

## **THE IMPORTANCE OF FINANCIAL LITERACY AND TECHNOLOGICAL LITERACY FOR THE SUSTAINABILITY OF THE CULINARY BUSINESS IN KOTA KUPANG DURING THE COVID -19 PANDEMIC**

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### **Abstract**

The purpose of study to describe impact of Covid-19 pandemic, analyze the importance of financial and technological literacy for SMEs survival during the Covid 19 pandemic. The research method used is quantitative descriptive method. Data were collected by direct interviews and by telephone to 45 culinary SMEs. All culinary MSEs in Kupang City were affected by Covid 19 pandemic, especially when social trips and trips limited by government, their turnover decreased in the range of 50-80% from before. The most drastic decline in sales turnover was culinary MSEs operating in the campus, school and recreation areas when all activities were carried out from home so that activities with itself stops completely. The results of the analysis also show that most of them do not have a business plan, written financial budget, savings to anticipate business risks or calamities, so 62% experience financial difficulties because they lack business financial capacity. As many as 70% admit the use of digital technology in marketing products but are limited to certain customer groups, not yet have a WA business group, marketing still relies on face-to-face marketing; only 10% use personal computer to provide financial information. MSEs realizes that through financial literacy, digital technological literacy and government policy the business is sustainable despite the crisis, although the city government does not have a special program to help MSMEs. The practical implication is a policy of continuous strengthening and assistance if MSMEs are relied on as a driving force for the economy, especially the creative economy.

**Keywords:** the impact of Covid 19; pandemic; financial literacy, technology literacy; period; UMK; culinary

### **1. INTRODUCTION**

The Corona -19 virus first appeared at the end of 2019 in Wuhan and then spread and spread rapidly to several countries and globalized so that the World Health Organization (WHO) since March 11, 2020, announced the COVID-19 pandemic, and it has reached 312 countries with 26,415. 380 cases and the death rate reached 3.3%, in the ASEAN region it reached 4,592,952 cases, death reached 1.8%, and in Indonesia it reached 190,665 cases with a death rate of 4.2% and the highest globally (Ministry of Health of the Republic of Indonesia, 2020). East Nusa Tenggara Province is also exposed to Covid-19 with 191 confirmed cases with a cure rate of 83% while in Kupang City there are 126 cases with a 1.58% mortality rate (East Nusa Tenggara Provincial Health Office, 6 September 2020) who are travelers from the region others namely Malang and Makassar.

The Covid-19 pandemic, which spreads so rapidly, has caused not only casualties but also fear, anxiety and panic in the community in the face of a pandemic with an increasing mortality rate. This condition encourages and triggers the Indonesian government to take policies to prevent the rate of spread and minimize the number of infected cases and deaths due to the Covid-19 pandemic even though this policy has implications for other aspects of life.

Since Corona-19 became an epidemic (pandemic) as WHO stated in early March 2020 until now, the Indonesian government has carried out various policies to deal with, minimize the spread and overcome the COVID-19 pandemic, such as policies: (1) stay at home ); (2) Social Distancing; (3) Physical Distancing; (4) Use of Personal Protective Equipment (Masks); (5) Maintaining Personal Hygiene (Washing Hands); (6) Work and Study at home (Work / Study From Home); (7) Suspending all activities that gather the crowd; (8) Large-Scale Social Restrictions and (9) the implementation of the New Normality policy.

A large-scale social restriction policy in which people are not allowed to enter or leave an area freely because they are in a state of emergency at a national level has a direct impact on companies and disrupts people's basic needs, business sustainability and economic growth (WHO, 2020; Sansa; Ruiz, et al, 2020; Milzam, et el, 2020); large economic shocks (Bartik, et al, 2020); global economic slowdown (Bahtiar and Saragih, 2020) and also in Indonesia (Andi Amri, 2020, Winarsih, et al, 2020;), people who have micro-businesses do not develop because almost all of them are closed (Tonbesi, 2020). Production and service activities have decreased and even stopped due to limited employees, shortages of supply and availability of raw materials, decreased sales turnover due to restrictions and restrictions on transportation so that the movement of people and goods is limited so that it has a major impact on micro, small and medium scale businesses.

The prediction of a decline in world economic growth has occurred, for example, economic growth in a number of countries has experienced minus growth, and is now whacking some of the world community, especially those with low income, even those who work today to eat today. This has happened in Indonesia equally, as stated by Pahpahan (2020), the Covid-19 pandemic has three implications for this country, namely the tourism, trade and investment sectors, the sectors most affected are wholesale and retail trade, travel and tourism ( OECD, 2020a).

Travel restrictions and the paralysis of the tourism sector during the pandemic caused MSMEs whose activities were mostly dependent on travel and tourism activities, namely business (Nuryana, 2020) and souvenirs to stop. Nationally, there are 27% of micro-scale food and beverage businesses affected by Covid 19 and small-scale 1.77% small-scale businesses ([www.katadata.co.id/](http://www.katadata.co.id/) ekarina / digital, 2020). Micro-small scale culinary businesses in Kupang City, especially those doing business in office areas, schools, campuses and recreation areas also experience the same thing so that the cash flow of their business is disrupted in addition to limited supply and availability of raw materials and other problems related to markets, debt, technology. , and relationships with customers; decline in sales, constraints on raw materials,

hampered distribution, difficulty in capital, and hampered production as reported by 37,000 MSME players to the Ministry of Cooperatives and SMEs ([www.Kompas.com](http://www.Kompas.com), 17 April 2020).

The ability of the culinary sub-sector MSEs to maintain business continuity is very uncertain because basically they have limited internal resources, limited access because it is not easy to contact the customers they have been serving, technology and also increased competition with the implementation of new regulations including working from home and activities outside the home are severely restricted. Before the Covid-19 pandemic, the potential crisis experienced by the culinary sub-sector MSEs was already felt due to neglect of two important aspects of business management, namely financial and technological literacy.

Nuryana (2020) examines the impact of Covid-19 in the culinary field and the concept of handling it after a case study pandemic in Surakarta City but there is no study of the financial impact experienced by culinary entrepreneurs from the pandemic. The study of Winarsih, et al. (2020) emphasizes the aspects of digital transformation and its use as well as efforts to maintain the continuity of SME businesses during a pandemic. The existence of this gap has prompted researchers to conduct a special study of the impact of the pandemic on the culinary sub-sector MSEs and the importance of financial and technological literacy for the continuity of the culinary business in Kupang City during the pandemic and post-pandemic.

