DIJDBM
DINASTI INTERNATIONAL JOURNAL OF DIGITAL BUSINESS MANAGEMENT

https://dinastipub.org/DIJDBM
editor@dinastipub.org
0811 7401 455

ANALYSIS OF DECISION MAKING ON MSMEs IN THE COVID-19 PANDEMIC

Ricardo[1], Andri Yandi[2]
[1]Ph.D Student, Universiti Kebangsaan Malaysia, Malaysia.
[2]Faculty of Business and Economic, Universtias Batanghari Jambi, Indonesia, andriyandi.ali@gmail.com

Corresponding author: Andri Yandi[2]

Abstract: During the current covid-19 pandemic, MSME actors are objects that really feel the impact. Inevitably, MSME actors must rack their brains to make decisions quickly, accurately, and produce clear goals. Management as a science to be a guide for business actors provides knowledge about decision making and its stages. There is not only one type of decision making that can be used by MSME actors. The choice of this type of decision is important, because later it will be used as a guide whether it is appropriate to use a certain type of decision during the COVID-19 pandemic. Decisions taken by MSME actors must also be in accordance with the health protocols touted by the government. This article will explain in detail what MSMEs are, what decision-making is and the stages, what types of decisions can be chosen, the factors that influence decision-making. the relationship between MSMEs and decision making as well as an explanation of the step-by-step analysis of decision-making by MSME actors during this covid-19 pandemic. The advice given in writing this article is that MSME actors need to identify problems critically and make various efforts by making the right decisions. The need to innovate and view that the Covid-19 pandemic situation is not an obstacle but as a means of opportunity to do business that is beneficial to oneself and others.

Keywords: Decision Making, MSMEs, Covid-19 Pandemic

INTRODUCTION

In Article 1 of Law No. 20 of 2008 concerning MSMEs, MSMEs are defined as productive businesses owned by individuals or business entities that have met the criteria as micro-enterprises. The number of MSMEs spread across Indonesia is 62.9 million units covering trade, agriculture, animal husbandry, forestry, fisheries, mining, processing, buildings, communications, hotels, restaurants and services. Micro, small and medium enterprises (SMEs) have an important role for the Indonesian state (Nurhidayat, 2020). MSMEs are a bridge for the Indonesian state to eradicate poverty.

With the existence of MSMEs, the number of jobs will increase and be able to reduce unemployment in Indonesia. In 2020, MSMEs will face new challenges with the emergence of the COVID-19 pandemic that has hit the world. The existence of the COVID-19 pandemic not only endangers the health of the Indonesian people. The Covid-19 pandemic has also had a major impact on the sustainability of economic activities in Indonesia, especially for MSMEs. Based on the survey results, as many as 96% of SMEs admitted that they had experienced the negative impact of COVID-19 on their business processes. As many as 75%

of them experienced a significant decline in sales (Hermansyah, 2020). This of course creates a big shock to the economy in Indonesia. The decline in the number of sales of course can make MSMEs lose money and even go bankrupt. Entrepreneurs must immediately rack their brains to make the right decisions for their business so that their products can be sold to consumers.

Some aspects that need to be considered in decision making in business management are even changed, namely problem identification, identification of decision criteria, allocation of weights to criteria, developing alternatives, alternative analysis, choosing alternatives, implementing alternatives, and evaluating the effectiveness of decisions. Entrepreneurs must really pay attention to these eight aspects to adjust to the situation due to the Covid-19 which forces people to reduce activities outside the home. In connection with what has been explained above, the author intends to discuss further aspects of decision making that need to be considered in the conditions of the covid-19 pandemic to be able to improve or even exceed the original condition. Therefore, this paper entitled Analysis of Decision Making Against MSMEs in the Pandemic Period in order to provide insight into management in making the right decisions for MSMEs during a pandemic, especially Covid-19

LITERATURE REVIEW
MSME Criteria and Definitions
MSMEs are productive businesses owned by individuals or business entities that meet the criteria as micro-enterprises (Article 1 of Law No. 20 of 2008 concerning MSMEs). In Indonesia, MSMEs are divided into three criteria to facilitate licensing in future businesses, namely micro, small and medium enterprises. Micro-enterprises, in this case MSMEs (Medium, Small and Micro-enterprises) are productive forms of business with business owners, namely individuals or individual business entities that meet the criteria for micro-enterprises (Law No. 20 of 2008)

Small Business is an economic form of productive business that stands alone and is carried out by individuals or business entities on a small scale and can also be carried out by the people with protection so as not to cause unfair competition and or create healthy competition. Medium Business is a productive business economy that stands alone, and is carried out by individuals or business entities on a medium or small enough scale and can also be carried out by the community with protection so as not to cause unfair competition and or cause healthy competition.

