


HOW DO MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) IN BALI SURVIVE THE PANDEMIC? A QUALITATIVE STUDY IN BULELENG, TABANAN, GIANYAR, AND DENPASAR

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ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 13 January 2023</p> <p>Accepted 07 March 2023</p>	<p>Purpose: This study aims to explore the survival strategies carried out by local micro, small, and medium enterprise (MSME) actors to maintain their business, especially during the COVID-19 pandemic which lasted for more than two years. In Bali, the problems that arise with MSMEs are not only the layoff rate and loss of a number of consumers but also the emergence of competitors from new business actors who come from tourism workers affected by layoffs.</p>
<p>Keywords:</p> <p>MSMEs’; Strategy; Business Agility; Market Penetration; Government Assistance; Product Development.</p>	<p>Theoretical framework: Small and Medium Enterprises (Qosasi et.al: 2019) that are able to capture potential markets in the future are those who utilize Information and Communication Technology (ICT) in their business. Amadasun, D.O.E., Mutezo, A.T. (2022) show that the factors used to measure market-based strategies such as market orientation, the intensity of competition, and technology dynamics affect the competitive growth of SMEs. However, studies on the survival of SMEs in Bali are still important, given their role as the government's safety valve, namely the economic solution in times of crisis.</p>
	<p>Design/methodology/approach: The research was conducted using a qualitative approach through in-depth interviews with MSME actors at four locations in Bali, namely Buleleng, Tabanan, Gianyar, and Denpasar. From forty-two MSME owners, we found out four major implications of MSMEs’ survival strategies amid the pandemic and in response to major layoffs and skyrocketing competitions which are: revisiting the implications of business agility, understanding the options for market penetration, gaining support from the government, and leveraging product development ideas.</p> <p>Findings: People's lifestyles lead business actors to think creatively, as part of the creative industry. Creativity and innovation are mandatory in the creative industry. People's lifestyles that are increasingly developing along with the capitalist movement which always seduces the public with the various product trends it creates have become opportunities for business actors, including SMEs. The existence of the community's need for clothing, food, and ritual products as major needs, has led SMEs business actors to penetrate products and markets. Produce the products to fulfill domestic needs. Products that were initially consumed by tourists were developed into local products, in order to meet the needs of people who want a product with a western image. In practice, not only are products diversified, but the way of marketing is also shifting from offline to online. Platforms in the form of YouTube, Facebook,</p>

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Instagram, TikTok, and WhatsApp are the choices for business actors, both in urban and rural areas spread across Bali.

Research, Practical & Social implications: This research would hope to clearly navigate MSME actors toward the most applicable survival strategies in their respective region and enable an interchange of ideas of other tactical plans through a comparative business differentiation supplemented by this informed research.

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COMO AS MICRO, PEQUENAS E MÉDIAS EMPRESAS (MSMES) DE BALI ESTÃO SOBREVIVENDO À PANDEMIA? UM ESTUDO QUALITATIVO EM BULELENG, TABANAN, GIANYAR E DENPASAR

RESUMO

Objetivo: Este estudo visa explorar as estratégias de sobrevivência realizadas por atores locais de micro, pequenas e médias empresas (MPME) para manter seus negócios, especialmente durante a pandemia de COVID-19 que durou mais de dois anos. Em Bali, os problemas que surgem com as MPMEs não são apenas a taxa de demissões e a perda de um número de consumidores, mas também o surgimento de concorrentes de novos atores empresariais que vêm de trabalhadores do turismo afetados por demissões.

Referencial teórico: As Pequenas e Médias Empresas (Qosasi et.al: 2019) que conseguem capturar mercados potenciais no futuro são aquelas que utilizam a Tecnologia da Informação e Comunicação (TIC) em seus negócios. Amadasun, D.O.E., Mutezo, A.T. (2022) mostram que os fatores usados para medir as estratégias baseadas no mercado, como a orientação para o mercado, a intensidade da concorrência e a dinâmica da tecnologia, afetam o crescimento competitivo das PMEs. No entanto, os estudos sobre a sobrevivência das PMEs em Bali ainda são importantes, dado o seu papel como válvula de segurança do governo, nomeadamente a solução econômica em tempos de crise.

Desenho/metodologia/abordagem: A pesquisa foi conduzida usando uma abordagem qualitativa por meio de entrevistas em profundidade com atores MPME em quatro locais em Bali, a saber, Buleleng, Tabanan, Gianyar e Denpasar. De quarenta e dois proprietários de MPMEs, descobrimos quatro implicações principais das estratégias de sobrevivência das MPMEs em meio à pandemia e em resposta a grandes demissões e competições vertiginosas, que são: visitar as implicações da agilidade dos negócios, entender as opções de penetração no mercado, obter apoio de o governo e alavancar ideias de desenvolvimento de produtos.

Resultados: O estilo de vida das pessoas leva os empresários a pensar de forma criativa, como parte da indústria criativa. A criatividade e a inovação são obrigatórias na indústria criativa. Os estilos de vida das pessoas que se desenvolvem cada vez mais juntamente com o movimento capitalista que sempre seduz o público com as várias tendências de produtos que cria tornaram-se oportunidades para os agentes empresariais, incluindo as PME. A existência da necessidade da comunidade de roupas, alimentos e produtos rituais como necessidades principais, levou os atores empresariais das PMEs a penetrarem em produtos e mercados. Produzir os produtos para atender às necessidades domésticas. Os produtos que inicialmente eram consumidos pelos turistas foram transformados em produtos locais, de forma a ir ao encontro das necessidades das pessoas que pretendem um produto com uma imagem ocidental. Na prática, não apenas os produtos são diversificados, mas a forma de marketing também está mudando do offline para o online. Plataformas na forma de YouTube, Facebook, Instagram, TikTok e WhatsApp são as escolhas para os atores empresariais, tanto em áreas urbanas quanto rurais espalhadas por Bali.

Pesquisa, implicações práticas e sociais: Esta pesquisa espera orientar claramente os atores das MPMEs em direção às estratégias de sobrevivência mais aplicáveis em suas respectivas regiões e permitir um intercâmbio de ideias de outros planos táticos por meio de uma diferenciação comparativa de negócios complementada por essa pesquisa informada.

