

# Analysis of Online Marketing and Accounting Information in Increasing MSME Competitiveness during the Covid-19 Pandemic

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## Abstract

*MSME or Micro, Small, and Medium Enterprises have a role as a people's economic movement that can absorb a lot of labor. Limited economic activity during the covid-19 pandemic led to a decrease in sales turnover for Micro, small and medium enterprises businessmen. So, it necessary to increase the competitiveness MSME's through the use accounting information and online marketing. This research is descriptive qualitative research. The research object is the MSME's businessmen in the wholesale market of sentono Pekalongan. Types and sources of data in this study are divided into primary data and secondary data. The research data were obtained through in-depth interviews and documentation. The research data is then reduced, analyzed and conclusion drawn. The results showed that there were still many MSME businessmen who did not understand and had adequate knowledge and understanding of the use of accounting information and online marketing. The use of accounting information is limited to compiling and using cash-in and using cash-out books, to determine the amount of business income and expenses. Meanwhile, the marketing is waiting for consumers to visit their place of sale. Some MSME businessmen have started to switch to online marketing through social media such as WhatsApp, Instagram and Facebook. However, the effectiveness of online marketing through social media has not been done optimally. MSME businessmen need assistance in the use of online accounting and marketing information to support their competitiveness.*

## Keywords

accounting information; market of sentono pekalongan; the covid-19 pandemic



## I. Introduction

The Covid-2019 pandemic began to be felt at the end of 2019 and entered Indonesia around March 2020. The COVID-19 pandemic brought various impacts on the economy such as difficulties in finding jobs because many businesses were closed, it was difficult to meet the needs of daily life because they did not have income, restrictions on economic activity in the community and so on. The impact of the COVID-19 pandemic is not only felt on the health aspect but also on the economic aspect (Hanoatubun, 2020). This pandemic poses a threat of a fairly large economic crisis due to the cessation of production activities in various

countries, the fall in the level of public consumption and the collapse of the stock market which ultimately leads to economic uncertainty.

The impact of the COVID-19 pandemic is a slowdown in Indonesia's economic growth which was recorded at 2.97% in the first quarter of 2020, slowing down compared to the previous quarter's achievement of 4.97% (BI, 2020). The COVID-19 pandemic has had an impact on the economy, especially MSMEs. Data shows that around 120 million people or 88.9 percent of the labor are actually worked in the MSME sector, not large companies (Widianto, 2021). According to Setiawan(2020), explained that based on the records of the Ministry of Cooperatives and SMEs as of April 17, 2020 there were as many as 37,000 SMEs experiencing business difficulties due to the COVID-19 pandemic. According to the data release, the difficulties experienced by MSMEs during the COVID-19 pandemic were divided into four problems. First, there was a decrease in sales due to restrictions on activities outside the home as a consumer. Second, capital difficulties due to difficult capital turnover due to declining sales levels. Third, there are product distribution barriers due to restrictions on the movement of product distribution in certain areas. Fourth, there are difficulties in obtaining raw materials. Meanwhile in Pekalongan city, economic growth slowed in the range of 2.82% (BPS Pekalongan city, 2020). The COVID-19 pandemic in Pekalongan City, especially in the economic sector, has impacted 4 types of business fields which include the Wholesale and Retail Trade, Car and Motorcycle Repair sectors by 13.22%; Processing Industry sector by 14.02%; Education Services sector by 15.80%; and others by 25.57% (BPS Pekalongan city, 2020).

According to the Department of Trade, Cooperatives and SME of Pekalongan City, there are 22,983 MSME businessmen from various sectors, both batik production, craft, culinary, and other sectors under the guidance of Dindagkop-UKM (Dindagkop-UKM, 2020). MSMEs in the Pekalongan city are scattered in various trade centers, one of which is sentono batik wholesaler. Sentono wholesale market is a batik market in Pekalongan which has around 550 MSMEs. MSMEs in the Pekalongan city are one of the valves and dynamics of the people's economy that require special attention. MSMEs need to be managed and developed in terms of the use of accounting information, human resource capabilities and/or managerial capabilities as well as marketing aspects. MSME businessmen in general do not have the ability to provide and use accounting information and one of the weaknesses from the management side that can result in the failure of MSMEs to develop their business (Astuti 2007). Encouraging micro, small and medium enterprises (MSMEs) to organize and use accounting information, needs to start with good knowledge of MSME owners. The information generated from accounting records is useful for making business decisions that will be taken by MSME business actors so that they can improve their business management. Good financial management is inseparable from the use of accounting information. The definition of accounting according to Belkaoui (2000) is a systematic activity that starts from recording, grouping, and summarizing transactions or economic events in an orderly and logical manner so that financial information can be presented in the form of financial reports for stakeholders for decision making. The management and development of MSMEs during the COVID-19 pandemic also needs to pay attention to the marketing aspects that have been carried out by businessmen so that they can increase their competitiveness.