MSME Condition
The COVID-19 pandemic has had a significant impact on SMEs in Indonesia. Starting from a decrease in turnover to losses due to unsold products. As many as 56 percent of MSMEs reported that there was a decline in sales, 22 percent admitted to having capital difficulties, 15 percent reported that distribution was hampered, and 4 percent reported difficulties in raw materials (Kompas.com, 2020). From this data, the problem most experienced by MSMEs is the decline in sales and will automatically hinder capital. The decline in sales experienced by MSMEs occurred because people reduced their consumption of several goods.

People must follow government rules in the form of social distancing which makes people stay at home more and reduce activities outside the home. To meet their needs, people tend to make their own and take advantage of those around them. This of course is able to reduce people's consumptive habits. However, it also has an impact on the declining turnover of MSMEs. If the covid-19 pandemic does not go away, it is not an impossibility if there will be a 3rd economic recession and large-scale bankruptcy of MSMEs because they cannot adapt to the conditions that occur. However, there are several MSMEs that can survive during the COVID-19 pandemic, namely MSMEs that produce consumer goods and services that are close to the needs of the community.

The Covid-19 pandemic in Indonesia has had a serious impact on the survival of MSMEs, both in terms of production, distribution, financing, and market demand. Under these conditions, the government has issued a policy by prioritizing the MSME sector. This policy is an effort to solve various problems faced by MSMEs that are slumped in the midst of a pandemic. These government policies include (Ministry of Cooperatives and SMEs, 2020a):

1) National Economic Recovery Program (PEN). This program is intended to encourage MSMEs to recover during this pandemic. In this program, the government provides incentive support for MSMEs. The 2020 PEN program provides support for the business world, especially the informal sector to survive during the pandemic. In the same year, the realization of MSME support reached Rp112.84 trillion, which was enjoyed by more than 30 million MSMEs.

2) Restructuring program for delaying installments and interest for MSMEs for up to six months. This is because most MSMEs are experiencing financial problems and are unable to pay installments or loan interest. The government provides financing with subsidized taxes, so that cashflow problems can be resolved.

3) MSME financing program through People's Business Credit (KUR). Data from the Ministry of Cooperatives and SMEs for 2020 shows that IDR129 trillion of KUR is still available from IDR190 trillion of KUR that has not been disbursed with 3 percent interest for 20 months.

4) Efforts to encourage government spending to prioritize MSME products. The rationale is that SOE and government spending to absorb MSME products can revive the MSME economy which is currently slumping. This program also supports the National Movement for Indonesian-made Expenditures (Gernas BBI). The Gernas BBI program is intended to encourage MSMEs to start utilizing digital platforms. By the end of 2020, 11.7 million MSMEs were recorded to have utilized digital platforms in selling their products.

5) Efforts to encourage MSMEs to innovate and adapt to new markets. This is because the current pandemic situation requires business actors, including MSMEs, to innovate and adapt to new markets. Data from the Ministry of Cooperatives and SMEs in 2020 recorded that only 13 percent or around eight million MSME actors were connected online in their operations, so mentoring programs, digital marketing training, and collaboration with the big business sector were needed.

Definition of Decision Making and Stages

Decision making in relation to the goals to be achieved is very important. The decision is very important because it involves all aspects. Errors in decision making can harm the business or organization that is run, ranging from damaging market share, damaging the image of the company or organization to financial losses.

Decision making is a form of selecting from various alternative actions that may be chosen, the process through a certain mechanism in the hope that it will produce the best decision (Simon, 1993). In decision making there are 8 stages that need to be done (Stephen P. Robbins and Mary Coulter, 2004)

1) Problem Identification. Identify the problem in this case knowing the problem that exists and what type of problem it is. To be able to identify what the problem is, it is necessary to first understand what the real problem is.