Originalidade/valor: De quarenta e dois proprietários de MPMEs, descobrimos quatro grandes implicações das estratégias de sobrevivência das MPMEs em meio à pandemia e em resposta a grandes demissões e competições vertiginosas que são: visitar as implicações da agilidade dos negócios, entender as opções de penetração no mercado, obter apoio de o governo e alavancar ideias de desenvolvimento de produtos. Esta pesquisa espera orientar claramente os atores das MPMEs em direção às estratégias de sobrevivência mais aplicáveis em suas respectivas regiões e permitir um intercâmbio de ideias de outros planos táticos por meio de uma diferenciação comparativa de negócios complementada por essa pesquisa informada.

Palavras-chave: Estratégia das MPMEs, Agilidade nos Negócios, Penetração de Mercado, Assistência Governamental, Desenvolvimento de Produtos.

¿CÓMO SOBREVIVEN LAS MICRO, PEQUEÑAS Y MEDIANAS EMPRESAS (MIPYME) DE BALI A LA PANDEMIA? UN ESTUDIO CUALITATIVO EN BULELENG, TABANAN, GIANYAR Y DENPASAR

RESUMEN

Propósito: Este estudio tiene como objetivo explorar las estrategias de supervivencia llevadas a cabo por los actores locales de la micro, pequeña y mediana empresa (MIPYME) para mantener sus negocios, especialmente durante la pandemia de COVID-19 que duró más de dos años. En Bali, los problemas que surgen con las MIPYME no son sólo la tasa de despidos y la pérdida de una serie de consumidores, sino también la aparición de competidores de nuevos actores empresariales que provienen de trabajadores del turismo afectados por despidos.

Metodología: La investigación se llevó a cabo utilizando un enfoque cualitativo a través de entrevistas en profundidad a actores de MIPYME en cuatro lugares de Bali, a saber, Buleleng, Tabanan, Gianyar y Denpasar. De cuarenta y dos propietarios de MIPYME, descubrimos cuatro implicaciones principales de las estrategias de supervivencia de las MIPYME en medio de la pandemia y en respuesta a los grandes despidos y las competencias vertiginosas que son: revisar las implicaciones de la agilidad empresarial, comprender las opciones para la penetración en el mercado, obtener el apoyo del gobierno y aprovechar las ideas de desarrollo de productos.

Conclusiones: Durante el proceso de las entrevistas en profundidad, en lugar de guiar estrictamente e intentar restringir las opiniones de los encuestados simplemente basándose en las teorías existentes de la estrategia de supervivencia empresarial durante la recesión, los autores permitieron la ideación de los cuarenta y dos encuestados a partir de las cuales las estrategias de supervivencia aplicables adaptadas y aplicables, utilizadas específicamente por diferentes tipos de propietarios de negocios, todos en Buleleng, Tabanan, Gianyar y Denpasar mapeados. Y por lo tanto, los componentes elaborados de la estrategia en esta investigación, a saber, (i) revisar las implicaciones de la agilidad empresarial; ii) comprender las opciones de penetración en el mercado; iii) obtener el apoyo del Gobierno; (iv) y aprovechar las ideas de desarrollo de productos, respaldó la novedad del nuevo paradigma en la gestión estratégica de las MIPYME durante la pandemia, haciendo de este trabajo un estudio exploratorio exitoso de las estrategias de las MIPYME en Bali.

Implicaciones de la Investigación: Esta investigación esperaría guiar claramente a los actores de las MIPYME hacia las estrategias de supervivencia más aplicables en su región respectiva y permitir un intercambio de ideas de otros planes tácticos a través de una diferenciación comercial comparativa complementada con esta investigación informada.

Palabras clave: Estrategia de las MIPYME, Agilidad de Negocios, Penetración en el Mercado, Asistencia Gubernamental, Desarrollo de Productos.

INTRODUCTION

Prior to COVID-19, Bali received 10.5 million local visitors and 6.3 million foreign visitors. In terms of Bali's GRDP in 2019, the tourist industry had a 61 percent contribution. Due to this, Bali's economy is experiencing a slump, which cannot be avoided. The tourist industry in Bali took the lead and boosted other industries because the area strongly depends on it as its primary source of income. Additionally, according to data from Indonesian Bank, 328,000 people were employed in Bali's tourism industry as of 2019. However, by 2020, there were just 236,000 employees, a 28 percent decline. 92,000 fewer people were employed in the tourism sector (Badan Pusat Statistik Bali, 2021). Thus, in order to meet economic needs, those affected by the pandemic have made it the best to develop an MSME level business, even though they consciously know that competition is very high considering the increasing number of local entrepreneurs, which is most of their sales in the same product in the same areas (Subawa et al., 2022).

Bali's economy has had a very strong correction, a remarkable contraction, and a slowdown in growth. The available data indicated an incidence of -9.85 in the fourth quarter of 2020. Additional data is also reflected in the GRDP (Gross Regional Domestic Product), which is 34.81 trillion for Bali if observed at constant prices for 2020. Data revealed that Bali's economy saw a negative economic downturn in the first quarter of 2021, dropping by as much as 5.24 percent, especially when compared to results in the fourth quarter of 2020. Additionally, Category I of GRDP (Provision of Accommodation and Food & Beverages) continued to dominate Bali's economic structure in terms of production in the first quarter of 2021, with a contribution of 17.39 percent. Meanwhile, the Household Consumption Component, which accounts for 57.09 percent of expenditures (Badan Pusat Statistik Bali, 2023), had the highest contribution. Category I's prominence among MSMEs following the Covid-19 pandemic (accommodation and food and beverage). This can be used as a sample to draw the conclusion that MSMEs helped Bali's GRDP.