### 1.1 Statement of Problem

Micro and small culinary entrepreneurs have limited understanding of financial literacy technology literacy so that it is difficult to face the crisis due to the Covid-19 pandemic and actually must have a good and correct understanding of financial and technological literacy (digital) which will greatly help MSEs in the culinary sub-sector in managing their business in order to be able to face various crises and competition. Since the crisis caused by the Covid-19 pandemic, business life in general and the culinary sub-sector in particular from time to time has increasingly felt the importance of financial and technological literacy for MSEs.

The need for financial and technological literacy for business owners or entrepreneurs has generally become an interesting issue in various parts of the world due to changes when the business world was hit by the Covid-19 pandemic. Several studies have shown that financial and technology literacy can increase business success and business sustainability because of the flexibility of entrepreneurs who can easily access finance and markets and customers (Rahman, et al, 2016; Mabula and Ping, 2018; Adomako & Dans, 2014; Aribawa, 2016; Saleh and Yayat, 2016; Eniola and Entebang, 2016; Dahmen & Rodríguez, 2014). Therefore, understanding and skills in financial and technological literacy is very important for SMEs in the culinary sub-sector in the face of the Covid-19 pandemic to build their business success in a sustainable manner.

Financial and technological literacy are urgent and important aspects for every UMKM actor to be free from various financial difficulties and product sales in difficult times, especially the Covid-19 pandemic. The level of financial literacy is important in maintaining business continuity (Widiyati, ddk, 2018); Braunstein and Welch (Widiyati, et al, 2018), MSMEs are able

to achieve company goals and are able to survive in difficult economic conditions. Understanding and financial literacy skills are very important for SME entrepreneurship in building business success (Utomo and Kaujan, 2019).

The level of financial literacy of the people of East Nusa Tenggara (NTT) is low (38.65%) nationally so that it is very difficult for MSEs in the culinary sub-sector to face financial difficulties when faced with a crisis due to the Covid-19 pandemic to survive in the long term. Culinary MSEs will be able to face the crisis due to the Covid-19 pandemic and maintain that their business is determined by good knowledge, skills and financial literacy and technology, although not the only factors. According to Oseifuah (2010), owners of MSEs with high levels of financial literacy have better business performance and have a higher chance of success.

Based on the above discussion, this research is different in terms of approach, and similar research, especially the culinary sub-sector in Kupang City, is still very rarely carried out related to financial and technological literacy in the face of crises including the Covid-19 pandemic. This study is part of an effort to describe the impact of Covid-19 pandemic for SMEs in the culinary sub-sector, and as an input for the Kupang City government to carry out a program to assist culinary businesses as a tourism support, and not only to urge the City community to wash their hands, wear masks and maintain distance without real action to help SMEs in this time of crisis.

### 1.2 Research Objective

This study aims to identify, describe and analyze the impact of the Covid-19 pandemic on MSEs in the culinary sub-sector and the importance of financial and technological literacy for MSEs in maintaining their business continuity.

## 2.1. BASIC THEORY

Resource-based view theory (RBV) is a framework that emphasizes the internal resources of a company, company growth is based on resources and is limited by managerial resources (Penrose, 1959), emphasizing internal resource management (Andrews, 1971), and the importance of understanding and managing organizational (company) resources to get a sustainable competitive advantage (Barney, 1991; Barney and Clark, 2007). Company resources can include all assets, capabilities, administrative processes, company attributes, information, knowledge and others that are controlled by the company and allow the company to formulate and implement strategies that will increase its efficiency and effectiveness (Barney, 1991). Furthermore, Barney classifies company resources into three categories, namely (1) physical capital resources including technology used by companies, factories, equipment, business locations and access to raw materials, (2) human capital resources including experience, abilities, and individual intelligence. exist within the company, and (3) organizational capital resources include reporting structures, planning, supervision both inside and in relations with the environment outside the company.

Resource-based theory (RBT) can not only be applied to medium and large companies but also to micro and small scale businesses because the emphasis is not on the amount of funds invested

but on the ability to manage the resources they have so that they can become a source of sustainable competitive advantage. Resource-based theory looks at how the resources owned by each company can help create a sustainable competitive advantage. Company resources include finance (liquid and illiquid), people (knowledge, skills and competencies), technology, marketing and physical resources. These resources must be valuable, scarce, imperfect, and cannot be completely replaced. These are the main resources of sustainable excellence to sustain superior performance (Barney, 1991). Resources are the characteristics of the company in order to obtain profitability, growth and ultimately its survival.

Owned resources will only be the main source of sustainable competitive advantage of a company if the owners and managers have the ability to analyze all the resources they have, assess their abilities and weaknesses, especially analyze competitive advantage, then choose the right strategy and identify gaps in organizational resources.

Resource-based theory is certainly related to and has implications for financial literacy issues as stated by Agyapong and Attram (2019), that there are implications from RBT for financial literacy and company performance issues. The knowledge and financial skills of business actors have implications for how companies select, use, manage and delete financial assets (Nunoo, Andoh, and Darfor 2015). Furthermore, the level of financial literacy of managers is a description of the level of financial knowledge that is owned or acquired from time to time through experience (Gustman, Steinmeier and Tabatabal 2012). Such knowledge (resources) have implications for the effectiveness of the company's adapted financial decisions and strategies. This occurs in SMEs where the owner-manager often has the highest and even absolute power in strategic decision making. Financial decisions are one of the central decisions that must be made by the owner in operating his business profitably and satisfying various parties.

Every decision and result always has an impact on profitability, growth and business continuity, as found by Eniola and Entebang (2016), SMEs use special, immovable and intangible resources as a basis for maintaining competitive capabilities that result in superior performance. Tangible resources include cash capital (for example, equity capital, debt, retained earnings) and physical capital (such as machinery and buildings). Intangible resources consist of entrepreneurial knowledge, skills, experience, organizational procedures, and company reputation.

The synergy of the company's internal resources (physical, non-physical, financial, human resources, experience and skills, reputation) is the main strength for MSMEs to compete in various businesses, especially the culinary business in Kupang City in facing global competition and maintaining business continuity in the future. the covid-19 pandemic

## **2.2. Micro Small Business**

The definitions and criteria for Small Micro Businesses (MSEs) vary widely between countries and experts (researchers), however in this study the definitions and criteria in accordance with Law no. 20 of 2008 is defined as follows: Microenterprises are productive businesses owned by



individuals and/or individual business entities that meet the criteria for micro-businesses as regulated by law. Small-scale enterprises are productive economic enterprises that are independent, carried out by individuals or business entities that are not... part of a Medium-sized or large-scale business entity. Meanwhile, Medium-sized businesses are independent productive economic enterprises, which are carried out by individuals or legal entities that are not subsidiaries or corporate branches of other companies.