2) Identification of Decision Criteria. Identification of decision criteria is an important factor in problem solving. These important factors include possible costs, risks that may be faced, and the results to be achieved.

3) Allocating Weights To Criteria. The allocation of weights to the criteria is to sort the existing criteria based on priority by assigning a value to each criterion to the existing problems.

4) Developing Alternatives. Developing alternatives is useful so that decisions are not rushed and result in ineffective decisions at the final stage. The development of alternatives makes decision making more effective. In addition, developing alternatives is useful for finding derivatives of one alternative to another. So that when we find an alternative as a result of development, we know better what to take from the alternative.

5) Analyzing Alternatives. Alternative analysis is an attempt to look at the various possible choices of outcome action relationships (sets of goals) from the target analysis that lead to a certain desired state. Alternative analysis is used to assess each alternative that has been developed to reach a decision. This alternative analysis ultimately leads to a decision.

6) Choosing an Alternative. Alternative selection is done with the intention of being able to choose the best alternative from a number of alternatives available for both the same alternative age and different ages with the right method. The purpose of choosing an alternative is to get an effective and optimal decision.

7) Implementing Alternatives. Implementation is an action or process of ideas that have been prepared so carefully and in detail. The chosen alternative is used as a decision as an action in solving an existing problem.

8) Evaluating Decision Effectiveness. The success of a decision is determined by how it turns out. In this evaluation, it is necessary to examine how effective the results of the decision are, are the results as expected? Or even far from successful. If a decision is deemed unable to solve the problem or is deemed ineffective, it can be asked where the fault lies? And what causes the error to occur?

Decision Making Basis

The basis for decision making is as a cognitive concept that is the basis for making a decision. There are five basics in decision making (Terry in Sanusi, 2000:16)

a. Intuition

Intuition is a subconscious process created from experience. Intuitive making can complement rational and bound decision making. Usually a manager who has experience with the same type of problem or situation will act quickly on what has been a limitation due to past experience.

In addition, individuals who experience intense feelings and emotions when making decisions will be able to achieve higher decision-making performance, especially when understanding feelings when making decisions. Decisions made based on intuition or feelings are usually subjective and are easily affected by suggestions, outside influences, and other psychological factors.

The time needed for making decisions based on intuition is relatively short. Limited impact on the problem at hand and using intuitive decision making will provide satisfaction. However, the measurement of truth is difficult to measure in this decision making because comparisons are difficult to find. This is caused by intuitive decision making that is only taken by one party so that other things are often ignored.

b. Experience

Usually before making a decision, a person in charge of making a decision remembers whether a problem like this has ever been experienced before. Decision-making archives in the form of documentation of past experiences are reviewed.

If it turns out that the problem has been experienced, then it can be seen whether the problem is similar or not with the current situation and conditions. If it's still the same, just apply the same method to previous experiences to overcome the current problems.

Experience can be used as a guide in solving problems encountered. Decisions based on experience are practical and easy to make. The experience and abilities possessed as an estimate of what is causing the problem or what is behind the problem and how to solve it are very useful for solving existing problems.

c. Fact

Good decision making is supported by existing and adequate facts. Facts are basically objective and contain absolute truths that cannot be disputed by anything. The term facts are usually interrelated with data and information that can be justified. Facts that are collected and grouped systematically are called data. While the processing of existing data is called information. Therefore, the data needs to be processed first so that it can become information that can be used as a basis for decision making.

Decisions based on facts, data or information are good and solid decisions, but usually the obstacle in making decisions based on facts is getting information.

d. Authority

Decisions taken based on the authority they have are usually commonplace and are widely used. Everyone who influences the organization such as the leader has high duties and authority in the organization. Decision making by leaders is usually taken in order to carry out their duties and authority to achieve organizational goals. Decisions based on authority have advantages, among others, are easy to be accepted by subordinates, have authenticity, and have a permanent nature because they are based on the authority they have.

