

Financial Control Behavior as a Strategy For Small and Medium Sized Business To Survive During The Covid 19 Pandemic in Pondok Melati District , Bekasi City West Java

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ABSTRACT

The author in conducting this study wanted to find out how far the financial controlling behaviour have to increase quality financial in Cash flow and understand the nature and scope of financial control and its important role both inside and outside organizations of MSMEs in the creative economy in improving the MSMEs at Pondok Melati area, Bekasi city, West Java during the Covid 19 pandemic. The purpose of this study is to better understand how far this qualitative descriptive research uses the content method with 25 informants on the results of long distance interviews from representatives to Financial control Behavior be able to evaluating financial performance of MSMEs actors in the Pondok melati area subdistrict, Bekasi City, West Java. To better understand financial controlling full empowerment properly and optimally . This research is very useful and helps MSME entrepreneurship who will increase their productivity financial performance in the creative economy, especially creative industry sector. Improvement of MSME business performance through a program to strengthen MSMEs Financial control behavior and management performance through a quality creative economic network in the creative industry sector of the small and medium business industry which is maximal and productive. Limitations of the study. Research limitation is the importance of implementing, understanding and practical implementation in implementing financial and management controlling networks, especially for business unit services in the Pondok Melati area, Bekasi City, West Java. The contribution of this research is to improve MSMEs financial controlling behavior understand economic value added approaches to evaluating economic performance and be able to compute profit quality and management quality through the creative economy of the creative industry sector in a strong and professional manner. The results of this study include financial check up and management control of MSMEs through MSME performance productivity and optimizing the growth of MSMEs business service networks and MSMEs financial and management controlling programs in an integrated creative industry of economy.

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INTRODUCTION

The current Corona virus has triggered a health and economic crisis in the world, including Indonesia. One of the business sectors that have been impacted by the coronaviruses is micro, small and medium enterprises (MSMEs). Based on a survey from the Indonesian Institute of Sciences (2020) explaining that 94.69% of MSME actors experienced a decline in sales caused the net profit received by MSMEs to also decline due to a decrease in demand, increased raw material prices, late distribution, decreased production and there are many capital problems. The role of SMEs in the Indonesian economy contributes about 57% to Gross Domestic Product (GDP) and 97% to employment absorption (Bank Indonesia, 2015). Micro, Small and Medium Enterprises (SMEs) activities are one of the business fields that are currently very closely related to the needs of business services and digital technology in creating acceleration of the acceleration of the national economy in Indonesia. MSMEs are a good place to create productive employment opportunities. MSMEs is a labour intensive business it does not require certain requirements such as the level of education and special skills. The use of MSME business capital still plays an important role in improving the national economy in Indonesia. In terms of the number of businesses, in terms of creating employment opportunities as well as in terms of national economic growth as measured by gross domestic product. Economic development has an important role in increasing the level of economic growth and income, including the welfare of the Indonesia people. In 2020 Indonesia was still able to maintain economic.

The Ministry of Cooperatives and MSMEs (2012) states that currently developing micro, small and medium enterprises are divided into several categories, namely agricultural, animal husbandry, fisheries, forestry, electricity, gas, cleanwater, trade, hotels, restaurants, private services and processing industries. One which includes the creative industry sector. The creative industry sector is believed to be able to survive when various other sectors were hit by the global financial crisis. The government is starting to look at the creative industry as an alternative to the driving wheel of the national industrial sector, the agribusiness sector, the economic sector and the trade sectors which will continue to rotate on its axis to increase the national economic growth of MSMEs and medium sized businesses are productive economic business that have been established since 2016-2019 growing by 4.2% annually with the average contribution of MSMEs to Indonesia's GDP of 50% since the last 3 years (Soetjipto, 2020). Partnership implies the moral responsibility of a medium or large company to guide and foster partner small entrepreneurship in the form of cooperation which is carried out to further empower small businesses so that they can become reliable partners to attract mutual benefits and prosperity (Yulianti & Saputra, 2018). Partnership are also carried out as an effort to increase people's income through the development of productive MSMEs (Zamtia, 2018).