The marketing aspect is important for MSME businessmen because it will lead to the amount of product sales and the flow of money for MSME operations. An initial survey at MSME trade centers in Pekalongan city found that 50-60% of MSME product sales decreased during the COVID-19 pandemic. So, with the COVID-19 pandemic, when there are restrictions on economic activity outside the home, online marketing for MSME businessmen is one solution to boost product sales. Online marketing allows MSME

businessmen to connect to offer products or services to consumers in need without recognizing regional boundaries. One of the advantages of doing online marketing is that it can reduce marketing costs, this is based on if MSME businessmen can find the right online marketing method and in accordance with the product market, then the promotional costs incurred will be more efficient when compared to conventional or offline methods. By using online marketing, MSME businessmen just need to target their target market, for example, age, gender, and so on. According to Kotler and Keller (2016) online marketing through various media such as social media and the web is an activity to establish marketing communications in various forms (images, text, etc.) to increase awareness, corporate image, and to increase sales. Data from the Central Statistics Agency shows that in 2018 only 3.79 million MSMEs in Indonesia (or around 8 percent) used online platforms for marketing their products and around 13% of MSMEs had gone online by the end of 2020.

Darwanto (2013) in his research requires that MSMEs as part of the economy must also increase competitiveness by innovating. Competitive advantage based on innovation and creativity must be prioritized because it has durability and a longer period of time. The demographic bonus in the form of a strategic location, a fairly large population and the number of existing MSMEs are capital for the Pekalongan city to rise from the sluggish economy during the covid 19 pandemic. MSME businessmen, especially MSMEs in the Pekalongan city should innovate and be creative in marketing their products through digital media internet-based and the use of accounting information, to support competitiveness and business sustainability. In this case, the researcher is trying to examine how accounting information and online marketing can improve the competitiveness of MSMEs during the COVID-19 pandemic.

## **II. Review of Literature**

### **2.1 Competitiveness of Micro, Small and Medium Enterprises (MSMEs)**

In ASEAN, MSMEs generate employment between 50% to 95%, and contributed between 30% to 30%. 50% of GDP (Islam, 2020). The OECD (2020) itself states that MSMEs are currently at the center of the economic crisis due to the COVID-19 pandemic. Many MSME businessmen have temporarily closed their businesses, and furthermore face cash flow constraints (Baker & Judge, 2020). MSMEs have three roles in the lives of small people, namely a means of alleviating people from poverty, a means of leveling the economic level of the poor people, and providing foreign exchange for the country (Prasetyo & Huda, 2019). In 2018 there were 64,194,057 MSMEs in Indonesia (or about 99 percent of the total business units) and the MSME sector has also employed 116,978,631 workers or around 97 percent of the total employment in the economic sector (Kemenkop-SME, 2018). In 2018, MSMEs contributed to GDP at current prices of 61.07% nationally (Kemenkop-SME, 2018). While the total MSMEs in the Pekalongan city until 2019 were recorded as 22,983 MSMEs (Dindakop-SME, Pekalongan City, 2020).

In the face of an increasingly open and competitive market mechanism, market control is a prerequisite for increasing the competitiveness of MSMEs. In order to dominate the market, MSMEs need to get information easily and quickly, both information about the production market and the market for production factors. Information about the production market is needed to expand the marketing network for products produced by MSMEs. According to Isaac, (2005). Production market or commodity market information needed, for example (1) what types of goods or products are needed by consumers in certain areas, (2) how is the purchasing power of the people for these products, (3) what is the prevailing market price, (4) consumer tastes in local, regional and international markets. Hadi (2020) explains that the MSME revitalization policy can be carried out with synergies between

programs and between government institutions such as making it easier to restructure credit and the application of low credit interest rates, encouraging the improvement of MSME supporting facilities and MSME creativity so that they are highly competitive.