Decisions based on authority will usually lead to a routine nature and the associations used are with dictatorial practices. Decisions based on authority are usually made by the decision maker, the problem that should be solved instead becomes inappropriate or unclear.

e. Rational

Decision making based on rationality is similar to decision making based on facts. Decision making based on rationality is objective, transparent, consistent, and logical to maximize results or values within certain constraints, so that it can be said to be close to the truth or in accordance with what is intended.

Usability relates to decisions based on rationality. The problem encountered is usually a problem with a form that needs to be solved rationally. In society, optimal community satisfaction that can be implemented can be used as a measurement of decisions based on rationality that is recognized at that time within the limits of community values.

Decision Type

In management, the type of decision is an action taken by management to choose an alternative in order to achieve goals. This type of decision is divided into two, namely:

Programmed Decisions

Automatic response is contained in this type of decision making to the policies that have been made in the previous period. Problems that are repetitive and routinely carried out can be solved using this type of decision making. If this can be done, the next work will only be the development of an algorithm to make routine and automatic decisions.

Programmed decisions are decisions made traditionally using standard operating procedures or other well-defined methods. These are routines that deal with situations that occur frequently, such as requests for leave by employees. In routine situations, it is usually much more desirable for managers to use programmed decisions than to make new decisions for each of the same situations.

In programmed decisions, managers make real decisions only once, when the program is created. Furthermore, the program itself determines the procedures to be followed when similar circumstances arise. The creation of these routines results in the formulation of rules, procedures, and policies. Programmed decisions are not always limited to simple problems, such as vacation policies or something similar, they are also used to deal with very complex problems.

Non-Programmed Decisions

Unprogrammed decisions are unique. Those decisions are often unstructured, one-off decisions. Traditionally they have been handled by techniques such as judgment, intuition, and creativity.

Shows processes dealing with unclear issues. Decisions that do not occur repeatedly and do not always occur are the definition of this type of decision. Decision making with this type includes decision-making processes to answer problems that cannot be explained quickly. These problems are generally complex with few known parameters and most of the known parameters are probabilistic. To answer this problem requires all the talents and expertise of decision-making, coupled with the help of a clear and accountable information system. This is intended to get decisions that are not programmed properly.

Decision Making Factors

There are several important factors that influence decision making. Important factors include past experience, various cognitive biases, escalation of commitment and lost outcomes, individual differences, including age and socioeconomic status, and belief in personal relevance. All of this has an impact on the decision-making process and the decisions taken.

Past experiences can influence future decision making. Past decisions affect people's decisions in the future (Juliusson, Karlsson, and Garling, 2005 in Dietrich). It stands to reason that when something positive results from a decision, people are more likely to decide in the same way, given the same situation. On the other hand, people tend to avoid repeating past mistakes (Sagi and Friedland, 2007 in Dietrich). This is important insofar as future decisions made based on past experience are not always the best decisions. In financial decision-making, highly successful people do not make investment decisions based on previously lost returns, but rather by examining options without regard to past experience; this approach is contrary to what one might expect (Juliusson, 2005 in Dietrich).

In addition to past experiences, there are several cognitive biases that influence decision making. Cognitive bias is a pattern of thinking based on observations and generalizations that can lead to memory errors, inaccurate judgments, and incorrect logic (Evans, Barston, and Pollard, 1983 in Dietrich). Cognitive biases include, but are not limited to: belief bias, over-reliance on prior knowledge in making decisions; Behind bias, people tend to easily explain an event as inevitable, once it happens; omission bias, in general, people have a tendency to omit information that is considered risky; and confirmation bias, where people observe what they expect in observations (Marsh, and Hanlon, 2007 in Dietrich).

In decision making, cognitive bias affects people by causing them to rely too much on or lend more faith to expected observations and prior knowledge, while ignoring information or observations that are perceived as uncertain, without looking at the bigger picture. While this influence may lead to poor decisions sometimes, cognitive biases allow individuals to make efficient decisions with the help of heuristics (Shah and Oppenheimer, 2008 in Dietrich).