Table 1. Development of MSMEs in Bali



Dinas Koperasi, Usaha Kecil dan Menengah Provinsi Bali
Jalan D.I.Purpanan Remas Denpasar
Provinsi Bali

Bali Province MSME Performance Data Recapitulation
Year 2021

No	District/City	Trade			Agricultural industry			Non-agricultural industry			various services			Total		2020	
		F	IF	Total	F	IF	Total	F	IF	Total	F	IF	Total	F	IF	F + IF	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
1	Buleleng	8.152	34.185	42.337	485	5.948	6.433	622	2.244	2.866	339	2.514	2.853	9.598	44.891	54.489	
2	Jembrana	3.847	31.390	34.237	335	4.461	4.796	237	6.675	6.912	3.864	667	2.209	7.086	4.511	41.266	46.277
3	Tabanan	1.171	1.843	3.014	7.800	34.479	32.279	1.763	4.895	6.658	598	1.166	1.764	11.332	32.383	43.715	
4	Badung	5.438	2.367	7.805	2.735	1.082	3.817	3.421	1.675	5.096	4.362	1.567	5.929	15.956	6.691	22.647	
5	Denpasar	2.871	9.205	11.176	4.654	13.004	17.658	394	1.015	1.411	834	1.275	2.609	8.123	24.101	32.224	
6	Gianyar	6.041	24.336	30.377	832	9.062	9.894	4.034	23.473	27.507	1.422	6.342	7.764	12.329	63.213	75.542	
7	Bangli	3.870	9.335	13.205	457	21.672	22.129	268	3.999	4.267	1.052	3.470	4.522	5.647	38.476	44.123	
8	Klungkung	474	24.738	25.212	2.230	4.681	6.911	543	1.169	1.712	1.012	845	1.957	4.259	31.233	35.792	
9	Karangasem	2.472	44.648	47.120	335	2.462	2.797	652	2.481	3.133	369	3.956	4.316	3.909	53.847	57.456	
Number of MSME data at the end of December 2020		33.881	181.147	215.028	19.263	86.850	106.113	11.934	44.580	56.514	10.586	24.024	34.610	75.664	336.601	412.265	
Number of MSME data at the end of December 2019		35.862	75.430	111.292	28.372	114.564	142.936	10.827	39.729	50.556	7.153	15.416	22.569	82.214	245.139	327.353	
Progress		-1.981	105.717	103.736	-9.109	-27.714	-36.823	1.107	4.851	5.958	3.433	8.608	12.041	-6.550	91.462	84.912	
Progress Percentage		-5.5%	140.2%	93.2%	-32.1%	-24.2%	-25.8%	10.2%	12.2%	11.8%	48.0%	55.8%	53.4%	-8.0%	37.3%	25.9%	

Sumber Data : Dinas Koperasi Usaha Kecil dan Menengah Provinsi Bali
Total MSME Data at the end of December 2020 412,265
Total MSME Data at the end of December 2019 327,353
Progress 84,912
Bali Population 4,230,051
Entrepreneurial ratio 9.7%

Source: Prepared by *Dinas Koperasi Usaha Kecil dan Menengah Provinsi Bali* (Office of Cooperatives for Small and Medium Enterprises of Bali Province), (2021)

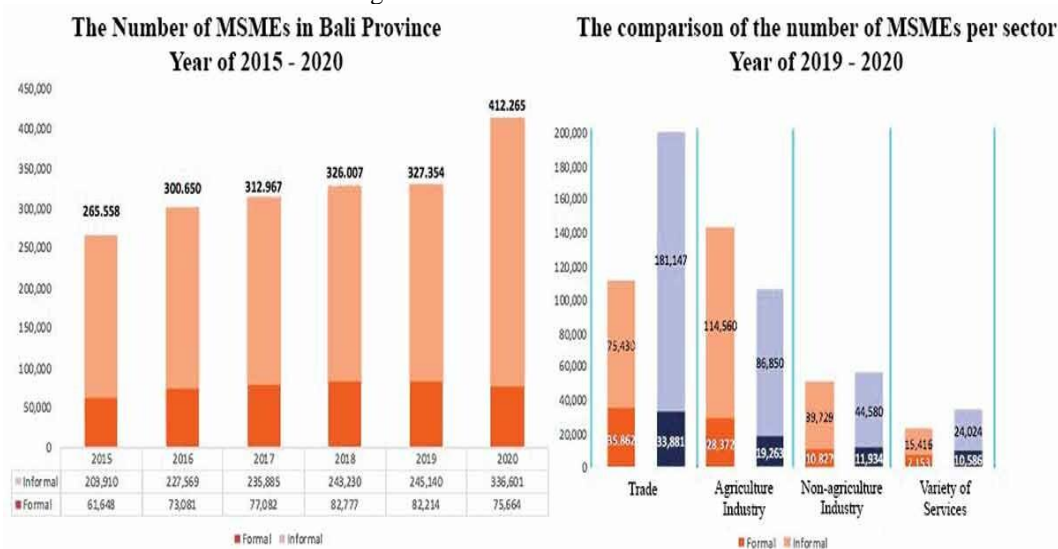
Based on the data in table 1, it can be seen that the development of MSMEs from the end of 2019 to the end of 2020 increased by 84,912 businesses (an increase of 1.25%) from before the pandemic. Developing a business at the MSME level is an option for some of those affected, given the ease of entry requirements into the sector. Bello (2021) conducted a study on business in rural areas, with a focus on understanding the main motivations and challenges of entrepreneurs outside the village who decided to settle in rural areas and become small business owners. Through their research, these new entrepreneurs choose to expand their businesses to villages with the aim of taking advantage of business opportunities, seeking a

better quality of life and meeting the needs of their families, even though they experience difficulties due to the lack of infrastructure and difficulty in getting the right human resources.

A large number of MSMEs in the official sector have shut down after the COVID-19 epidemic. Business owners and MSMEs employees who work in the formal sector are forced to move to the unofficial sector as a result. It is seen from the expansion of MSMEs in the province of Bali in 2020. It increased dramatically, by 25.9% (versus 2019), as opposed to prior years, which only saw growth of 4–10%. The trading sector, which was dominated by the informal sector, experienced the biggest growth at 93.2% (compared to 2019). The non-agricultural industrial sector, various services, and the informal sector all exhibit a growth trend. The development of MSMEs in Bali Province and a comparison of MSMEs by industry are shown in the data graph below (Badan Pusat Statistik Bali, 2021). (Badan Pusat Statistik Bali, 2023). The information provided demonstrates that Bali's unemployment rate has increased; there were 35.811 unemployed persons in 2018, 39.288 in 2019, and 144.500 more unemployed people, or a 267.79 percent increase, in 2020 (Badan Pusat Statistik Bali, 2021).