Micro, Small and medium enterprises (MSMEs) in Indonesia have an important role in economic growth, namely as the national backbone because they have succeeded absorbing 90% of the local workforce and contributing 60% of the National Gross Domestic Product (GDP). To provide job opportunities to millions of Indonesians who are not accommodated in the formal sector or large business sector or large business sector (Nawang Sari, 2016). Medium Sized Enterprises (MSMEs) micro enterprises are productive economic business that stand alone, carried out individually, not as subsidiaries of the company, not a branch of a company that is owned and not a direct part or part of the company. Indirectly from a medium sized business or a large business that stands alone, is carried out individually, is not a direct and indirect part of a

small business or large business In the midst of the pandemic the government took steps to help MSMEs in the context of which is a strategy to reduce the impact of Covid 19 on the nation economy by budgeting IDR 138,36 trillion (Ministry of Finance, 2020). Government assistance programs that have been provided to MSMEs are delaying payment of principal and interest on people's business loans, income tax incentives as a final income tax exemption, micro enterprise assistance amounting to Rp 2,4 million .BUMN named digital Market (Ministry of Cooperatives and MSMEs, 2020). The problem commonly faced by MSMEs is in managing their finances, especially in making decisions that have not been supported by strong financial and accounting supervision and management systems.

Good financial management has a positive effect on financial performance, it will result in good company performance (Suindari & Juniariani, 2020). The research location is in Pondok Melati District, Bekasi City, West Java, where this area has an advantage because there are so many MSME entrepreneurs in this area. The purpose of this study is to find out more about the financial supervision of MSMEs to improve their business performance during the Covid 19 pandemic effectively and efficiently in increasing operating profits. The study focuses on finding actual facts that occur based on qualitative methods of interview data regarding the practice of financial supervision of MSME businesses during the Covid 19 Pandemic of internal control to support decision making information in organization. Financial management behaviour is an approach that explains the human condition that can affect actions related to financial decisions or financial decisions (Wicaksono, 2015). A Person's success in managing finances well is influenced by financial knowledge, financial attitudes, income and self – control (Budiono, 2020).

Table 1: Table of contents of Financial controller Behavior of MSMEs

No	Creative Industry sector Pondok Melati Area, Bekasi City, West Java.
1.	Micro Enterprises that have a maximum asset of 50 million and a maximum asset of 50 million and a maximum turnover of 300 million for agribusiness
2.	Small Enterprises that have more than 50 million – 500 million and maximum more than 300 million until 2,5 billion for agribusiness
3.	Midle Enterprises that have maximum more than 5nb 00 million until 10 billion and maximum turnover of more than 2,5 billion until 50 billion for agribusiness
4.	Micro Enterprises that have a maximum asset of 50 million and a maximum asset of 50 million and a maximum turnover of 300 million for creative industry
5.	Small Enterprises that have more than 50 million – 500 million and maximum more than 300 million until 2,5 billion for creative industry
6.	Midle Enterprises that have maximum more than 5nb 00 million until 10 billion and maximum turnover of more than 2,5 billion until 50 billion for creative industry

Source: data processed by researcher, October 2021

According to RI Law No 9 of 1995 small scale productive MSMEs have criteria for a maximum net worth of IDR 200 million and net worth of IDR 200 million, and the wealth of this small business does not include land and buildings where the business have a sales turnover of at most 1 billion within a year and has the right to own and obtain a maximum bank loan above 50 million to 500 million. The problem of technology based SMEs and the creative economy

generally in the quality of human resources, middle, marketing techniques and mastery of digital technology. The findings of Darwanto's Research (2013) show that creative SMEs have not been able to give special predicates in the city of Bekasi because they have limited capabilities and experience problems in developing their business, especially during the Covid 19 pandemic. The focus of this research is how to empower creative economy SMEs in the agricultural sector of the agro industry economy in the Pondok Melati area, Bekasi, we can increase and grow productively. The creative of economic system is considered capable of being a solution to face global economic challenges which are predicted to shift the existing economic system (Daulay, 2018).

Pakpahan (2020) suggests that the Indonesian state, which is dominated by MSMEs, needs to be given special attention because of its huge contribution to the economy and the national industrial sector in Indonesia. To save and equalize the economic level of the small people and provide foreign exchange for the Indonesia state (Prasetyo and Uda 2019). Corona virus is a large family of viruses that cause disease in humans and animals. In humans, it usually causes respiratory tract infections to serious diseases such as Middle East Respiratory Syndrome (SARS). A New type of coronaviruses found in humans since an extraordinary event appeared in Wuhan, China in December 2019, was later named severe acute respiratory syndrome coronavirus 2 (SARS-COV 2) and caused the disease covid 19. According to Susilo, et al., (2020) Coronavirus is a virus with a particle size of 120-160 nm has a wider distribution and spreads quickly to several countries than SARS. The usual ways to prevent the transmission of this virus are:

- Everytime we carry out activities and activities outside the home, we are required to follow health protocols and maintain health and body fitness to stay healthy and primed to maintain our body's immunity to stay healthy and strong.
- Every time we carry out activities, we are always advised to wear masks, wash hands with soap, and always maintain social distance.
- As far as possible to avoid direct contact with other people or avoid travelling in crowds and crowds.
- It is mandatory to use a mask properly and correctly to cover the nose and mouth when we go out of the house.

Based on the results of research conducted by (Aryansayah et al, 2020; Hardilawati, 2020; Putri, 2020; and Frida, 2020) in maintaining MSMEs during the Covid 19 Pandemic, it is necessary to have strategies such as: Digital marketing in the form of social media, where through social media, business actors can explain product specifications, quality and prices so that consumers can more freely choose the products needed according to their abilities (Praditya, 2019; Purbohastuti, 2017; Rusdiono, 2019). From the results of Hendrawan's research, digital marketing has a positive and positive effect. Significant in improving the sales performance of MSMEs (Hendrawan et al, 2019). Factors that affect the financial condition of MSMEs entrepreneurs mainly come from income. The income of a person or individual and their partner consisting of income earned by the core and other income (Al Kholilah & Irmami, 2013). Based on research according to Rambe (2020) explains that parental income is basically partial effect on financial management behavior, but research (Budiono, 2020) explains that parental income variables have no effect on financial management behavior. The financial knowledge factor is an individual decision making by using several skills, resources and conceptual knowledge in managing an information as well as in decision making (Mason and Wilson in Besri, 2018).

In this financial knowledge, it is hoped that micro, small and medium enterprises (MSMEs) can apply and carry out supervision and evaluation of their business finances properly, healthily and correctly to reduce the risk of errors that occur and to avoid fraud that can be caused, especially during the Covid Pandemic 19 currently. As for the Nation Survey of Inclusion (SNLIK) conducted by the Financial Services Authority (OJK) in 2019, which shows the Financial Literacy index reached 38.03% and the financial inclusion index was 79.19%. In three the last year there was an increase in financial understanding (Literacy) by 8,33% and an increase in access to financial products and services (Financial inclusion) by 8.39%. Furthermore, the survey covered 12.773 respondents in 34 provinces and 67 cities or regencies through consideration Gender, Strata, Urban and rural areas (Quoted from the Authority Financial Services(OJK),2020).

RESEARCH METHODS

This research is included in the descriptive qualitative method. According to Siyoto and Sodik (2015) explain that qualitative research is research that is closely related and closely related to an interpretation by adjusting to phenomena or events that refer to and focus on the problems that occurred during the research (Noer, 2012). Data collection techniques are carried out by choosing the use of literature studies and interviews results. In this study, the existing data were analyzed on the basis of the problems and topics the researchers discussed and compared them with phenomena related to content analysis, collecting, selecting data findings derived from literature review and then sorted into several parts according to the problems. After that classifying and selecting. The research uses a qualitative descriptive method with a content analysis approach and a case study approach and the results of long distance WA Japri interviews using key informants and informants because researchers want to analyze informant data by observing and analyzing attitudes of financial controlling and behavior openly from the selected communicator (Kriyantono 2012).

The purpose of this research is to find out how far the community in Pondok Melati, Bekasi City understands the Financial Control Behavior as a Strategy For Small and Medium Sized Business To Survive During The Covid 19 Pandemic in Pondok Melati District, Bekasi City West Java of MSME business performance has been obtained in the field. Documentation is in the form of photos that are useful for finding out the facts from the research (Rahmaningrum, 2020). Data analysis uses qualitative data analysis following the given concept (Sugiyono, 2013) which suggests that activities in qualitative data analysis are carried out interactively and take place continuously at each stage of the research. Baker and Judge's (2020) research states that Financial controlling Behavior of MSMEs are among those affected at worst due to the Covid 19 pandemic.