MSMEs are a form of business that has special characteristics and is able to move the people's economy because they are generally labor-intensive so they absorb a lot of labor. MSME problems can be categorized into two sources, namely internal and external. Internal problems that are often faced by MSMEs are: low quality, human resources in business management, mastery of technology, marketing aspects, use of accounting information and limited access to capital. Meanwhile, the external problems faced by MSMEs include the large transaction costs due to the unsupportive business climate and the scarcity of raw materials and formal legality.

The failure of MSMEs to develop is partly due to weak decision-making, management incompetence and weak financial supervision. During the COVID-19 pandemic, MSMEs experienced quite serious problems in terms of a decline in sales of around 56% (Kemenkop-UKM, 2020). Meanwhile, in Pekalongan, the decline in sales occurred in the range of 60%. The decline in sales that occurred had a further impact, namely reduced capital due to disrupted cash flow. Moreover, most of the MSMEs have not adequately used accounting information as a basis for making economic decisions. Facts in the field, many MSME businessmen have not compiled financial records such as sales reports, profit and loss reports, balance reports and cash flow reports in full. In addition, MSMEs have difficulty obtaining raw materials due to restrictions on the distribution of raw materials. These various problems might be anticipated if MSME businessmen have used accounting information properly.

## **2.2 Accounting Information**

Accounting information is very useful for MSMEs, because it is one of the tools that can be used to measure and communicate business financial information that is needed by businessmen in formulating various economic decisions. The use of accounting information is important to help regulate and control the course of business from various problems related to economic activity. According to Herawati and Sulindawati (2017), accounting information is divided into 3, namely: (1) Operational information that provides raw data for financial accounting information and management accounting information. The form is a report on the purchase and use of raw materials, production information, payroll information, sales information, and others. (2) Management Accounting Information is addressed to the company's internal parties and has three management functions, namely planning, implementation and control. The forms of management accounting information are budgets, sales reports, production cost reports, cost reports by responsibility center, cost reports by activity, and others. (3) Financial Accounting Information is used by managers and external parties of the company, aiming to provide information about the financial position, performance and financial changes of a company that is useful for users in terms of making economic decisions. Accounting information is in the form of financial statements consisting of balance sheets, income statements, reports of changes in equity, cash flow statements and notes to financial statements. This information is historical in nature and must be prepared based on Financial Accounting Standards (SAK). MSME businessmen must be able to compile, read and describe any accounting information produced in order to support business decision making to be relevant and appropriate.

## **2.3 Online Marketing**

Marketing is an activity to introduce products and services from MSMEs to consumers. Marketing is the spearhead of business activity. So that the selection of marketing media effectively and appropriately will maintain business stability and competitiveness. Marketing



can be done offline and online. Online marketing is defined as an activity to introduce products or services that are carried out using advances in internet technology to promote and market products and or services to consumers in need. Online marketing has various advantages so that it can be applied to large-scale businesses as well as micro, small and medium enterprises (MSMEs). The function of MSMEs as a people's economic movement is that MSMEs are encouraged to have competitiveness, including in the marketing aspect. According to data from the Pekalongan City Cooperative and SME trade office, it was recorded that by the end of 2019 there were around 22 thousand MSMEs. The Dindakop and SME of Pekalongan City (2020) stated that thousands of small and medium enterprises (SMEs) in the Pekalongan city are engaged in batik, culinary, craft, weaving, snacks and so on. Surniandari's research (2017) explains that the large number of smartphone users in Indonesia allows businessmen to promote products and services through image content and or other forms. So that social media users get and see the same information on products or services marketed by MSME businessmen. Ristania and Jerry (2014) found that the active and sustainable use of social media-based marketing for products owned by businessmen can influence consumer decisions to buy these products.