The high competition experienced by MSME actors, both in various regions in Bali caused by reducing people's purchasing power, as well as increasing the number of actors as a result of the presence of new MSMEs who are former tourism workers, requires them to take various ways to maintain their business. Akpan et al., (2022) explained that the presence of digital technology is also a challenge for MSMEs, but this advanced technology needs to be adopted as a strategy to survive during the pandemic. In addition to the existing literature, “Conceptual Model of Business Resilience” (Aldianto et al., 2021) explains the key factors for SMEs to be resilient are dynamic capability, agile leadership, and technology capability. This research, which was conducted on a number of MSMEs in four districts in Bali, examined the forms of market penetration, product penetration, and product diversification carried out by MSMEs to survive in difficult times.

Figure 1: Profile of MSME in Bali



Source: Bappenas (2021)

LITERATURE REVIEW

A literature review on the topic of SME (small and medium-sized enterprises) would involve examining the existing research and studies on the characteristics, challenges, opportunities, and impact of SMEs in various industries and regions. Some a literature review on SMEs among (1) Definition and classification of SMEs, (2) Importance of SMEs, (3) Challenges and barriers faced by SMEs, (4) Strategies and policies to support SMEs, and (5) Innovation and entrepreneurship in SMEs (AlJazzazen, 2019; Amadasun & Mutezo, 2022; Doh & Kim, 2014; Klyver & Nielsen, 2021; Mastana, 2023; Sharma et al., 2021; Syah et al., 2021). By reviewing and synthesizing the existing literature on SMEs, researchers and practitioners can gain insights and recommendations for improving the performance and impact of SMEs in different contexts.

During the COVID-19 period, SMEs in Bali faced several problems, including decreased demand, increased production costs, difficulty obtaining capital, and limited access to technology. A study related to SMEs in Indonesia (Sutrisno et al., 2022) explains that all SMEs are not ready for the first time in economic history to adapt to the COVID-19 pandemic crisis. Likewise with SMEs in Bali. They must learn from the COVID-19 situation to survive difficult times. Seeing the condition of SMEs, it is necessary to conduct a study related to the sustainability of SMEs in Bali, which is expected to provide a better understanding of the challenges and potential of SMEs in Bali as well as solutions that can be taken to help them survive difficult times. Through this study, it will be discovered what challenges are being faced, how to maintain a business that is being run, strategies that can be adopted, the

importance of the role of assistance from the government and related associations, as well as solutions that can be implemented to be able to maintain business during a pandemic and other difficult situations.

Micro, small, and medium enterprises (MSMEs) as local businesses with minimal capital usually carry out minimal effort in developing their business, adjusting their sales targets that are not as large as large-scale businesses, such as factories or industries (Syah, et al., 2021). In the farmer's moral economic theory about the principle of safety first, they choose to avoid risk, which is a traditional farmer attitude expressed by Scott regarding the actions of farmers who do not want to take risks in choosing the crop to be planted (Link & Scott, 2012). For farmers all forms of risk, no matter how small the risk they will receive, are considered as something that endangers their subsistence, it is also widely applied by MSMEs who tend to maintain their business scale so as not to add more capital without guarantee they could achieve the targets.

Becoming a business actor at the micro, small and medium level is the best choice for some people in Bali during this pandemic, especially for those who are affected by layoffs and have the capital to develop a business. MSMEs can also be categorized as types of work in the informal sector. Entrepreneurial activities carried out informally position the activities of wholesalers as part of work in the informal sector. Hidayat (1978) describes eleven characteristics of the informal sector, namely (i) business activities are not well organized due to the emergence of business units that do not use the facilities or institutions available in the formal sector; (ii) In general, the business unit does not have a business license; (iii) In general, business units do not use the facilities or institutions available in the formal sector; (iv) In general, the government's policies to help the weak economic groups do not reach this sector; (v) It is easy for business units to enter and leave from sub-sectors to other sub-sectors; (vi) The intended technology is traditional; (vii) Capital and business turnover are relatively small, so the operational scale is also relatively small; (viii) To run a business there is no need for formal education, because the education needed is obtained from experience while working; (ix) In general, business units belong to the group that runs their own business and if they do, the workers come from families; (x) The source of venture capital funds is generally from own savings or from unofficial financial institutions; (xi) Products or services are mainly consumed by urban or rural groups with low incomes but sometimes also by middle income groups.

The explanation of the informal sector has been put forward by many experts with various perspectives, including the informal sector as an escape for job seekers who do not get jobs in the formal sector, the informal sector as a creative entrepreneurial activity, the informal

sector as a person's right to work to fulfill their needs (Flew & Cunningham, 2010). For Effendi, the informal sector is a safety valve, namely the informal sector with all its shortcomings can act as a reservoir and alternative job opportunities for job seekers and marginalized groups (Krasniqi & Mustafa, 2016). This is what is happening at this time, where those who are experiencing adverse impacts as a result of global health problems, so that economic activities, especially tourism, which is the largest multi-opportunity industry in Bali are experiencing a slump and necessitating cutting off community work relations, especially those who work in tourism (Subawa et al., 2022; Widiastini et al., 2017).

MATERIAL AND METHODOLOGY

Method and Data Collection

This study was conducted to determine the strategy of micro, small, and medium enterprises (MSME) in Bali to maintain their business. This approach enables data collection through an in-depth interview over purposive sampling selection – making this process an effective inductive, content-specific research (Corbin & Strauss, 1998; Eggers & McCabe, 2016; Morrish & Jones, 2020). In this study, the cultural studies approach of Barker was applied to see the social practices of the recipients of the stimulus program in surviving and maintaining their businesses during the pandemic (Barker, 2005). The data collected were analyzed descriptively and qualitatively and presented in a narrative manner through thematic analysis. Exclusive invitations for the interview were sent out to prospective respondents in January 2022. From 60 invitations all over four different targeted districts, 42 volunteers were gained and interviewed. The data was fully gathered by the end of March and it was completely coded through the mid of April 2022.