This can be proven by reports from MSME actors throughout at Pondok Melati, Bekasi City, West Java, Indonesia. Indonesian Chamber of Commerce and Industry Kemenkop UKM (2020). As stated by Mindarto (2020) that one of the strategies to be able to accelerate the recovery of development after the Covid 19 Pandemic is through the use of Industry 4.0 which can be optimized to be able to significantly improve the condition of recovery in filling national development that has fallen due to the Covid 19 pandemic (Makmur, 2020). The informants in this study were MSME actors at Pondok Melati area and partly in Bekasi City, represented by 25 informants and research respondents which were carried out through the following stages: problem identification, data collection based on interviews, classifying data, and then results of interviews and then describe the data (Sugiyono, 2013).

RESULTS & DISCUSSION

Pondok Melati is a subdistrict in Bekasi Regency, West Java Province which has tremendous potential for empowering financial controlling behavior MSMEs considering that this area is a natural and environment of financial control and one area that has its own advantages. Our research was carried out in Pondok Melati District, Bekasi City, namely 25 MSME actors who are involved in Creative industry, industrial agriculture business and food and beverage, trading, and other industrial business sectors based on respondents and informants. The MSMEs Financial controlling program is currently optimized for a labour intensive MSMEs empowerment financial controlling program by maximizing the potential of existing facilities and with the support of digital access facilities. Feel the labor intensive program through cooperation with regional and central government assistance and optimizing the economic and business growth of MSMEs through the targets and goals and objectives achieved that can be felt by the community and MSMEs in supporting the national recovery program (PEN) especially in the Pondok Melati area. The PEN program is divided into two, namely social protection and the protection of the business sector. This MSME empowerment program in particular includes the integrated success SME Program, direct food assistance for MSME business actors affected by Covid 19. National economic recovery is also carried out through Financial Controlling policy programs with platforms to improve MSME productivity and sales. The platform provides easy access for MSME actors to increase sales results and business transactions in order to survive in their business ventures.

Table 2. Data on MSME respondents Characteristics in the Pondok Melati District, Bekasi City.

Characteristics	Categories	Amount (%)
Gender	Male	40 (40%)
	Female	60(60%)
Age	21-30 years	30 (30%)
	31-40 years	20(40%)
	41-50 years	50(50%)
Business classification	Micro	35(35%)
	Small	45(45%)
	Medium	20(20%)
Type of business	Craft	10(10%)
	Furniture	15(15%)
	Fashion	10(10%)
	Jome Industry	10(10%)
	Agrobusiness	20(20%)
	Food	15(15%)
	Trading	10(20%)
	Others	10(10%)

Data source: Data processed by researchers (Sept-Oct, 2021)

Table 3. Characteristics of informants by age

No	Age	Amount of informants	Persentase
1	Less than 20 years	6	24%
2	21 -30 years	4	16%
3	31 -40 Years	5	20%
4	More than>40 Years	10	40%
Total		25	100

Source: Primary data processed in Sept-Oct 2021

The results of the research obtained in the field using survey interview techniques to 25 informants are shown in a circle diagram which shows the percentage level according to the age characteristics of MSMEs actors in Pondok Melati District, Bekasi City, West Java.

Data on informants' questions and answers from interviews:

The Question:

"Are you satisfied with the PEN (National economic recovery) program, especially the empowerment financial controlling program of the creative economy and agricultural agribusiness sectors launched by the central government and supported by the Bekasi City Government in The Pondok Melati District Area?"

The Answer:

"They answered satisfactorily for 10 key informants and answered unsatisfied as many as 10 key informants on the PEN (National Economic Recovery) program in Pondok Melati Madang District, Bekasi City, West Java, for trading".

The Question:

"Do you agree if the central government carries out a people's economic empowerment Financial Controlling program Through a cross subsidy program between the central government and local government through periodic budget relocations for MSME actors, especially those affected by covid 19 through a direct subsidy network that can be accounted for under all conditions certain activities to increase the productivity of MSME performance or cooperate by utilizing social and environmental responsibility funds (TJSL) owned by private companies and state owned enterprises (BUMN) directly and external stakeholders such as investors, stock analysts, creditors have traditionally relied on financial performance measures to assess organization potential, organizations have developed and exploited financial measures to assess performance and target areas for improvement?"

Answer:

"They answered that they agreed, as many as 25 informants, 100% agreed if the central government program (PPEK-SMEs) through cross subsidies with related agencies such as BUMD, BUMN and other private companies directly and at the same time monitoring the financial controlling budget funds until they reached the parties".