In addition to past experience and cognitive bias, decision making can be affected by escalating commitment and lost outcomes, which are irreversible costs. People make decisions based on irrational escalation of commitment, i.e., individuals invest a greater amount of time, money, and effort into decisions that make them feel committed, furthermore, people will tend to continue to make risky decisions when they feel responsible for them. cost, time, money, and effort spent on a project (Juliusson, Karlsson, and Garling, 2005 in Dietrich). As a result, decision making can sometimes be influenced by 'how deep in the hole' the individual feels himself (Juliusson, 2005 in Dietrich).

Some individual differences can also influence decision making. Research has shown that age, socioeconomic status and cognitive ability influence decision making (de Bruin, Parker, and Fischoff, 2007; Finucane, Mertz, Slovic, and Schmidt, 2005 in Dietrich). Finucane et al. establish significant differences in decision making across ages; that is, when cognitive function declines as a result of age, decision-making performance also declines. In addition, parents may be more confident about their ability to make decisions, which hinders their ability to implement strategies (de Bruin, 2007 in Dietrich). Finally, with respect to age,

there is evidence to support the idea that older adults prefer fewer choices than younger adults (Reed, Mikels, and Simon, 2008 in Dietrich).

Age is just one individual difference that influences decision making. People in lower groups may have less access to education and resources, which can make them more vulnerable to experiencing negative life events, often beyond their control; as a result, individuals with low scores may make poorer decisions, based on previous decisions (de Bruin, 2007 in Dietrich)

Relationship of Decision Making with MSME

Every business, be it small or large, requires a management to manage its business. In management there is an important thing as the first step in carrying out activities called decisions.

Decision making is a vital component of small business success. Decisions based on knowledge and sound reasoning can lead a company to long-term prosperity; on the other hand, decisions made on the basis of logical fallacies, emotionalism, or incomplete information can quickly set a small business off commission (indeed, bad decisions can paralyze even large, capital-rich companies over time). All business people recognize the need for painful choices. Moreover, making these choices must be done in a timely manner, because as most people know, indecision is by nature a choice in and of itself the choice not to take action. Ultimately, what drives business success is the quality of decisions and their implementation. Good decisions mean good business.

Decision making is an important part of any business and a key function of its success. MSME owners are largely responsible for the final outcome of all their decisions, unlike CEOs and managers of large corporations. Decisions made at smaller companies, especially those concerning employees, will have a higher impact on the business than decisions made at large companies.

The results of the decision will be used as a basis for work. This decision did not come out of nowhere. It takes steps that must be passed so that the decisions taken are not wrong steps. As a form of business, MSMEs also require decision making in order to maintain the economic balance of their business so that they do not take wrong steps. In addition, decision making is also used as an increase in the quality or quantity of the UMKM itself.

A research method is a strategy, process or technique used in collecting data or evidence for analysis to uncover new information or create a better understanding of a topic. Method The writing of this article is a qualitative descriptive method and library research. Where the qualitative descriptive method is a research that intends to understand the phenomena experienced by the research subjects. For example, behavior, perception, motivation, action, etc., holistically, and by way of description in the form of words and language, in a special natural context and by utilizing various natural methods (Lexy J. Moleong, 2005:6 in maxmanroe.com). Then the library research method is a research that requires more philosophical and theoretical processing than empirical tests in the field. Because of its theoretical and philosophical nature, library research often uses a philosophical approach compared to other approaches. Literature research methods include data sources, data collection, and data analysis (Noeng Muhadjir, 1996:169).

RESULTS AND DISCUSSION

This study aims to determine the analysis of decision making on SMEs during the pandemic. The results given in this article are the author's analysis of the sources obtained based on qualitative descriptive methods and library research. Ambun Suri SMEs and Mami Chips SMEs were found as examples of the results of the analysis of this research. To note, Ambun Suri and Keripik Mami are MSMEs located in West Sumatra and are partnered with Pertamina. The following are the results of the analysis regarding decision-making for MSMEs during the pandemic.

In the table it can be seen that the decision-making stage is important to get the maximum decision. The first step until the next are connected to each other and not optimal if one stage is missed. In the first stage of problem identification carried out by Ambun Suri and Keripik Mami, the two MSMEs were both facing problems in the form of business barriers due to the COVID-19 pandemic.

