policies on MSME Business Success in Bekasi During The COVID-19 Pandemic.

The quantitative results are presented in the following sections:

- a. Respondent demographic profile
- b. Descriptive analysis of all variable data
- c. The results of the reliability of each independent and dependent variable
- d. Hypothesis test

Table 1 Frequency and Percentages of Participants' Gender

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	167	48.0	48.0	48.0
	2	181	52.0	52.0	100.0
Total		348	100.0	100.0	

From the data above, it shows that from 348 total respondents there are Male who have a frequency of 167 respondents and have a percentage of 48% and Female have a frequency of 181 respondents and have a percentage of 52%.

Hak Cipta :

1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber :
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penulisan laporan, penulisan kritik atau tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar Politeknik Negeri Jakarta
2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin Politeknik Negeri Jakarta

Table 2 Frequency and Percentages of Participants' Age

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	.6	.6	.6
	2	125	35.9	35.9	36.5
	3	116	33.3	33.3	69.8
	4	105	30.2	30.2	100.0
	Total	348	100.0	100.0	

From the table 2, it shows that from 348 total respondents there are <17 age ranges having 2 respondents and a percentage of 0.6% followed by an age range of 17-24 by 125 respondents and 35.9% for percentages and 25-30 by 116 respondents and 33.3 % percentage, and followed by an age range >30 by 105 respondents and 30.2% percentage.

Table 3 Frequency and Percentage of Participants' Work Experience

		Work Experiences			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	141	40.5	40.5	40.5
	2	69	19.8	19.8	60.3
	3	69	19.8	19.8	80.2
	4	69	19.8	19.8	100.0
	Total	348	100.0	100.0	



Hak Cipta :

1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber :
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penulisan laporan, penulisan kritik atau tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar Politeknik Negeri Jakarta
2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin Politeknik Negeri Jakarta

From the table 3, it shows that from 348 total respondents there are <2 years work experience having 141 respondents and a percentage of 40.5% followed by a work experience 2-5 years by 69 respondents and 19.8% for percentage and 6-9 years by 69 respondents and 19.8% percentage, and followed by an work experience >10 years by 69 respondents and 19.8% percentage.

Table 4 Correlations

		CBA	GP	MS
CBA	Pearson Correlation	1	.600**	.531**
	Sig. (2-tailed)		.000	.000
	N	348	348	348
GP	Pearson Correlation	.600**	1	.530**
	Sig. (2-tailed)	.000		.000
	N	348	348	348
MS	Pearson Correlation	.531**	.530**	1
	Sig. (2-tailed)	.000	.000	
	N	348	348	348

** . Correlation is significant at the 0.01 level (2-tailed).

The correlation on the table 4, explains the correlation between variables where this table shows the level of correlation between the Independent Variable and the Dependent Variable. For example, Characteristics of Business Activities and MSME Business Success got a score of .531**, Government Policies and MSME Business Success of .530**.



Hak Cipta :

1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber :
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penulisan laporan, penulisan kritik atau tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar Politeknik Negeri Jakarta
2. Dilarang mengumumkan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin Politeknik Negeri Jakarta

Table 5

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.593 ^a	.352	.348	2.652	2.032

a. Predictors: (Constant), GP, CBA

b. Dependent Variable: MS

The results of the Summary Model are useful for knowing the relationship between variables in the regression equation. Here, there is a value of R-Square 0.352 or 35.2%. This value means that The Influence of Characteristics of Business Activities and Government Policies on MSME Business Success in Bekasi during the COVID- 19 Pandemic are 35.2%, the rest is influenced by other variables outside the model. The terms of the relationship between variables or not it can be judged from an R-Square above 50% means it's strong, if it's below 50% it means it's not strong or moderate based on Kefyalew H (2019).