The primary data was collected by utilizing handwritten notes, interview recordings, and photo documentation. The following guiding questions for the interview are: Q1: To what extent has business agility through digital adaptation of local MSMEs affected their ability to face market demand changes during the pandemic? Q2: To what extent have local MSMEs adapted to the changes in the market trend? Especially what strategic decision did local MSMEs unable to penetrate the remaining market while other potential markets were on hiatus due to COVID-19? Q3: How did the MSMEs secure financial support from the government? Q4: How did local MSMEs go about product diversification to respond to the massive switch of market demand and profile?

Research Sample

The sample consisted of MSMEs in four different Bali's districts of Buleleng, Tabanan, Gianyar, and Denpasar. The chosen context is the MSMEs, ranging from micro-sized, small, to medium-sized enterprise owners that keep their businesses running during the COVID-19 pandemic. A purposive sampling of MSMEs ($N=42$) enabled decent data "saturation point" requirement as to generate justified, representative concept of population's perceptions (Goulding, 2017; Saunders et al., 2018). Of respondent inclusion criteria (i) the respondents were owner of the MSMEs; (ii) their MSMEs were established before and during the COVID-19 pandemic; (iii) their MSMEs operate in travel, hospitality and tourism sectors or as its supporting intermediaries; (iv) with a minimum of 3 years in business, and/or have gone through several crisis periods in Bali, such as the Bali bombings and volcanic eruptions. A demographic summary of respondents is summarised in Table 2 with details of the gender of respondent, age of respondent, MSMEs origin, types of products, level of MSMEs, and consumer target.

Table 2: Demographic Profile

Gender	N=42	%	Types of Products	N=42	%	Consumer Target	N=42	%
Male	19	45%	Fashion	4	10%	Local community	14	33%
Female	23	55%	Culinary	7	17%	Tourism Business	5	12%
Others	0	0%	Handicraft	7	17%	Foreign Tourist	0	0%
Total		100%	Agrobusiness	1	2%	Domestic Tourist	12	29%
Age	N=42	%	Ritual Goods	2	5%	Reseller	5	12%
20-30 years old	12	29%	Herbal Medicine	1	2%	Worship Place	6	14%
31-40 years old	13	31%	Party and Décor	1	2%	Total	42	100%
41-50 years old	10	24%	Service	3	7%	Years in Business	N=42	%
>50 years old	7	17%	Snack	1	2%	3-5 years	10	24%
Total	42	100%	Souvenir	2	5%	6-10 years	7	17%
MSMEs Origin	N=42	%	Electronic	1	2%	11-15 years	23	55%
Buleleng	20	48%	Groceries	2	5%	>15 years	2	5%
Tabanan	9	21%	Motor rental	1	2%	Total	42	100%
Gianyar	4	10%	Retail	2	5%			
Denpasar	9	21%	Coffee Houses	4	10%			
Total	42	100%	Fruits and Vegetables	1	2%			

Level of Business	N=42	%	Travel Agencies	1	2%
Micro-sized	22	52%	Finance	1	2%
Small-sized	16	38%	Total	42	100%
Medium-sized	4	10%			
Total	42	100%			

RESULT AND DISCUSSION

Increasingly high business competition during the pandemic requires business actors, especially SMEs to carry out various strategies with the aim of maintaining their business and market segments with the aim of still making profits (Chaerani et al., 2020). Profits as income for their business will be able to maintain sustainability in both the production and distribution aspects so that the parties involved in the product sales chain to the consumers can be maintained. Business competition during the pandemic is high because one of the reasons is the increase in the number of business actors caused by layoffs, especially those who work in the formal tourism sector, such as hotels, restaurants, managers of tourist attractions, and other tourist facilities. MSMEs and the tourism sector are among the industries that have been badly hit by the pandemic (Nugroho & Negara, 2020). Around half of SMEs in Indonesia have temporarily closed due to the decrease in demand and major disruptions in the supply chain. The Indonesia's Chamber of Commerce estimated that the potential loss from the tourism industry is about USD35 billion in 2020 (Nugroho & Negara, 2020).

The COVID-19 pandemic has had a huge impact on various sectors, including Small and Medium Enterprises (SMEs) in Bali. In theory, SMEs can survive difficult times, including a pandemic, by adopting the right strategies and tactics. SMEs can do several things to survive and maintain their business in difficult times, including adapting to changing situations and changing their business strategy according to the changing market needs. In addition, SMEs can improve efficiency and productivity by optimizing resources and using technology to improve business performance. Likewise product or service diversification, building business networks and partnerships, improving finances and utilizing government programs and support also need to be considered and implemented.

Business Agility through Digital Adaptation in the Changes of Market Demand

A special study on the survival of MSMEs investigates COVID-19 as a crippling and enabling mechanism for micro, small and medium-sized enterprises (MSMEs), particularly

how SME crisis strategies can help them through the crisis (Klyver & Nielsen, 2021). Based on that research, it was found that SMEs can follow an austerity strategy, a survival strategy, or an innovation strategy, and they can do so narrowly or broadly. The results of that research found MSMEs can retrench and wait for the new normal, persevere with what seems to work, or innovate for the future. Study finds that organisations that responded fastest to the pandemic are more likely to have agility in their business (McGann, 2021). The size of MSMEs also might give them more flexibility, agile leadership, and ability to build a lean organisation.

Small Medium Enterprises which are capable of capturing future potential markets are those who use Information and Communication Technology (ICT) in their business. ICT (Qosasi et al., 2019) affects firms' agility and finally ends in their competitive advantage. Their ICT capability also affects the firms' competitive agility indirectly by mediating their business agility. A new study related to the pandemic also reported that a majority (84%) of leaders face a great challenge to work remotely and implement digital acceleration plans and culture has a big contribution to it (McGann, 2021). Some of the strategies to achieve agility that McGann (2021) explain are creating an adaptable culture, engaging cross-functional teams, investing in digital technologies platform to increase digital revenue growth, and making sure the real-time data is accessible for all.

Amadasun and Mutezo (2022) indicated that the factors used to measure market-driven strategies such as market orientation, competitive intensity, and technological dynamics influence SMEs competitive growth.

“Market orientation, competitive intensity and technological dynamics are seen as key tenets of market-driven strategies that influence small and medium-sized enterprises' competitive growth – these elements are especially needed during the rebounding phase of SMEs post the economic crisis like Bali bombing, or natural disaster like Bali earthquake.”