In the second stage, in the form of identifying the selected decision criteria, both of them are thinking about whether to continue with the same business or change their form of business. Then in the third stage, both of them allocate weight to the criteria set by Ambun Suri changing the form of business and Keripik Mami staying in the same business.

In the fourth stage, Ambun Suri developed an alternative in the form of replacing his business with a cloth mask business that was sold online or offline. Then on Chips Mami developed the alternative by continuing to sell offline but using the health protocol or just online using whatsapp. Then in the fifth stage, both of them began to analyze which alternative was more suitable and in accordance with their business. Ambun Suri analyzed that selling masks online was easier as well as Keripik Mami who both analyzed that selling online was easier.

In the sixth stage, both of them choose the final alternative to be used. Ambun Suri chose a cloth mask business with online sales and Mami Chips chose to sell only her chips online via whatsapp. In the seventh stage, both of them implement what was chosen. Then at the last stage the two MSMEs carry out what is called an evaluation of decisions. Is the decision taken is appropriate or not? And what are the future risks?

Then the type of decision making taken by Ambun Suri and Keripik Mami SMEs is the type of non-programmed decision. Because when making decisions, both of them faced something unusual and unpredictable, namely the COVID-19 pandemic. Parameters and information regarding COVID-19 are still probabilistic and complex.

Then in terms of the basis for making decisions, both of them use the intuition of the owner and there are outside influences. Ambun Suri's experience in sewing is used as capital for a new business. In addition, the fact that was used as the basis by the two MSMEs was that Indonesia was being hit by the COVID-19 pandemic and it had an impact on their businesses.

Furthermore, regarding authority, the government in this case has the authority to issue a state of emergency and all people must comply with health protocols. This of course causes MSME actors such as Ambun Suri and Keripik Mami to think rationally to overcome this, for example by selling online.

This article discusses Decision Making and is in line with the previous article from the author: (Brata, Husani, Hapzi, 2017), Sosial / Social: (Elmi et al., 2016), (Gusfa et al., 2017),

(Harini et al., 2020), (Kholisoh & Ali, 2020), (Mansur & Ali, 2017), (Ali, 2019), (Purba et al., 2017),

Many factors influence decision making, including:

1) Communication: (C.C. Widayati et al., 2020) dan (Christina Catur Widayati et al., 2020)**,**
2) Leadership: (Limakrisna et al., 2016), (Bastari et al., 2020), (Anwar et al., 2020), (Ali et al., 2016), (Djoko Setyo Widodo, P. Eddy Sanusi Silitonga, 2017), (Chauhan et al., 2019) dan (Elmi et al., 2016).
3) Commitment: (Limakrisna et al., 2016), (Harini et al., 2020), (Prayetno & Ali, 2017), (Riyanto, Yanti, et al., 2017) dan (Masydzulhak et al., 2016)
4) Creativity: (Desfiandi et al., 2017), (Yacob et al., 2020), (Richardo et al., 2020), (Christina Catur Widayati et al., 2020), (Prayetno & Ali, 2020) dan (C.C. Widayati et al., 2020).
5) Motivation: (Riyanto, Sutrisno, et al., 2017), (Prayetno & Ali, 2017), (Chauhan et al., 2019), (Rivai et al., 2017), (Prayetno & Ali, 2017), (Bastari et al., 2020), (Masydzulhak et al., 2016) dan (Aima et al., 2017)

CONCLUSIONS AND SUGGESTIONS

Based on the explanation that has been explained above that decision making can be used and it is important to use it for MSME actors, especially during a pandemic. Ambun Suri SMEs and Mami Chips are real examples and SMEs whose decision making can be analyzed. Starting from the types of decisions that are not programmed, the stages of decision making start from problem identification to evaluation, and the basis for the decision.

The advice that can be given is that all business actors or not, decision making is very important to use. Making decisions that are correct and in accordance with the conditions as well as the goals to be achieved will make it easier for the perpetrator or object of the decision maker. Of course, this decision-making must follow the existing stages so that later there will be no significant mistakes and decisions can be obtained and used.

BIBLIOGRAPHY

Aima, P. H., Adam, R., & Ali, P. H. (2017). Model of Employee Performance : Competence Analysis and Motivation (Case Study at PT. Bank Bukopin, Tbk Center). *Journal of Research in Business and Management*.