Table 6

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1315.660	2	657.830	93.511	.000 ^b
	Residual	2426.993	345	7.035		
	Total	3742.652	347			

a. Dependent Variable: MS

b. Predictors: (Constant), GP, CBA

The function of the Analysis of Variance (ANOVA) is to find out whether the overall model is acceptable from a statistical perspective in other words whether the independent variables are at a significantly good predictive level from the outcome variables (Kefyalew H, 2019).

Hak Cipta :

1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber :
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penulisan laporan, penulisan kritik atau tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar Politeknik Negeri Jakarta
2. Dilarang mengumumkan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin Politeknik Negeri Jakarta

As in the table above, Characteristics of Business Activities and Government Policies variable (independent variable) significantly predicts the MSME Business Success variable (the dependent variable) with $F= 93.511$ and $sig= 0.000$. Analysis of Variance (ANOVA) showed that the F value was 93.511 with a significance level of 0.000 so that the observed significance was less than 0.05.

Table 7
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.155	.960		5.368	.000
CBA	.350	.057	.333	6.153	.000
GP	.340	.056	.329	6.080	.000

a. Dependent Variable: MS

Table 8

Hypothesis	Standardized Coefficient	T Statistics	P Value	Decision
Characteristics of Business Activities → MSME Business Success	0.333	6.153	0.000	Accepted
Government Policies → MSME Business Success	0.329	6.080	0.000	Accepted



Hak Cipta :

1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber :
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penulisan laporan, penulisan kritik atau tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar Politeknik Negeri Jakarta
2. Dilarang mengumumkan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin Politeknik Negeri Jakarta

5. Conclusions

The COVID-19 pandemic period is a period that can be considered quite difficult for MSMEs, because during this pandemic a lot of MSMEs have lost their existence to run their business, therefore in this study it can be seen that there are 2 factors that can increase the existence of MSMEs so that business MSMEs can run successfully.

In this study, I got 348 respondents, with the majority of women being 52% compared to 48% of men. The frequency of the majority age was 17-24 years as much as 35.9% and followed by 25-30 years as much as 33.3% then >30 years as much as 30.2% and only 0.6% aged <17 years. Among them have work experience under 2 years as much as 40.5%, then 19.8% for work experience 2-5 years, 6-9 years and more than 10 years.

The research has shown that the two attributes which are Characteristics Business Activities have a correlation analysis significant impact of 0.531 (53.1%) and a regression analysis of 0.000 then Government Policies has a correlation significant impact of 0.530 (53%) with a significant regression analysis result of 0.000 on MSME Business Success in Bekasi. Then it produces an R Square value of 0.352 (35.2%).

The data above shows that the Characteristics of Business Activities and Government Policies have a positive impact on MSME Business Success in the city of Bekasi by 35.2%. The purpose of this value is, that the Characteristics of Business Activities and Government Policies doesn't really affected the MSME Business Success, because there are many external factors that influence MSME Business Success in Bekasi.

The limitations of this research are, first the time and resource were limited to this study. The time to collect the respondents from questionnaire was limited, therefore the researcher only got a few respondents to fill up the questionnaire. Thus, since the research was conducted in pandemic era, the access for getting resource were limited. Furthermore, the second limitations are most of the respondents were students and young people so the result could not be generalized to the whole population. The third limitations are, the respondents did not fill the



Hak Cipta :

1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber :
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penulisan laporan, penulisan kritik atau tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar Politeknik Negeri Jakarta
2. Dilarang mengumumkan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin Politeknik Negeri Jakarta

questionnaire with full concentration and also, they lack of language ability. Thus, the result did not give the best performance.

Furthermore, the fourth limitations are, since the population of the citizens in Bekasi are quite much but the sample size only 348 people. Hence, the result did not enterprise all the population. The last limitations from this study are, the researcher did not have much relations to other. Therefore, the quantity of respondents are limited with only 348 respondents. For the future research, spend more time collecting a larger sample size, using variables other than managerial ownership whose data are variable for each study period, and the object of this research is expected to be expanded and not limited to MSMEs, but companies such as manufacturing, etc. So that they can produce better results.