Amadasun and Mutezo (2022) recommended that market-driven strategic constructs of market orientation, competitive intensity and technological dynamics could serve as critical operational factors that influence SMEs competitive growth.

“Once the COVID-19 strikes, we understand that the only weapon for our long-running business is to echo our existence through utilising the power of technology. Despite unbearable lay-offs, our work could vary from constant effort of marketing, keeping up with customers' awareness of our products/services, to preparing our human resources for the most possible operational and managerial trend where the dependence on technology is imperative. These have been our agile thinking process as a medium enterprise in Denpasar – and being agile, one more time, has helped us rebound despite severe recession.”

The cultural industry is an industry that combines, produces, and commercialises a form of creativity by utilising cultural resources widely, which can be practised in various forms, including micro, small and medium enterprises. SMEs business actors engaged in the cultural industry have taken advantage of the phenomenon of society that upholds lifestyle (Atmadja, 2010). So, in the creative industry, the pragmatic and consumptive attitude of the community is also a lucrative business opportunity. Product innovation in the creative industry cannot be separated from an understanding of people's lifestyles that develop from time to time.

Understanding consumer society as a society that tends to be organised around consumption rather than the production of goods and services (Suyanto, 2013), a product created in the creative industry must be able to identify and analyse trends that develop in society from time to time. Along with the rapid development of information technology, understanding the types of products that can be developed in the creative industry can be quickly understood and applied. Moreover, currently, electronic media is one of the ways that consumers choose in choosing a product. The overflow of hedonistic information that is broadcast on television can cause people to be unable to choose products that are really needed but instead fall into placing more importance on wants than needs. The development of the middle class, which is marked by efforts to assert its identity through the use of consumer goods (Ibrahim, 2011), is an obligation for business actors to be adaptive in the use of information technology, especially in the process of marketing and selling products. In relation to COVID-19 when business is expected to become virtual and utilise technological innovation to replace the constant interaction, the writer argues that by having a digital adaptation will elevate the chance of business organisation to survive and rebound quickly with digital innovation strategy. This is in line with the study (Mastana, 2023) that the ease of use of shopping media, delivery services, and online accessibility has a significant effect on consumer shopping intentions. Thus every business is expected to be able to adapt quickly and adjust their marketing strategy, with a focus on digitalization. Even though the spread of the corona virus can be controlled, the convenience of online shopping that makes it easier for consumers is worth maintaining to provide easy access for consumers to shop. It can support the business including SMEs to adapt quickly internally so that they can extend the new initiative in the rapidly changing world and expectations from customers especially in the unexpected time (MIT Centre for Digital Business, 2016).

“The spread of the corona virus which keeps happening today and has an impact on the implementation of restrictions has implications for increasing the ability of business actors to use information technology as a medium for marketing and selling

their products. Even in practice, online collaboration with Gojek or Grab (online delivery services) is carried out with the aim of facilitating product delivery."

Business actors use their social media, both WhatsApp, Facebook, and Instagram in marketing and selling their products (Arsa et al., 2021). Juhro (2021) in his article "*Inclusive Economy and Social Media Resonance*" explains that micro and small-scale economic actors in the traditional sector, who live in rural areas, are trying to advance to class by using available digital technology.

"In practice, we use platforms such as YouTube, Facebook, Instagram, TikTok, and WhatsApp to leverage our efforts in reaching out to wider markets (mostly domestic market and intermediaries) during the pandemic."

Market Penetration: From Tourists to the General Public

Changes in the customer segment have an impact on changes in the acceptance of the products offered. In this context, the decline of tourism activities, the loss of types of tourists who are targets for producers as existed in the pandemic period, where human needs related to large tourist activities have been replaced by the domestic market needs. Even the product needs are experiencing differences. Understanding these conditions, one of the efforts made by SMEs is to penetrate the market. Market penetration has a positive influence on the marketing mix and marketing performance and the direct effect of market penetration is greater on marketing performance than the effect mediated by the marketing mix (Harini & Yulianeu, 2018). Market penetration strategy can be done by trying to become a new market segment through marketing activities. This is also done by SME actors in Bali who are trying to expand the market by building a network of cooperation with related parties, also using electronic message media and social media (Ribek et al., 2020).

"The type of consumers who experience a change from tourists to the general public also has an impact on the production of products aimed at meeting domestic needs. The need for bamboo handicrafts, for example, which was initially produced as a tourist product, during the pandemic the craftsmen tried to strengthen the local market, meeting local needs which of course was done by adjusting to local needs."

Bamboo crafts, which are occupied by many people, especially in the highlands, have produced various products to meet the needs of tourists (Sanjaya et al., 2017; Widiastini et al., 2020), especially when tourism in Bali is in a good situation, with a high number of tourist arrivals. The dimming of Bali tourism caused by health problems, namely the spread of the coronavirus, has an impact on decreasing income for SMEs which are a follow-up support sector. Tourism is a large industry that is not only multiproduct but also multi opportunities

(Szivas, 2008), the presence of tourists has implications for various needs, both for primary to tertiary needs, namely souvenirs.

“Domestic product business actors in Bali have experienced an increase due to the loss of jobs for people who work in the formal tourism sector. In order to be able to meet their daily needs, some of them take opportunities as producers and/or sellers of products for local consumers. Facing high competition, given a large number of producers and sellers, SMEs business actors must carry out various strategies. The existence of the community's need for clothing, food, and ritual products as major needs, has led SMEs business actors to penetrate products and markets.”

There are interesting findings when SME players penetrate the market, some carry out complementary systems, so that a mutually supportive network is formed between SMEs. This phenomenon is found in culinary SMEs. Local cuisine is able to survive during the pandemic because it is needed not only for daily consumption, but also for the ritual needs of the Balinese people which are in high demand, especially during holidays (Darmawijaya, 2017).

“Take Dodol as an example; It is a snack made from glutinous rice flour, coconut milk, brown sugar, sometimes mixed with peanuts and other additives according to market tastes, which are packaged in corn leaf wrappers - and this product still constantly attract the buyers despite the pandemic and lower number of buyers.”