The criteria for a Microbusiness according to the law is to have a maximum asset of IDR 50 million (excluding land and building for business premises) with a maximum turnover of IDR 300 million, while a small business is a productive business that has assets worth more than IDR 50 - IDR 500 million. maximum turnover of IDR 2.5 billion.

Facts in the field show that not all culinary sub-sector MSEs have good, orderly, complete and accurate financial records in assessing assets and turnover, the researchers used a combination of criteria according to the Law on MSMEs and the Indonesian Central Statistics Agency which used the criteria for the number of workers involved in These productive businesses, namely small businesses have a workforce of five to 19 people, meaning that micro businesses have a workforce of less than five people while medium-sized businesses have a workforce of 20-99 people (Jati, et al, 2015; 2017a; 2017b). This study focuses on the culinary business sub-sector MSMEs scale that meet the statutory criteria regarding MSMEs and the number of workers they have as criteria from Central Statistical Bureau.

Indonesian MSMEs are dominant and have a strategic role compared to large scale which in percentage reaches 99.9% of the total business units in Indonesia, absorbs 97% of the workforce of 120,598,138, (Ministry of Cooperatives, Micro, Small and Medium Enterprises, 2018) and contributes to GDP during the last nine years Average 57.99%. During the same period the contribution of MSMEs to GDP averaged 57.99%, so it can be assessed that MSMEs have a big role in contributing to the country's economic growth. In 2010, the total number of MSMEs was 52,769,426 units, then in 2018 it had reached 64,194,057 business units.

### **2.3. Financial Literacy**

The success and continuity of business, including the culinary business, is influenced by various factors (Busianto quoted by Herdinata and Pranatasari, 2019; Jati, et al., 2015; 2017) and one of them is good knowledge about finance, known as "Financial Literacy". Financial literacy is one of the critical managerial competencies in micro-small scale businesses and their development, because if the owner or management does not have the ability and skills to manage, allocate, and use financial resources effectively and efficiently, the business will go bankrupt. Bruhn and Zia (Agyapong and Attram, 2019) found that SMEs with good performance have managers who have high levels of financial literacy.

Financial literacy is an important tool for entrepreneurs, owner-managers and SME performance (Adomako and Danso, 2014; Jianmu and Kulathunga, 2019) and should be owned by every business actor. MSMEs with good financial literacy will be able to see the financial dimension from a different perspective so that they have the knowledge to control their financial condition

(Taufiq, et al, 2020). Financial literacy is a pathway to sustainability and has an important role in ensuring the financial sustainability of individuals, families, companies and the national economy (Beata, et al, 2020). Financial literacy is the ability to utilize existing and future financial resources to achieve desired goals (Jati, 2017). The basics of good finance from SME owner-managers are a barometer of the success and growth of SME performance (Agyapong and Attram, 2019) and financial literacy is beneficial for business continuity, business actors who have a good level of financial literacy are expected to have the ability to manage finances. business effectively because it is considered to better understand the concept of financial management, get to know the financial products offered, and be able to plan business finances (Puspitaningtyas (2017).

Therefore, every micro and small business actor in the culinary sub-sector must have adequate knowledge, skills and financial literacy so that their business and finances are sustainable, especially in facing crises such as during the Covid-19 pandemic and also the current turbulent global changes so that a number of researchers of the view that financial literacy is essential in responding to volatile global challenges such as Brexit and the global financial crisis (Cowling et al. (2015).

Concepts and definitions of financial literacy vary widely between experts and researchers but generally emphasize cognitive, affective and psychomotor aspects, among others, financial literacy is a basic knowledge that society needs to survive in modern life (Kim 2001); the ability to use knowledge and skills to manage financial resources effectively for life-long financial security (Jumpstar Coalition, 2007); able to manage or use a certain amount of money to improve his standard of living (Lusardi 2012); and for lifelong financial well-being (U.S. Financial Literacy and Education Commission 2007); as well as proficiency in business management, the ability to make strategic, relatively precise and fast business decisions in certain situations (Osefuah, 2010; Fatoki, 2014; Aribawa; 2016; Puspitaningtyas, 2017).

Based on previous opinions, it is concluded that financial literacy is the knowledge, skills, abilities and awareness of a person and creative economy micro and small business actors to budget, use, save, and get money and record every financial transaction used for business purposes for the sake of business progress and the lives of MSEs actors are better today and in the future (Jati, 2017).

In line with various studies, although there are many conceptual definitions of literacy, they can be categorized into five, namely: (1) knowledge of financial concepts, (2) communication skills about financial concepts, (3) attitudes in managing personal finances, (4) skills in making financial decisions appropriate and (5) self-confidence planning financial future. Meanwhile, the operational definition covers the most common areas, namely: budgeting, savings, loans, and investment (Remund, D. L, 2010). Dahmen and Rodrigues (2014) emphasize that this concept focuses more on personal finances, such as interest, inflation, credit cards, and savings for old age. This is in line with OJK (2017) and U.S.Treasury (2010), the core of financial literacy and

the core competencies of personal financial education include: income, spending, savings, loans, and protection.

Because a number of conceptual and operational definitions put forward more emphasize personal financial literacy, Dahmen and Rodrigues (2014) emphasize that another vital concern of financial literacy that comes from the accounting sector is the ability and willingness to read financial statements which are skills even though important for investors, it is also very important for people who have small businesses

The ability and willingness to compile and read financial reports will only be realized when MSEs have the ability, skills and willingness to record all financial transactions that occur in business regularly and continuously. Meanwhile, on the other hand, the research results of Jati, et al (2004); Masitoh and Widayanti (2015); Widiyanti, Damayanti and Marwanti (2017) and a number of other researchers show that the accounting literacy of MSMEs is also low as indicated by the low interest of MSMEs to record and record every transaction they do. Only a small proportion of them kept records, but the recording was done according to transaction notes and most of them were only for purchases, so it was difficult to monitor the development of their business and funds.