6. References

- Prasetyo, P. E. (2008). The role of micro, small and medium enterprises (MSMEs) in poverty and unemployment reduction policies. *Akmenika Upy*, 2(1),p1-13.
- Juergensen, J., Guimón, J., & Narula, R. (2020). European SMEs amidst the COVID-19 crisis: assessing impact and policy responses. *Journal of Industrial and Business Economics*, 47(3), 499-510.
- OECD. "SME Policy Responses." Accessed 9 November 2021. Bhwana, Petir Garda, "Ministry Proposes Loans" *Loans for SMEs Affected by COVID19.* *Tempo.co*. Accessed 12, November 2021
- Hakim, Rakmat Nur. "Jokowi Disburses Rp405.1 Trillion to Overcome Covid-19, Compass. Accessed 12 November 2021.
- Wuryandani, D., & Meilani, H. (2013). The role of local government policies in the development of micro, small and medium enterprises in the Special Region of Yogyakarta Province. *Journal of Economics & Public Policy*, 4(1), 103-115.
- Candraningrat, C., Oktaviani, O., & Suhandiah, S. (2018). Analysis of the success factors for MSME succession in Surabaya: A principal component analysis. *Journal of Economics, Business, and Accountancy Ventura*, 21(2), 207-217.
- Sari, I. A., & Rahmantika, D. N. (2021). THE EFFECT OF FIRM CHARACTERISTICS AND ENTREPRENEUR CHARACTERISTICS ON THE SUCCESS OF MSME BUSINESS IN CENTRAL JAVA PROVINCE. *Jurnal Manajemen Daya Saing*, 23(1),26-35.
- Odhiambo, A. A. (2013). Factors influencing performance of youth owned micro, small and medium enterprises (MSME) in Kenya. *International Journal of Social sciences and Entrepreneurship*, 1(3), 263-272.
- Blackburn, R. A., Hart, M., & Wainwright, T. (2013). Small business performance: business, strategy and owner-manager characteristics. *Journal*



Hak Cipta :

1. Dilarang mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber :
 - a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penulisan laporan, penulisan kritik atau tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar Politeknik Negeri Jakarta
2. Dilarang mengumumkan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin Politeknik Negeri Jakarta

of small business and enterprise development.

- Islam, M. A., Khan, M. A., Obaidullah, A. Z. M., & Alam, M. S. (2011). Effect of entrepreneur and firm characteristics on the business success of small and medium enterprises (SMEs) in Bangladesh. *International Journal of Business and Management*, 6(3), 289.
- Prasetyo, P. E. (2020). The role of government expenditure and investment for MSME growth: Empirical study in Indonesia. *The Journal of Asian Finance, Economics, and Business*, 7(10), 471-480.
- Khaksar, S. (2011). The role of government policy and the growth of entrepreneurship in the micro, small (&) medium-sized enterprises in India: An overview. *Australian Journal of Basic and Applied Sciences*, 5(6), 1563-1571.
- Thaha, A. F. (2020). The impact of COVID-19 on MSMEs in Indonesia. *BRAND Scientific Journal of Marketing Management*, 2(1), 147-153.
- Purwaningsih, R. R., & Haryono, N. A. (2019). Human Resources, Operations, Marketing, and Government Policy on MSME Performance in the City of Surabaya. *Economic Dynamics- Journal of Economics and Business*, 12(2), 390-409.
- Soejono, F., Mendari, A. S., & Rinamurti, M. (2015). Competency, entrepreneur characteristic and business performance: Study of the pempek business in Palembang. *Journal of Indonesian Economy and Business*, 30(1), 30-41.
- Azizah, F. N., Ilham, I. F., Aqidah, L. P., Firdaus, S. A., Astuti, S. A. D., & Buchori, I. (2020). Strategi UMKM untuk Meningkatkan Perekonomian selama Pandemi Covid- 19 pada saat New Normal. *OECONOMICUS Journal of Economics*, 5.