“There is something interesting about the resilience of the dodol SMEs, namely the positive impact on other SMEs, namely palm sugar craftsmen and corn wrapper. Palm sugar is needed for the dodol mixture, while corn wrapper is used to wrap the dodol. The market chain is important, when a company buys goods and services from other businesses, it produces an indirect employment impact, or a multiplier effect. Dodol SMEs have been able to provide a multiplier effect to other SMEs, so that local businesses support each other, especially in the economic aspect.”

Citing a study (Anshasi et al., 2022) which examines medical tourism, it is explained that there are social implications, namely according to their findings, medical tourism can encourage a strong social multiplier effect in a country in terms of increasing job creation and encouraging a culture of innovation and progress in health and medicine. Thus it can be understood, every business, regardless of the form of business developed by a region, is always capable of having a side effect for the growth of other businesses. Evidently, the SME business is also able to have a follow-up impact on other businesses, which of course are expected to complement and support each other.

Government Assistance

The pandemic condition that lasted too long had an impact on the various difficulties that MSMEs face. Understanding this phenomenon, the government plays its role in helping MSMEs by providing assistance in the form of funding, training and exhibitions. Assistance is

also provided by involving parties that are possible to support SMEs in maintaining their business, such as banks and business incubators. The products of SME players are given space for product displays located at tourist attractions, banks, and trade office offices, as an offline marketing solution provided by the government.

“In order to support the SMEs to survive during the pandemic, the provincial government of Bali provides various forms of assistance. The government in Buleleng Regency takes various roles in helping SMEs who are facing difficult times in production and sales.”

“There are several programs provided by the government to SMEs, namely inviting exhibitions, providing space for selling SME products in Buleleng provided at Sobean Mart, in collaboration with the Bali Regional Development Bank”. (Head of the Department of Industry and Trade of Buleleng Regency, 4 April 2022).”

“Various forms of assistance and assistance were provided to SMEs, including training on production techniques, digital-based marketing training, product packaging, business stimulus assistance, exhibition stands, kiosks and UMKM corners.”

Doh and Kim (2014) through their research explain the importance of government financial assistance for local SME innovation, and the importance of building strong social relationships in today's economic networks. The recent research as well from Sharma, et al (2021) argue that for businesses, the resilience level should be multi-level from the industry, government, and other stakeholders (Sharma et al., 2021). Therefore, in order to be a business that is resilient, there has to be government response, technological innovation, local belongingness, consumer and employee confidence.

In its function as a regulator and facilitator for the recovery of Bali's economy, the government achieved several successes. Reviving the Micro, Small and Medium Enterprises (MSMEs) sector as a productive economy business managed by an individual, household, or small business organisation is one of them. In an effort to boost the local economy, some pro-MSME government measures include internet subsidies, shipping subsidies for MSMEs registered in the marketplace, mentoring, recurring training, and expanding the availability of KUR (People's Business Credit). Everything is done to encourage MSME employees to be more creative, productive, and knowledgeable about the digital market (Subawa et al., 2022).

In Denpasar, government assistance by involving business incubators is carried out by the government in Denpasar city. The government provides capital in the form of cash to local business actors to be used in developing their businesses. The activity, which was named the *Pandemic Incubation Program (PIP)* was carried out in 2020 and 2021 which aims to help the Denpasar community who run local businesses by involving incubator institutions in Bali(Arsa

et al., 2021; Rusadi et al., 2022). In this program, PIP participants are given assistance in conducting product innovation through direct and online discussions with a business incubator as a companion for three months of activities, both face-to-face and online platforms (*zoom, whatsapp*).

“The overnment in Gianyar Regency cooperates with the Ministry of Industry and Trade in providing assistance to jewellery craftsmen in Celuk Village. Assistance is provided by providing six types of training, namely strategic management, marketing management, operational management, HR management, financial management and collaboration. In its implementation, the ministry collaborates with the Ganeshha Education University business incubator which has a companion according to the required field of expertise.”

“The activity was carried out at the Bali Creative Industry Center (BCIC) located in Tohpati, Denpasar. BCIC is a useful place for the development of creative industries and leading innovations to increase the nation's competitiveness as a driver of community welfare.”

The head of the industry and trade office of the Tabanan district explained that government assistance to MSME industries during the pandemic was very little because government funds were more allocated for handling the Covid-19 problem. Small and medium-sized industrial products are given space to display products at the office of the industry and trade office which functions as a promotion and sales place, which in its implementation is rotated every month, according to the schedule given by the service management. The government in this case can take on the role of a mediator who helps local business actors build marketing nets through partners owned by the industry and trade offices. The industry and trade offices that receive frequent visits, whether from the provincial government or ministries, academics, or associations, can help introduce and promote the products of business actors in their area. Business networks are important in developing a business, as Fath, et al (2021) explain that the survival of a business is strongly influenced by how they build the partners, own and maintains them. In his study, it was emphasized that the network ties of business actors with strong partners were able to accelerate the transformation of business models, which was needed during the pandemic.

Understanding Domestic Needs and Developing Product Variants

Capitalists engaged in the cultural industry have been able to take advantage of the phenomenon of society that upholds market religion (Atmadja, 2010; Piliang, 2006), so in the creative industry the pragmatic attitude of the community is also a lucrative business opportunity. Product creation in the creative industry cannot be separated from an

understanding of people's lifestyles that develop from time to time. Understanding this, MSME products circulating in the market also follow market tastes, especially domestic products that have a large market, such as culinary products, ritual needs, household appliances and some fashion products.

“Produce the products to fulfil domestic needs. Products that were initially consumed by tourists were developed into local products, in order to meet the needs of people who want a product with a western image. In practice, not only are products diversified, but the way of marketing is also shifting from offline to online. Platforms in the form of YouTube, Facebook, Instagram, TikTok, and WhatsApp are the choices for business actors, both in urban and rural areas spread across Bali.”

Changes in the need for a product that occur almost all the time, due to trends that are difficult to predict, require SME actors to always be ready to penetrate the product. One of the product penetrations can be done with a pricing strategy. For AlJazzazen (2019), in avoiding the threat of competition and being able to dominate the market, setting product prices carefully is important. Likewise, in the current situation, where competition with similar products is high, determining prices according to product quality must be well understood by SME actors. It aims to provide satisfaction to consumers for the products they buy, consumers feel the costs incurred to pay the price of a product are in accordance with the quality of the products they receive.