MSME actors who have high financial literacy will affect the intensity of the presentation and the ability to read and analyze financial reports. This statement is supported by Wise (2013) who found that increased financial literacy led to more frequent production of financial statements. An SME manager and owner who produces financial reports more frequently has a higher probability of making loan repayments and a lower probability of closing his business forcibly.

Based on the discussion and findings above, the financial literacy indicator used to measure financial literacy for micro and small businesses in the culinary sub-sector was developed from Remund (2010); Fatoki (2014), Sabana (2014); Senevirathne and Jayendrika (2016); Jati (2017); Amri and Iramani (2018); Jemal (2019); are the basic concepts of financial literacy, financial books and reports, financial planning, budgeting, financial control, debt management, savings which are part of the anticipation of financial risks and ease of transactions with suppliers and customers, business funding, and knowledge and use of business protection services.

#### **2.4. Technology Literacy**

The history of human civilization shows that human life and society from time to time coexist with technology which is interpreted as a technique and human effort in applying their knowledge to produce goods and services to meet their daily needs and at the simplest interpreted as man-made goods that can be used to produce goods. or other services for human life. Thus, lasim technology was widely known in its day as a tool, machine, technique, process or method used by humans to produce goods and services through the transformation process. The following explanation can reinforce this statement.

According to Perrow, technology can be defined as knowledge, tools, techniques and activities, which are used to convert inputs into outputs Robbins (1994) states, technology refers to the



information, equipment, techniques, and processes needed to convert inputs into outputs in organizations. Technology includes the entire transformation process that occurs in the organization concerned; (a). Equipment which includes materials and facilities needed to carry out production (b). How to carry out activities that are used as a production method. (c). Knowledge to develop and operate equipment, and methods for producing something. Furthermore, by Tom Burns (Robbins, 1994) defines technology as a collection of knowledge that is divided into two, namely knowledge that is still traditional before industrialization and knowledge that has been modern in industrial society for the production of goods and services. Hatch (1997) asserts that in modern organizations, technology includes a means to achieve something, a result, a goal, or a cooled result, usually conceptualized as a product or service.

Technology is not only equipment and machines for goods production activities but also information that is important for businesses and parties with an interest in the business that is being carried out by MSME actors, so that technology uses how to change resources as input to produce output in the form of products but also to improve the products offered and provided by the company and the information generated and disseminated. Therefore, technology includes products and services such as desktop computers, laptops, handheld devices, wired and wireless intranets, software for business productivity such as text editors and spreadsheets, enterprise software, data storage and security, network security, and others (Asharafi and Murtaza, 2008).

Technology is very useful and helps humans to facilitate daily life activities more easily and efficiently so that in the 21st century and in the future technology is a basic need for everyone, especially business actors, because with the use of business technology it will continue to develop and be sustainable, especially in the future. a crisis like the current covid-19 pandemic. Therefore, SMEs must be technology literate or technology literate because the use of knowledge and technology in business will increase productivity, facilitate communication in business, and assist owner-management in making decisions more quickly and accurately.

Technological literacy is a way of thinking about how technology becomes a problem solution tool and also describes a person's ability to work both freely and in an effective, efficient, responsible and appropriate manner with technological means to obtain, manage, then integrate, create and communicate information to parties - interested parties (Winarsih and Furinawati, 2018 with additions). Technological literacy will greatly help MSME players to choose and use the right and productive infrastructure in serving customers profitably.

Developments in technology and the current economy (during the Covid-19 pandemic), ready-to-use MSMEs must be literate in digital technology *so that they can use more appropriate technology known as digital technology that can use information and communication applications to find, create, create, and communicate information, requires cognitive and technical skills which are further grouped into three levels, namely the basic skills needed to use digital tools; understand, namely the skills needed to understand and process information, and; creating, the skills needed to produce digital content* (American Library Association–ALA, Media Smarts, 2016).

The ability to use Information and Communication Technology (ICT) to find, evaluate, utilize, create, and communicate content or information with cognitive, ethical, social, emotional skills, and technical or technological aspects (UNESCO). Digital literacy is the ability to locate, create, and communicate digital content, while simultaneously employing a process of critical evaluation (Spiers, et al, 2017); the ability to understand and use information multiple formats a wide range of sources when is presented via computers "(Gilster, in Spiers, et al, 2017) with various applications, such as software, web, communication and storage services.

The opinion of Paul Gisters nearly 20 years ago emphasized the ability to understand and use information from a wider range of sources presented through computers and ignoring the possibility of creating digital content. In addition, due to advances in technology, information from various sources can now be obtained, produced, and communicated via multi-functional short-cut telephone. Starting from the above perspective, digital technology literacy is a term used to describe the ability of individuals and SMEs to find, obtain, assess, and communicate information in a fully digital environment for business interests ethically. MSMEs with technology literacy skills in the understanding or creation category can easily take advantage of various digital devices (for example, computers, smartphones, tablets) and interfaces (for example, email, internet, social media, cloud computing) to communicate, solve problems, and solve problems among business partners.

Such is the importance of digital technology literacy, the government has been campaigning for digital literacy in the last decade through socialization and training aimed at increasing the competitiveness of MSMEs through the use of digital technology. The use of technology in business activities will be able to increase the added value of various products (both goods and services) to the creative economy of the culinary sub-sector MSMEs. Digital literacy refers to the ability of culinary SMEs to use digital technology and communication tools via the internet to obtain, process and disseminate business information widely.

Even so, there are still many MSMEs that have not utilized digital technology and technology in supporting their production, marketing, financial and financial reporting processes. Even though the use of this technology is considered to be able to increase the productivity, turnover and income of MSMEs itself, especially during the current Covid-19 pandemic, and is also part of efforts to maintain business continuity. Mastery of technology and innovation of Indonesian MSMEs is still lower than the average of ASEAN countries. Therefore, through this research, a clear picture of the views of MSEs about the importance of digital technology and technology and its use in business operations is obtained. The technology referred to is the use of machines for production, computers and smartphones as a means of supporting business, including collecting, processing, producing and disseminating information and delivery of products and funds to interested parties.

## **2.5. The Covid 19 Pandemic and Its Impact**

Coronavirus, which is a term that is more popular today, is a group of viruses in the family "Coronaviridae and the ordoor Nidovirales", which is actually this group that can cause disease in

birds and mammals, including humans. In humans, coronavirus causes respiratory infections that are generally mild, such as colds, although some diseases such as SARS, MERS, and COvid-19 are more deadly (<https://en.m.wikipedia.org/wiki/Koronavirus>).