Ali, H. (2019). Building Repurchase Intention and Purchase Decision: Brand Awareness and Brand Loyalty Analysis (Case Study Private Label Product in Alfamidi Tangerang). *Saudi Journal of Humanities and Social Sciences*. https://doi.org/10.36348/sjhss.2019.v04i09.009

Ali, H., Mukhtar, & Sofwan. (2016). Work ethos and effectiveness of management transformative leadership boarding school in the Jambi Province. *International Journal of Applied Business and Economic Research*.

Anwar, K., Muspawi, M., Sakdiyah, S. I., & Ali, H. (2020). The effect of principal's leadership style on teachers' discipline. *Talent Development and Excellence*.

Abdullah, T. (2017, Agustus 14). Diambil kembali dari http://taufiqabd.blogspot.com/2017/08/dasar-dasar-pengambilan-keputusan.html

Anomim. (2013, Desember 27). *Pengertian UMKM (Usaha Mikro, Kecil dan Menengah)*. Diambil kembali dari blogspot.com:

https://abstraksiekonomi.blogspot.com/2013/12/pengertian-umkm-usaha-mikro-kecil-dan.html

Bastari, A., -, H., & Ali, H. (2020). DETERMINANT SERVICE PERFORMANCE THROUGH MOTIVATION ANALYSIS AND TRANSFORMATIONAL LEADERSHIP. *International Journal of Psychosocial Rehabilitation*. https://doi.org/10.37200/ijpr/v24i4/pr201108

Brata, Husani, Hapzi, B. H. S. A. (2017). Saudi Journal of Business and Management Studies Competitive Intelligence and Knowledge Management: An Analysis of the Literature. *Saudi Journal of Business and Management Studies*. https://doi.org/10.21276/sjbms

Chauhan, R., Ali, H., & Munawar, N. A. (2019). BUILDING PERFORMANCE SERVICE THROUGH TRANSFORMATIONAL LEADERSHIP ANALYSIS, WORK STRESS AND WORK MOTIVATION (EMPIRICAL CASE STUDY IN STATIONERY DISTRIBUTOR COMPANIES). *Dinasti International Journal of Education Management And Social Science*. https://doi.org/10.31933/dijemss.v1i1.42

Desfiandi, A., Fionita, I., & Ali, H. (2017). Implementation of the information systems and the creative economy for the competitive advantages on tourism in the province of Lampung. *International Journal of Economic Research*.

Djoko Setyo Widodo, P. Eddy Sanusi Silitonga, & H. A. (2017). Organizational Performance : Analysis of Transformational Leadership Style and Organizational Learning. *Saudi Journal of Humanities and Social Sciences*. https://doi.org/10.21276/sjhss.2017.2.3.9

Dietrich, C. (2010). Decision Making: Factors that Influence Decision Making, Heuristics Used, and Decision Outcomes. *INQUIRIES Journal*, 1-3.

Elmi, F., Setyadi, A., Regiana, L., & Ali, H. (2016). Effect of leadership style, organizational culture and emotional intelligence to learning organization: On the Human Resources Development Agency of Law and Human Rights, Ministry of Law and Human Rights. *International Journal of Economic Research*.

Faniawan, A. M. (2017, Mei 16). *polsri*. Diambil kembali dari polsri.ac.id: http://eprints.polsri.ac.id/3511/3/BAB%20II.pdf

Gusfa, H., Febrianti, S. M., & Ali, H. (2017). Methodological implication on fairclough's textual analysis in erin brockovich film script. *International Journal of Applied Business and Economic Research*.

Harini, S., Hamidah, Luddin, M. R., & Ali, H. (2020). Analysis supply chain management factors of lecturer's turnover phenomenon. *International Journal of Supply Chain Management*.

Hayati, R. (2019, Agustus 24). *Penelitian Ilmiah*. Diambil kembali dari Penelitian Ilmiah Web Site: https://penelitianilmiah.com/penelitian-kepustakaan/

Hermansyah. (2020, April 12). *alinea.id*. Diambil kembali dari https://www.alinea.id/bisnis/strategi-bertahan-bagi-ukm-hadapi-krisis-akibat-covid19-b1ZLs9tpp

Irham, M. (2020). *Virus corona: UMKM diterjang pandemi Covid-19 sampai 'kembang kempis'*. Jakarta: BBC News Indonesia.