MSME entrepreneurs answered that they were satisfied with as many as 5 people, 20% of Key informants and 20 people answered that they were not satisfied by 80%. This dissatisfaction was triggered by the low level of public understanding of financial literacy and lack of understanding of financial supervision.

The Question:

"Are you satisfied with the model of the financial control system and the profit targets achieved in your current business, especially in the Pondok Melati Sub District, Bekasi City, West Java"

"Is there a need for regular socialization to support the performance sector of the central government in the field of financial services authority of Republic Indonesia (OJK RI) through a cross subsidy network both with the central government, regional government, and a large scale entrepreneurs and MSMEs actors, especially those affected by Covid 19 through free training, financial controlling of economic empowerment MSMEs and people in an effective manner that is oriented towards increasing productivity of MSME empowerment financial controlling performance, especially by relevant government institutions, namely the Ministry of Cooperatives and the Ministry of Industry".

Answer:

MSME actors answered that they needed as many as 25 informants at 100%. The MSMEs actors really needed the socialization and financial controlling empowerment of MSMEs through continuous and sustainable guidance especially for MSME actors affected by Covid 19 in the Pondok Melati Sub district, Bekasi City and its surroundings, especially in the capital aspect, investment and excellent entrepreneurship in the creative industries field and strong in the future. They need motivation to increase their profit of company and application of financial control tools to evaluate organization units of MSMEs, with the resulting information used internally and not distributed to outsiders especially internal financial control system and application of financial control tools by outside analysts to assess various aspects of organization performance.

The Question:

"Would you agree if the Government in this case The Financial Services Authority made a breakthrough to carry out financial controlling and financial literacy in the context of simultaneously Financial controlling empowering the Creative industry and agribusiness economy sectors, especially in the field of trading business economic recovery simultaneously and gradually by means of surveys and data collection of leading SMEs and successful and reliable SMEs in the country of Indonesia according to the needs of the Community? In the field during the current Covid 19?"

Answer:

"MSME actors agreed that as many as 25 informants amounted to 100%. MSME actors were of the opinion that feedback and breakthroughs for the creative economy industry in the context of financial controlling empowering the people's economy in an integrated manner were expected to break the income and profit of the MSME actors".

CONCLUSION

Based on the explanation and research result, it can be concluded that:

1. MSMEs actors really hope for socialization regarding financial literacy and financial supervision to improve MSMEs performance and increase business profits, especially during the Covid 19 Pandemic, especially in The Pondok Melati District, Bekasi City, West Java.
2. The Need for special attention from relevant agencies for socialization related to financial supervision and financial literacy, especially regarding responsibility centers, evaluating performance, coordinating responsibility centers, revenue centers, profit centers, investment centers, especially the involvement of the Ministry of Finance, Ministry of

MSMEs, Ministry of Trade and Industry, BUMN, BUMD, Bekasi City Through the Financial Literacy socialization program and financial supervision on an on going basis to improve business performance and MSMEs business profits, especially during the Covid 19 Pandemic Period.

RESEARCH LIMITATIONS

This research is limited only to Financial Control Behavior in improving The Performance of Small and Medium Sized Business During The Covid 19 Pandemic and the scope of respondents used is limited to 25 key informants, not yet comprehensive for all creative economy MSMEs and agribusiness sectors in the Pondok Melati District in 2021 at Pondok Melati Area , Bekasi City West Java.

CONTRIBUTION

We hope to expected to make a positive contribution to the development and business of MSMEs in carrying out financial supervision with the aim of improving business performance and increasing operating profits. Business can grow and develop, better in evaluating the accountability of its business.

SUGGESTION

For MSMEs:

Based on the results of the study, there are several creative economy MSMEs actors in trading, agrobusiness and creative enterprises sub sector in Pondok Melati District who still do not know about the understanding of financial supervision and financial supervision and financial literacy, especially regarding investment, saving habits, credit analysis, and evaluation of MSMEs business performance. This requires special guidance to handle it through the cooperation of related parties, especially the Government, in this case the RI Financial Services so that MSMEs actors are better able to supervise their business finances and better understand financial literacy, especially in the current digital era in the midst of the Covid Pandemic 19 for better performance and growth and development.

For Further Research:

1. Researchers can make concepts related to research that will be used later, especially related to understanding and monitoring finance and financial literacy during the Covid 19 Pandemic.
2. It is hoped that researchers can improve the quality of research by using quantitative methods, especially related to literacy research and financial supervision and maximizing MSMEs operating profits.

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