Coronavirus comes from the Greek word "korone", a circle, string, which means a crown or halo that describes the virus' infective shape. The coronavirus was discovered in the 1960s known as human coronavirus 229E and human coronavirus OC43 (Geller, et al, 2012) which then began to identify other viruses, such as SARS-Cov in 2003; HCoV NL62 in 2005; MERS-Cov in 2012, and SARS-Cov-2 which later became popular with Covid-19 (2019); and most of these viruses are associated with serious respiratory infections (Geller, et al, 2012).

Experts agree that human-to-human transmission of the coronavirus is thought to occur through direct close contact through tiny droplets or droplets from the respiratory tract that sufferers produce when clean or coughing. The coronavirus is believed to cause 15-30% of all adults and children with main symptoms such as colds, fever and sore throat (Liu, et al, 2017).

The first case of the SARS-CoV-2 or Covid-19 disease which is now endemic globally began in Wuhan City, China which occurred in December 2019 then spread widely in China and more than 190 other countries and territories so that finally as of March 12 2020 WHO announced COVID-19 as a pandemic. A pandemic is an epidemic that occurs simultaneously everywhere or covers a wide geographical area (KBBI). Currently the coronavirus disease is endemic in 213 countries with the number of cases reaching 29,155,043 people, the death rate as many as 927,709 cases and recovery reaching 21,004,632 patients with malaise (14 September 2020). According to Reuters calculations, the transmission of the corona-19 virus was out of control so that a limited lockdown was carried out in certain areas in the Republic of Indonesia to suppress new cases.

The lockdown or limitation of human mobility and activities in almost all sectors affects business activities at various scales so that it has a strong impact or influence resulting from losses and reduced and even loss of opinion of micro and small business actors in general and the culinary sub-sector in particular, both in the first three months of the pandemic and until currently. Micro and small scale culinary businesses operating in public areas in Kupang City have been greatly affected by this pandemic.

## **2.6. Business continuity**

Entrepreneurs in general expect their business to be sustainable over a long period of time so that various efforts are made by owners and managers for this purpose. The survival and business growth are the main objectives of a business entity (Wheelen and Hunger, 2012) from the time the business entity was founded. The survival of a business entity is closely related to how management manages the company both from financial and non-financial factors, and these factors greatly affect business sustainability. The factors referred to, such as organizational resources other than management, technology and its application in business organizations, business competition, and government policies.

Business continuity is the ability of a company to achieve business goals and increase long-term value consistently and stably improve business performance while implementing economic, social and environmental benefits fairly. business sustainability is a situation where there are ways to maintain, develop and protect resources and meet the needs of an industry (Handayani, 2007 in Widayanti, et al, 2017); is a process of business continuity both including growth, development, strategies to maintain business continuity and development, all of which lead to business resilience (Widayanti, 2017).

Ways to maintain and develop a business by providing satisfaction to all interested parties. This is realized by offering products and services that meet the needs of society while contributing to the welfare of all inhabitants of the earth, known by the acronym "3 P", namely People, Profit and Planet (Daft, 2016; Wheellen and Hunger, 2012). This means that the continuity of a business is determined by the ability and willingness to meet the needs and balance the interests of various parties that are interconnected consistently from the ecosystem of business organizations, namely economic, business, social and environmental (Bantacut, 2013).

Business continuity is indicated by reducing operating costs, increasing the rate of profit growth and increasing market share, increasing customer satisfaction, speed of customer order confirmation, speed of responding to market demands, decreasing cycle time of product or service delivery, profit as a percentage of sales, rate of return on investment ( Yianmu Ye and Kulathunga, 2019); BEP has been achieved, there is a customer satisfaction tracking system and an employee and manager satisfaction tracking system (Aribawa, 2016); total assets, turnover, profit, production volume, sales costs, number of employees and business location (Rahayu, 2017).

The business sustainability indicators are used according to the needs, research objectives and conditions including the availability of data on MSME actors so that this study uses indicators of profit growth, tracking customer satisfaction, BEP, reducing operating costs, and total assets.

The financial crisis that hit Asia, including Indonesia in 1997 and 2008, had a negative impact on a business entity in carrying out its business activities. A number of medium and large scale business organizations went bankrupt (mostly in the banking and financial services industry), and at that time micro and small businesses became a safety guard against the economic and monetary crisis. The economic and monetary crises of 1997 and 2008 are different from the current crisis caused by the Covid-19 pandemic, which is classified as a systemic crisis that threatens the existence and sustainability of a number of micro and small scale businesses.

All sectors and individuals are experiencing the negative impact of this pandemic, so creative and fast efforts are needed by culinary micro and small businesses to maintain their business continuity through financial literacy and digital transformation and maximizing the use of technology is one of the priority ways to achieve business sustainability.

### **3. RESEARCH METHODOLOGY**

This research is a quantitative descriptive study to determine the impact of the Covid-19 pandemic on the continuity of the culinary business, as well as the importance of financial and technological literacy for the continuity of the culinary business. There are 938 business units in Kupang City, but in this study the sample selection was carried out deliberately, especially those who do business in public places, such as: campuses, schools, recreation areas, and other places that depend on the arrival of consumers. and those in business. from home. Data were obtained through in-person interviews and telephone calls from 45 business owners. The interview data was edited and processed then analyzed descriptively quantitatively, then juxtaposed with the results of studies in other areas for similar businesses or other businesses affected by Covid-19.

Operationalization of the research variables are:

Financial literacy, It is the ability, skills and awareness of MSEs actors to budget, use, save, and get money and record every financial transaction used for the interests and progress of business and a better life for MSEs players today and in the future.

The indicators used are: basic concepts of financial literacy, financial books and reports, financial planning, budget preparation literacy, financial control literacy, debt management literacy, savings literacy, business protection service literacy and preparing business plans.

Technological literacy and digital literacy, ability and skills to use production machines and equipment, computers and smart phones and other infrastructure to produce products, market; and collect, process, produce and disseminate information as well as product delivery, receipt and transfer of funds to interested parties.

Indicators: use of computers/laptops, smart phones, use of the internet, ownership of an email address, having internet access when having web pages, ownership of WA, Facebook, WA Group, use of shop books, money, and SI APIK( information system applications financial information financial recording for small micro and small business)

Business sustainability's a situation in which the MSE business is still operating today and in the future and is able to achieve its business goals in the short and long term. Indicators: profit growth, point of return (BEP), reduced operating costs, total assets, and tracking of customer satisfaction.