“Domestic needs that remain high in Bali, especially to meet the needs of clothing, food and rituals require SME business actors to always be adaptive, creative, and innovative. As well as cheese, steak, coffee latte, dim sum, and various types of Korean food that can generally be found in restaurants or restaurants, nowadays it is very easy to find on the roadside. In this condition, culinary tourism whose perpetrators are local people prefers to consume products that have a western image. The lifestyle of the local community, which was brought together with the pandemic conditions, became an opportunity for SME business actors, especially in the culinary field.”

The globalisation of the economy, information, and culture has affected various human activities, including food consumption activities. Inter-human and inter-cultural interactions, which cross the boundaries of geography, country, culture, and religion have increased the intensity and complexity of food consumption itself. Eating is now no longer a local-scale activity, but an activity that involves various global-scale relationships and interrelationships, which are carried out in global space-time with a motive to represent a lifestyle (Piliang, 2006).

People's lifestyles lead business actors to think creatively, as part of the creative industry. Creativity and innovation are mandatory in the creative industry. People's lifestyles that are increasingly developing along with the capitalist movement which always seduces the public with the various product trends it creates have become opportunities for business actors,

including SMEs. As Lee (2015) and Suyanto (2013) states about the cultural industry which in its application shapes the tastes and tendencies of the masses so as to instil their desires for false needs, this also happens in the creative industry.

“In practice, the creative industries developed in Indonesia, in addition to using technological sophistication in their production techniques, also utilise people's lifestyles as a basis for consideration in developing the types of products to be produced. Understanding the desire of local consumers to like western food, food businesses have also developed foreign food products, from tourism products to local food.”

The industrial system, especially in the cultural industry, is the most important part of the ideology of advanced capitalism to create a culture of consumerism, a culture that accommodates the interests, desires, and needs of the Mitchell (2018).

“A more extreme is the use of clothing by local people who turn into tourists in tourist attractions, especially on the beach, even on the river. Skimpy clothes such as bikinis with various models that were originally used by tourists and only a few of the local people dared to wear these clothes, are now considered normal.”

The condition of society that is increasingly anaesthetised with fashionable and super transparent clothing styles has made capitalists (cultural industry actors) always create new and new models with more trendy styles. The need for bikini clothes for the beach is an opportunity for fashion designers, fabric sellers, and people who are involved in selling these clothes. Balinese people use mini clothes like tourists to interpret themselves as tourists. This condition is actually considered an opportunity by producers and sellers of clothing in Bali.

“Those” women not only see themselves as men see them but are encouraged to enjoy their sexuality through men's eyes. And there we see our business opportunities.”

When most of the business actors penetrate the market and develop products, there is a different way that is done by one of the weaving SMEs, which is they make unique products with a clear market segment. Customer trust has a direct effect on customer loyalty, thus it is very rational for SMEs who already have a special market and tend to keep trying to maintain the type of product and price, even though they get little income during the pandemic caused by the target consumer's purchasing power has decreased (Marakanon & Panjakajornsak, 2017).

In this case, SMEs trying to maintain their products as practised by weavers, if understood through imagology, traditional craftsmen trying to build a perceptual image and verbal image. According to Mitchell (2018), a perceptual image is a visual appearance of an

object as it is present in one's mind in the form of a sense datum. Verbal images are linguistic elements, namely pictures or paintings that are present when verbal language is used, both in the form of descriptions and metaphors. Perceptual images and verbal images are built by weaving craftsmen by building an understanding of the originality of their products in influencing consumers' minds. Thus, weavers do not mind if their income decreases during the pandemic, but they are still able to maintain their main customers.

With regard to brand development, it is a strategic initiative, aligning business and brand strategies to communicate unique and interesting differences (Holland & Weathers, 2013). In this case, the weavers try to maintain the image of their products for the sustainability of their business which already has a certain potential market. Chung, et al (2018), fanaticism can be applied to support products while providing consumers' favourite consumption experiences.

CONCLUSION

Conclusion, Limitation, and Further Research

During the process of the in-depth interviews, rather than strictly guiding and attempting to restrict respondents' opinions merely based on the existing theories of business survival strategy during the recession, the authors enabled ideation of the forty-two respondents from which the tailored and applicable survival strategies, utilized specifically by different types of business owners all in Buleleng, Tabanan, Gianyar and Denpasar mapped. And hence, the elaborated components of the strategy in this research, namely (i) revisiting the implications of business agility; (ii) understanding the options for market penetration; (iii) gaining support from the government; (iv) and leveraging product development ideas, underpinned the novelty of new paradigm in MSMEs' strategic management during the pandemic - making this work a successful exploratory study of MSMEs' strategies in Bali.

As for the limitation of this research, while each strategy catalyzes different implications to accelerate MSMEs' business rebound in each region, for example (i) business agility and technological awareness - where the MSMEs' actors prioritized partnership with digital online delivery as to support more affordable and quicker logistics operation, (ii) or maintaining the quality of local food as to keep the revenue from the local market, (iii) and securing "people's business credit from local district government; the implications of the theoretical framework of entrepreneurial marketing behavior for during the crisis as proposed by Morris and Jones (2020) such as detailed opportunity seeking actions, resource organizing, creating new customer value, and accepting risks have not yet been fully explored as to extend intellectual discourses from Morris and Jones, to mention the least. This is due to, as the authors believed, the time and area

scope constraints in this research that made a wider sample distribution limited to only 42 respondents. And hence, an ideal mixed method approach from which more comprehensive questions and richer sampling sources can be gathered for overarching MSMEs' strategy exploration during the pandemic is inevitably unexecuted.

Consequently, this research has opened up further intellectual discussions on how the components of this MSMEs' strategy can be furthered and conceptualised as to support a wider business survival guidance in Indonesia, or within ASEAN region wide. In addition to a more robust mixed methodology approach, visiting the role of MSMEs' alliances and networks and to see how these mechanisms sustain MSMEs amid the turbulence has never been a less imperative topic to examine either. Additionally, a specific study on how much automation in both management and operations, including digital marketing as well as digital supply chain and intermediaries' management has not been fully initiated within Indonesia's MSME scope.

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