### **III. Research Method**

This research is qualitative research that systematically describes a fact and the characteristics of an object or subject accurately. The stages of carrying out the research were carried out using two data collection methods, namely interviews and documentation. The research was conducted at the Sentono wholesale market, which is one of the trade centers for batik, weaving, craft and culinary in the Pekalongan city. The types and sources of data in this study are divided into primary data and secondary data. The primary data that has been collected were analyzed using content analysis and descriptive analysis methods. According to Fraenkel (2006), content analysis is a technique used to explore individual behavior indirectly through written or printed information in the mass media. While descriptive analysis makes it easier for researchers to explain more specifically the problems that are happening through in-depth interviews with the source persons or MSME businessmen (Neuman, 2014). The interview steps according to Stake (2005) state that the steps for conducting interviews can be done as follows: (1) Researchers prepare a list of open-ended questions (2) Do a test run on these questions before they are submitted to the resource persons; (3) Selecting appropriate sources to help answer research questions; (4) Conduct interviews with the source persons using prepared questions; and (5) Create guidelines for answering research questions by taking a qualitative approach to the information and data from the interviews. Furthermore, secondary data was analyzed using qualitative descriptive analysis to describe and explain the data in clear and detailed words. The results of the analysis of the data obtained and have been documented earlier are then used to draw conclusions in order to understand the actual problems that occurred so as to answer the research questions.

### **IV. Discussion**

The COVID-19 pandemic presents its own challenges for MSME businessmen to have the ability to maintain business sustainability through innovation and creativity so that they are competitive. MSME businessmen are required to be able to use accounting information and improve sales aspects so that they can anticipate a decline in business sales during the

COVID-19 pandemic. Sihombing (2020) state that Covid-19 pandemic caused everyone to behave beyond normal limits as usual. The outbreak of this virus has an impact especially on the economy of a nation and Globally (Ningrum, 2020). There are 22,983 MSMEs in the Pekalongan city. MSMEs in Pekalongan are spread out in trading centers such as the Banjarsari Market, Grogolan Market, Noyontaan Market, Banyuurip Market, Podosugih Market and Sentono Wholesale Market. The condition of MSMEs in Pekalongan in general is that MSMEs have not utilized technological facilities in the production process, the quality of human resources is low, the use of accounting information is not optimal in the face of rapid development of information technology. Research by Anton et al. (2015) based on Porter's competitiveness model explained that the competitive resources of MSMEs are innovation, entrepreneurial spirit, human resources, financial resources, potential markets and business strategies carried out by MSME businessmen.

Pekalongan City is an administrative city located in the lowlands of the northern coast of the island of Java. The area of Pekalongan city is about 45.25 km<sup>2</sup> which is divided into four sub-districts, namely east, west, north and south Pekalongan. Pekalongan is famous as the city of Batik and one of the centers of batik trade is the Sentono wholesale market. There are around 553 MSMEs that carry out buying and selling activities at the Sentono wholesale market. The Sentono wholesale market has strategic access because it is located on the edge of the north coast road and at the entrance-exit gate of the Pekalongan-Semarang toll road. The strategic position of the Sentono wholesale market is certainly a blessing for MSMEs there. During the COVID-19 pandemic, when there were restrictions on activities outside the home, it had an impact on the turnover obtained by MSMEs at the Sentono wholesale market. Research by Rahayu et al. (2018) states that the role of human resource development, use of technology, access to finance and capital, access to marketing, access to information, and management are very important to support competitiveness.

The history of the Sentono wholesale market began in the 1940s when several batik craftsmen in Setono Village wanted to form a forum, and it was only formalized in 1962 to become the Setono Batik Craftsmen Cooperative (KPBS). Then the Sentono Wholesale market was inaugurated on July 8, 2000. The Sentono wholesale market initially had around 50 stalls and grew to 553 stalls at the end of 2020. The results of interviews with the management of the Sentono Batik Crafts Cooperative (Indonesian: KPBS) and IPASENO (Setono Market Traders Association) can be explained as follows: (1) MSMEs in the sentono wholesale market have business fields in the fields of batik, batik weaving, craft and culinary, (2) MSMEs in the pandemic period experienced a decline in sales due to the number of consumer visits at the sentono wholesale market, especially in the month of March-June 2020 (3) MSME businessmen have difficulty in cash flow but there is no adequate financial record about this, (4) Most MSMEs are in arrears in paying the stall rental fees, (5) Most MSME businessmen close their stalls because lack of visitors, (6) sales turnover fell by about 40-60% from normal days, (7) MSME businessmen mostly laid off their employees, especially in the month of March-June. The results of the initial interview above can be explained that MSME businessmen are not ready to face the economic crisis due to the COVID-19 pandemic. Excerpts from an interview with the chairman of the Setono Batik Craftsmen Cooperative Management (KPBS) are as follows:

"The Covid-19 pandemic has reduced the number of visitors. In a day there may only be about 10 tourist buses and about 20-30 private vehicles. Whereas under normal conditions there can be around 100-150 tourist buses and 200-300 more private cars parked at the sentono wholesale market. It can be ascertained from the number of vehicles how many consumers visit this market. The lack of visitors has caused MSMEs to experience a drastic decline in sales. Several efforts were made, such as holding events to increase the number of visits. Some time ago, a market workshop application was also launched by the cooperatives

and SMEs office of the province of Central Java to accommodate and facilitate the needs of MSME businessmen. However, this does not help much, due to the lack of ability and knowledge of MSME businessmen to operate the application.”

Follow-up interviews with 15 MSME businessmen consisting of 10 MSME owners and 5 employees. The results of interviews with MSME businessmen in the Sentono wholesale market obtained the following points: (1) MSME businessmen have not fully used accounting information because their business is a hereditary business, (2) MSME businessmen have limited knowledge in business management due to the low quality of human resources, (3) the majority of MSME businessmen are not technology literate, especially in terms of using technology as an online marketing medium, (4) marketing strategies still rely on consumers visiting the sentono wholesale market and have not reached consumers in a wider area, so that when something happens during the COVID-19 pandemic, the level of sales decreased sharply.

#### 4.1 Aspects of Accounting Information for MSME Businessmen

This study conducted in-depth interviews with 15 MSME businessmen who are MSME owners and MSME employees. The following aspects of the accounting information used are presented:

**Table 1.** Use of Accounting Information

No	Accounting Information	Description
<b>1</b>	<b>Operation information</b>	
	raw material purchase and usage reports	Haven't used
	Production information report	Haven't used
	Sales report	Compiled, used but not optimal
	Payroll Report	Compiled, used but not optimal
<b>2</b>	<b>Management Accounting Information</b>	
	Sales promotion budget	Haven't used
	Production cost report	Haven't used
<b>3</b>	<b>Financial Accounting Information</b>	
	Cash-in book	Compiled, used but not optimal
	Cash out book	Compiled, used but not optimal
	Accounts Receivable	Haven't used
	Debt Book	Haven't used
	Inventory Book	Compiled, used but not optimal
	Income statement	Compiled, used but not optimal
	statement of changes in capital	Haven't used
	balance report	Haven't used
	cash flow statement	Haven't used

MSME owners do not yet understand accounting information for the development and strengthening of their business. MSME owners stated that to see business development it was only enough to see the amount of turnover or sales every day and or sales per month. MSME owners do not carry out the accounting process properly so it is not known the amount of profit earned and the existing cash flow. MSME owners consider providing accounting information to take time in preparing financial statements and they do not have adequate

accounting knowledge about this. Likewise, when aspects of accounting information are conveyed to 5 MSME employees. The use of accounting information carried out by MSME businessmen is limited to daily sales records, cash in and cash out diaries. Cash in and cash out books are used to obtain information on the amount of money earned and money spent. Meanwhile, the accounts payable book, inventory book, production cost report book, accounts receivable book, income statement and balance sheet are not yet available. MSME businessmen say that related to their debts they use memory and usually this happens to close people they already know, so they don't need to be recorded in the accounts payable and accounts receivable books. So basically, MSME businessmen use the principle of trust in debt-receivable transactions. MSME businessmen realize the importance of accounting information, but have not implemented it optimally in their business. So that, during the COVID-19 pandemic, most MSME businessmen experienced cash flow difficulties and were forced to temporarily close their businesses. The following is an excerpt of an interview with one of the MSME businessmen

“Our business is a hereditary business. We rely on instinct and memory to record the number of sales on a daily basis. What we often make is a record of money in and money out. We rarely compile complete financial statements, due to limited ability and knowledge in the field of accounting. We sometimes do not know the position of the business in a condition of profit (profit) or even a loss. We really need assistance in this matter, so that the business can progress and develop” (source person: SD).