### **4. RESULTS AND DISCUSSION**

#### **4.1 Profile of Micro, Small, Culinary Business Owners**

Demographic information on business actors is according to the data obtained relating to the gender knowing men as much as 40% and women as much as 60% of 45 samples with the composition of the age: 30-30 years as much as 33%, aged 41-50 years as much as 28% and aged 51-60 years as much as 38%. Education level of business actors: primary school as much as 11%, junior high school as much as 18%, high school as much as 48%, and university as much as 22%. The age of business is dominated by businesses that have been operating for six years and over as much as 78%, while the rest are one to five years old.



The business locations used by the sample of culinary entrepreneurs in doing business are campuses (9), schools (1), public areas/parks (33), and houses and other places (7). The culinary business at the micro and small scale respectively absorbs a workforce of 43 people and 5 people, so that the total workforce absorbed in the sample business is 88 people. The types of businesses/products offered by sample culinary SMEs are:

Table 2 Summary of Information on Respondents' Demographics and Businesses

Type of business/product offered	Total	Percentage
Bread and cake	7	16
Houses/food stalls	4	9
A typical house/food stall in Kupang	5	11
Green bean meatballs and porridge	6	13
Food and Drink	4	9
Assorted cakes	6	13
Café	3	7
Corn chips and atomic beans	2	4
Catering	1	2
Roasted corn	3	7
Local specialty snacks	4	9
Total	45	100

Sources: primary data, 2020

MSEs are dominated by women, the education level of business people is mostly high school, while in terms of age it is still dominated by those aged 50 years and over with a long business period of more than 10 years and some even have reached 17 years. Although some MSE entrepreneurs have nearly 20 years of business experience, when hit by the Covid -19 pandemic in the first three months of the pandemic, they could not do anything because people's mobility was very limited so that business activities were temporarily suspended.

#### **4.2 The Impact of Covid-19 on Micro, Small, Culinary Enterprises**

The Covid-19 pandemic has had various impacts on all groups of people and business people in Kupang City, many difficulties have been experienced by residents from all sectors of the economy, all business fields have also felt the impact of Covid-19 (Hanoatubun, 2020). Many

micro businesses do not develop because almost all of them are closed, production has stopped causing people to find it difficult to meet their needs for clothing, food and shelter (Tonbesi, 2020). The city of Kupang, which has  $\pm$  17,000 UMKM units, has many business actors affected by Covid -19 so that their business activities have stopped due to lack of buyers (*Antara*, Wednesday, 22 July 2020, <https://www.medcom.id/economy/business/> ) including culinary businesses.

Based on the results of the study, it is known that SMEs selling in school and campus areas experienced a decrease in sales of between 90-100%, while those selling in public areas (city parks, culinary night markets) and other places, such as at home and cafes, experienced a decline in sales of between 50 -80% so that the average reaches 80%.

The decline in sales experienced by culinary MSEs per type of business or type of food offered to consumers on average decreased by 77.72%, and the types of businesses or goods that were worst affected were home businesses/food stalls, catering, roasted corn, and food and beverages in the public area which reached 100% experienced by 17 or 37% of culinary SMEs. The decline in sales resulted in as much as 82.27% of culinary MSEs experiencing working capital difficulties and the ones experiencing the most difficulties were home / food stalls, catering, roasted corn and food and beverage businesses which reached 100% since the policy to restrict the mobility of people, school/college and work from home.

Culinary SMEs also have difficulty obtaining raw materials and goods due to limited supplies and working capital, difficulties in contacting customers, especially those who sell in public areas, schools and campuses. The average reaches 75.18%, while about 25% of other business actors can still contact customers, such as the bakery and cake businesses, various cakes and cafes.

The results of this study are not much different from the themes in other cities conducted by the Ministry of Cooperatives and SMEs; Nuryana (2020); Tonbesi (2020); Setiawan (Sugiri, 2020) and a number of agreements made by the media, such as Kompas ([www.kompas.com](http://www.kompas.com), 17 April 2020). Mizam, et al (2020) found that the Covid 19 pandemic had an impact on the community, especially micro, small and medium enterprises in Pekalongan City, there was a decrease in total sales revenue by 53.5%.

These findings illustrate that the impact of the Covid-19 pandemic was devastating, large, widespread, worldwide so that it paralyzed all sectors, business activities and the mobility of people and goods. Everyone feels the consequences, including the culinary MSEs in Kupang City. In line with Shafi's study, Liu and Ren (2020) of 185 MSEs in Pakistan have been severely affected and are facing several problems such as finances, disrupted supply channels, decreased demand, reduced sales and profits, and others. In addition, more than 83% of companies are not ready or have a plan to deal with such situations. Furthermore, 2/3 of the companies reported that they could not survive if the locks lasted or lasted more than two months.

The results of the ILO research in April 2020 on 571 UMKM units also revealed that two-thirds of MSMEs stopped operating, 52% lost more than 50% of their income, and as much as 63% reduced workers (Irawan, 2020; <https://kompas.id/read/economy/2020/06/20/umkm-hit-crisis-due-pandemic-covid-19/>).

#### **4.3 The Importance of Financial Literacy for the Sustainability of Culinary MSEs**

The results of processed data show that when culinary MSEs are asked, is it important to understand and manage business finances? So everything answers important and very important, but when tested for knowledge and understanding of culinary MSEs about the basic concepts of financial literacy adopted from Chen and Volpe (Jati, 2017) it is known that of the five questions given 63.56% answered correctly and as many as 36, 44% answered wrong.

Ownership of financial books as part of financial and business management (books of sales, purchases, expenses, inventory books, cash, accounts payable, and accounts receivable, as well as business account books) as well as computer/laptop ownership, warung book software and money) it was found that only 36, 28% own it, while the remaining 63.82% do not own and use these facilities effectively in business management.

MSEs do not have and keep notebooks and financial evidence because they think they are not important, which is certainly in line with Amoako's results (Fatoki, 2014; Jati, et al., 2004; Masitoh and Widayanti, 2015; Widiyanti, Damayanti and Marwanti, 2017; Jemal, 2019) and a number of other researchers indicate that the accounting literacy of MSMEs is also low due to the low interest of MSMEs to record and book every transaction they do, only a small proportion of them take notes.