Isnain, J. (2015, Agustus 21). *UIN Malang*. Retrieved from UIN Malang Web Site: http://etheses.uin-malang.ac.id/1772/5/09410127_Bab_2.pdf

Kholisoh, N., & Ali, H. (2020). Shaping radical attitudes: Mass media and government policies analysis (case study in high school students of West Jakarta). *Talent Development and Excellence*.

Limakrisna, N., Noor, Z. Z., & Ali, H. (2016). Model of employee performance: The empirical study at civil servants in government of west java province. *International*

Journal of Economic Research.

Mansur, S., & Ali, H. (2017). Impact of customer engagement to reputation of the Bri Syariah Indonesia. *International Journal of Economic Research*.

Masydzulhak, P. D., Ali, P. D. H., & Anggraeni, L. D. (2016). The Influence of work Motivationand Job Satisfaction on Employee Performance and Organizational Commitment Satisfaction as an Intervening Variable in PT. Asian Isuzu Casting Center. In *Journal of Research in Business and Management*.

Maxmanroe. (2020, Juni 28). *Maxmanroe.com*. Retrieved from Maxmanroe.com Web Site: https://www.maxmanroe.com/vid/umum/penelitian-kualitatif.html

Nurhidayat, L. T. (2020, April 12). *BALEWARGA*. Diambil kembali dari https://sukabumiupdate.com/detail/bale-warga/opini/67200-Pengaruh

Prayetno, S., & Ali, H. (2017). Analysis of advocates organizational commitment and advocates work motivation to advocates performance and its impact on performance advocates office. *International Journal of Economic Research*.

Prayetno, S., & Ali, H. (2020). The influence of work motivation, entrepreneurship knowledge and advocate independence on advocate performance. *International Journal of Innovation, Creativity and Change*.

Purba, C. B., Arzio, & Ali, H. (2017). The influence of compensation, working environment and organization culture on working productivity of BPJS (workers social security agency) employment staff in Rawamangun Branch. *Man in India*.

Pertamina. (2020, Juni 6). *PT Pertamina(Persero)*. Diambil kembali dari PT Pertamina(Persero) Web site: https://www.pertamina.com/id/news-room/news-release/begini-cara-umkm-eksis-di-tengah-pandemi

Richardo, Hussin, M., Bin Norman, M. H., & Ali, H. (2020). A student loyalty model: Promotion, products, and registration decision analysis-Case study of griya english fun learning at the tutoring institute in wonosobo central Java. *International Journal of Innovation, Creativity and Change*.

Rivai, A., Suharto, & Ali, H. (2017). Organizational performance analysis: Loyalty predictors are mediated by work motivation at urban village in Bekasi City. *International Journal of Economic Research*.

Riyanto, S., Sutrisno, A., & Ali, H. (2017). International Review of Management and Marketing The Impact of Working Motivation and Working Environment on Employees Performance in Indonesia Stock Exchange. *International Review of Management and Marketing*.

Riyanto, S., Yanti, R. R., & Ali, H. (2017). The Effect of Training and Organizational Commitment on Performance of State University of Jakarta Student Cooperative (KOPMA UNJ) Management. *Saudi Journal of Humanities and Social Sciences*. https://doi.org/10.21276/sjhss

Widayati, C.C., Ali, H., Permana, D., & Nugroho, A. (2020). The role of destination image on visiting decisions through word of mouth in urban tourism in Yogyakarta. *International Journal of Innovation, Creativity and Change*, *12*(3).

Widayati, Christina Catur, Ali, H., Permana, D., & Nugroho, A. (2020). The role of destination image on visiting decisions through word of mouth in urban tourism in Yogyakarta. *International Journal of Innovation, Creativity and Change*.

Yacob, S., Sucherly, Sari, D., Mulyana, A., & Ali, H. (2020). An Optimising strategy for minimarket modern retail business performance in Indonesia. *International Journal of Innovation, Creativity and Change*.