This result is different from the findings of Amri and Iramani (2018), MSMEs have quite good financial statement recording literacy. There are various reasons that can be put forward, some of which are an understanding of the importance of financial reports for businesses, accounting knowledge, willingness, time available, willingness to do so and available personnel. Jemal (2019), emphasizes again that knowledge and skills in bookkeeping (accounting) are one of the main factors that have a positive effect on business activity and growth.

These results also indicate that culinary MSEs still use manual techniques instead of computers as a business tool, shop books and money as a means of knowing the financial condition of the business. This result is consistent with other previous findings that most MSEs do not keep accounting records due to limited accounting knowledge (Jati, 2017; Maseko and Mayani, 2013 as quoted by Fatoki, 2014).

Furthermore, the recapitulation of responses from culinary MSEs regarding the importance of financial literacy in maintaining business continuity during a pandemic is:

**Table 3 The Importance of Financial Liteacy for Culinary SMEs**

	Score and percentage of answers		
	Score >80	60-80	< 60
Information	High	Middle	Low
Understanding financial basic concept	7.00%	63.56%	29.44%
Planning literacy and financial control	49.63%	10.74%	39.63%
Budgeting literacy	47.87%	5.32%	46.81%
Debt management literacy	58.89%	18.15%	22.96%
Saving literacy	61.78%	15,55%	22,67%
Business plan literacy	47.40%	14.07%	38.52%
Management risk literacy	52.00%	6.67%	41.33%
Mean	46.36%	19.15%	34.48%

Sources: primary data, 2020

The processed results of the respondents' answers show that on average 46.36% of culinary MSEs have a high level of financial literacy, while 34.48% still have low levels of financial literacy. These results indicate that most of the owners of culinary MSEs do not make formal (written) financial planning and control. This finding is in line with Fatoki (2014), which is that only 14.75% of 34 micro business owners have a financial plan. Micro and Small Enterprises actually must have financial planning and control instruments so as to help culinary MSEs to monitor and assess the progress of their business performance. Because they do not have a business planning document, when facing changes in the business environment such as the Covid-19 pandemic, MSEs owners have difficulty maintaining their business operations.

Budgeting is an instrument to help MSEs know where the source of income is and what the money is spent on so that from the start it is known when the cash surplus or deficit occurs so that it can be anticipated or what efforts to cover the deficit and for what use the cash surplus. Budget literacy also helps MSEs assess whether their finances are healthy or not (Narum, 2016).

The results show that the budget literacy of culinary MSEs is low, rarely makes a budget in business operations so that a possible financial deficit cannot be anticipated, only 47.87% is high because they always make a budget, in line with the findings of Amri and Iramani in Surabaya (2018), and this is especially for MSEs that are well managed, such as cafes, corn chips, and caterers. Businesses that have a budget affect the performance of MSMEs because they are good tools for managing money and controlling costs; and also leads to increased performance (Jemal, 2019).

An interesting thing that needs to be emphasized is that the level of debt literacy is in the high category because most culinary MSEs have loans at official institutions (banks and cooperatives) and are in an orderly installment, know the amount of interest rates and installments per month, and record all transactions related to debt and bill on customer. This result is in accordance with Amri and Iramani's (2018) study of good debt management literacy so that they are able to

manage debt. This result is different from Jemal (2019) in Ethiopia, the majority of respondents (n = 276) have a low level of debt management literacy due to limited education, and business financial performance is significantly affected by debt management literacy.

The 52% level of risk management literacy is high because all of them realize that the business they are in is also risky but 71% do not insure their business/assets, and in line with Fatoki's (2014) findings, only 5.85 MSMEs have business insurance. When cross-checking with regular savings in anticipation of business risk, 44% do not do it and it is proven that 22% of respondents are at a low level of financial literacy in terms of saving.

Culinary MSEs also have low literacy in preparing a business plan, meaning that 51% of culinary MSEs do not have a business plan so that it has an impact on the management and achievement of business performance, it is also difficult to get a loan from a bank where a business plan is one of the conditions for obtaining a loan. This finding is also in line with the findings of Fatoki (2014) that a good business plan is needed to obtain credit from financial institutions.

Another interesting finding is that 61.78% of culinary MSEs have high saving literacy because most of them assess the importance of saving and are generally over 30 years of age who have better savings literacy compared to MSMEs who are under 30 years old (Chen and Volpe, 2002). These findings differ from the findings of Jemal (2019) where MSMEs in Ethiopia have low saving literacy scores. Although saving literacy is high, the results of processed data show that only 22% of respondents save on behalf of business accounts, in line with Fatoki (2014) where only 47% of MSME respondents. Another finding, as many as 44% save regularly every month, including saving to anticipate business risks.

Based on the findings and discussion above, it can be concluded that culinary MSEs in Kupang City assess that financial literacy is important for business performance and sustainability, but the results show that there are still many business actors who have low financial literacy so that when facing the Covid 19 pandemic they experience financial difficulties. During the first three months of large-scale social restrictions on Covid-19, 90% experienced a cash deficit.

#### **4.4 The Importance of Technological Literacy for the Sustainability of Culinary MSEs**

Technological literacy has become a necessity for culinary MSEs, both for personal and business interests. Advances in technology, civilization, competition and the Covid-19 epidemic that limit activities outside the home and traveling have triggered and forced culinary MSEs to adapt through the use of technology for production, marketing and customer service. Most of the culinary MSEs admit that the use of technology today is very important for the progress and sustainability of their business. The results are as follow



**Table 4 use Technology by SME Culinary**

	Use Technological literacy	Use	No	N	%
1	Using computers and laptops	13	32	45	29%
2	Using internet for business	15	30	45	33%
3	Using Email	10	35	45	22%
4	Have and using WhatsApp Business	40	5	45	89%
5	Have and using Facebook for business	38	7	45	84%
6	Using manual tools	25	20	45	56%
7	Using electronic tools	25	20	45	56%
8	ownership and using smartphone for business	32	13	45	71%
9	Ownership Website	0	45	45	0%

The use of computers or laptops to access the internet and compile financial reports was 29-33%, email ownership was only 22%, which is also in line with the findings of Saleh and Hidayat (2016). Culinary MSEs are generally classified as users of digital tools to collect and disseminate information, but have not created their own digital content for business purposes. These findings are indicated by the ownership of the "Web page" which all do not have. This finding is in line with Winarsih and Furniwati (2018) that youth groups in Madiun have online only through Facebook and WA business groups. The results of this study are also in line with Fatoki (2014) who found that the MSMEs studied (34) did not have a Web page and then emphasized that information technology can help to access information that increases financial literacy.

Technological literacy, especially the use of digital technology, is believed to be able to increase MSME financial literacy along with the emergence of financial institutions that offer online loan services and most trade transactions currently use technology that makes it easier for MSMEs to access funding and make payments to other parties using digital technology so that MSMEs need to have digital financial literacy skills and abilities. Other research results that can strengthen the findings above are data from the World Bank Enterprises Survey, in 2009 the number of small companies that had international quality certificates was only 1.6 percent while medium companies were 6.3 percent (Bank Indonesia, 2016). In 2016, website ownership and use of e-mail in small businesses in Indonesia were the lowest in the ASEAN region, only 4.2 percent of small companies with their own websites, while only 9.4 percent used email. This is in stark contrast to other countries in the region such as the Philippines and Vietnam. In these two countries, website ownership for small businesses was over 20 percent and email utilization was above 40 percent.

Technological literacy for the advancement and sustainability of the culinary MSE business is largely determined by three things, namely the knowledge and skills of MSEs about digital technology, the willingness of business people to use and create it, and the availability of adequate infrastructure. The government's policy for digitizing MSMEs in Indonesia is only a supporting factor.

#### **4.5 Business Continuity of Culinary Business Actors**

The success and sustainability of a business is determined by many factors, both internal factors and external factors, including the global and deadly Covid-19 pandemic, so there is no single factor. Two factors include financial literacy and technological literacy which are the main concerns in this study. UMK players consider that financial literacy and technological literacy are important in maintaining the sustainability of their business during the Covid-19 pandemic.

Business sustainability is determined by financial literacy and the successes achieved every year, especially financial performance. Rahayu (2017) emphasizes that the sustainability of MSMEs in the City of Surabaya is influenced by financial literacy; Idawati and Pratama's findings (2020) show that financial literacy has a significant effect on the performance and sustainability of MSMEs in Denpasar City. Business sustainability is influenced by the financial literacy of culinary entrepreneurs (Panggabean, et al, 2018). This is in line with Aribawa's research (2016) that good literacy will support increased performance and business sustainability. Another research conducted by Widayanti, et al. (2017) stated that the ability of business actors' financial knowledge is important to support business sustainability. The results of the study are also in line with Rahayu and Musdholifa (2017) that financial literacy affects business sustainability.

Profit growth is one of the indicators of business sustainability recognized by culinary MSEs that before the pandemic, the profit growth was quite good, meaning that from month to month it always increased although relatively small, but since the pandemic the profit growth was negative. Since the kuncitara relaxation, UMK admitted that there was a cash surplus. Then the achievement of the Main Return Point in business has been achieved on average except for businesses that are under six years of age. Because of this, his business has continued until now - the Covid-19 pandemic.

Tracking consumer satisfaction by culinary MSEs is not done formally through a form that is usually carried out by large and medium companies, but is done simply by asking consumers directly at the time of purchase and use of the product, how the taste of the food product served is good or not. - like or dislike? What needs to be added or needs to be reduced? By asking directly to customers for such things, the presentation or provision of the next food product will better suit the consumer's taste. Because he has tracked customer satisfaction, his business will continue to exist until the pandemic and post-Covid-19 pandemic.

The use of digital technology equipment can help and is proven to have helped MSEs in business processes and opportunities to reach a wider target market and consumers through social media (table 4) when MSEs are encouraged and forced to change because of Covid-19.

The exposure of the Covid-19 epidemic has forced culinary MSEs to change and adapt and the adaptation process carried out by culinary MSEs to maintain their business continuity, including: (1) Starting to slowly but surely switch from face-to-face marketing to online marketing using social media and the available infrastructure; (2) Save on operating costs to maintain a cash surplus; (3) Making financial plans in accordance with government policies related to the Covid-

19 protocol; (4) Improve skills by creating other menus that are of interest to certain communities and groups; (5) Produce a limited amount according to the ability of funds and consumer demand; and (6) All of them try to work at home and sell from home, be it meatball, bread, cake, various cakes and snacks typical of NTT as well as corn chips by utilizing existing marketing networks and online motorcycle taxi services as well as neighbors as target markets that can be reached at all times.

To save MSMEs in general and culinary MSMEs, the central government has carried out various programs and activities aimed at business actors, including: (1) providing social assistance to poor and vulnerable MSME sector business actors; (2) tax incentives for MSMEs; (3) relaxation and credit restructuring for MSMEs; (4) expansion of working capital financing; (5) placing ministries, BUMN and local governments as a buffer for UMKM products; and (6) e-learning training.

The central government seeks to save MSME actors as the driving force of the economy, while the Kupang City government does not have programs and activities for MSMEs on the grounds of not having funds. The Kupang City Government only facilitates the affected MSMEs to get Direct Cash Assistance and basic necessities from the central government. MSMEs that have entered data to get cash assistance of Rp. 2,400,000; the government also suggested that MSMEs should switch to online marketing; for those who have started operating again since limited relaxation by complying with health protocols, namely providing handwashing facilities, wearing masks and maintaining distance.

## **5. CONCLUSION**

Culinary MSEs, for example affected by Covid-19, experienced a decrease in sales and opinions, lost customers due to restrictions on mobility and activities on campus, schools and public places. Financial literacy and technological literacy are important for the business continuity of culinary MSEs in Kupang, although the levels of financial literacy and technological literacy are still low and medium levels but are able to maintain the sustainability of their business. The use of digital technology by MSEs is increasingly intensive, especially the social media WA and Facebook for marketing products and obtaining materials and goods. On the other hand, culinary MSEs also have low knowledge and skills in the field of accounting and the use of computers as a means of supporting business.

### **5.1 Recommendations**

The government and related parties need to improve the knowledge, abilities and skills of financial and technological literacy for MSEs through socialization, training and mentoring as well as the provision of capital and infrastructure assistance to make it easier for MSEs to use technology and make transactions and access to finance online.

## **6. RESEARCH LIMITATIONS**

This study has limitations, namely, (1) the sample is only limited to 45 culinary MSEs that sell in campus areas, school recreation areas, and several MSEs that do business at home and markets,

and (2) the analysis is carried out descriptively qualitatively. For further research, you can use samples from other business sectors and vary with a larger sample and use qualitative and quantitative approaches

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