In a business decision-making process, especially the company's financial policies, it certainly requires the existence of accounting information produced by accounting records as material for effective decision-making through the correct interpretation of accounting information. Therefore, it is necessary to have adequate competence and ability that must be possessed by businessmen, in this case business owners or employees, in carrying out the decision-making process. The use of accounting information is believed to be able to increase business competitiveness because businesses can be better managed and competitive. Peacock (1985) in Suhairi (2004), the low accounting knowledge owned by the owner causes many small companies to fail. Because businessmen do not have competitiveness, so they cannot make economic decisions correctly.

#### **4.2 Online Marketing Aspect**

Marketing is a directed and planned activity in promoting products and or services to be known by consumers. Successful marketing involves getting the right product in the right place at the right time and ensuring that customers know about the product (Westwood, 2016). Online marketing facilitates sales promotion for businessmen to market their products. Research (Sevtian, 2011), shows the magnitude of the simultaneous influence of e-commerce on sales volume is 90.9% and the rest is influenced by other factors.

This study explores in-depth information through interviews with 15 MSME businessmen. The results of the interview can be explained that around 4 MSME businessmen have done online marketing of their products and during the COVID-19 pandemic, product sales turnover actually increased by around 20-35%. Then 5 other MSME businessmen stated that they used online marketing but it was not managed properly and effectively. The rest of the MSME businessmen have not used online marketing and experienced a sharp decline in sales. Several MSMEs said they were forced to close their businesses in May-September 2020, due to the lack of consumers visiting the Sentono wholesale market. MSME businessmen said that under normal conditions, the average sales turnover could reach 5-10 million in a day. However, in March-June, sales turnover can even be said to be zero. Restrictions on activities outside the home are one of the reasons for the lack of visitors during the pandemic. MSME businessmen stated that the level of sales would



gradually improve in the new normal period. As stated by MSME businessmen as follows:

“Our sales rely more on conventional product marketing. This means that we depend on the number of consumer visits to this wholesale market. The business we run is a hereditary business so we are used to the old marketing model. During the pandemic, with restrictions on activities outside the home, the number of visits has fallen sharply. The stalls that are on the outside of the wholesale market may still be able to sell products, but the stalls that are inside have not even been able to sell products in recent months. So, the business was forced to close while waiting for the economic conditions to improve” (source person: NB).

The COVID-19 pandemic has changed the economic, political, socio-cultural order in society. Moreover, coupled with changes in technological advances. The impact is changes in lifestyle and consumption patterns of the market. For this reason, a renewal is needed to generate creative thinking about how to introduce and deliver products that suitable for the consumers. Marketing of products produced by MSME businessmen in the sentono wholesale market can no longer just wait in place but must market products using digital media, namely online marketing. Because online marketing is believed to be able to increase revenue and market products for the better. As stated by MSME businessmen as follows:

“Since the middle of 2019, we have started serving online sales. Our online marketing is limited to using the WA, @Fb and @Ig story applications. We have not managed product marketing online properly. Because of our limitations to operate and fill product marketing content that can attract consumers. We actually need assistance with online marketing. Because online marketing, it turns out that we feel the benefits during the Covid-19 pandemic, it has maintained our product sales turnover when consumer visits in this market are quiet” (Source person: WK).

## V. Conclusion

The COVID-19 pandemic has had an impact not only on the health sector but also on the economy, especially for MSMEs. Restrictions on activities outside the home cause difficulties for MSME businessmen who rely on sales from consumer visits where they sell. The role of MSMEs as a pillar of the people's economy with the absorption of a large number of workers needs special attention. The use of accounting information and business strategies with online marketing is believed to be able to increase the competitiveness of MSMEs during the COVID-19 pandemic. Some of the obstacles faced by MSME businessmen include lack of accounting skills and knowledge so that the use of accounting information is not optimal. The effective use of accounting information can support appropriate economic decision making. This study also explores information related to the use of online marketing for MSME businessmen. This study found that MSME businessmen in marketing their products still mostly use conventional marketing models. So, when the number of consumer visits decreases, their sales turnover also decreases. Only MSME businessmen who have started to switch to online marketing are sufficient to survive the COVID-19 pandemic. The online marketing media they use are limited to WA, Fb and @ig stories. However, the management of online product marketing content has not been carried out optimally and sustainably. MSME businessmen need assistance in using accounting information and online marketing media, so as to increase competitiveness during the COVID-19 pandemic. Synergy between business practitioners, academics and the government are needed so that MSME businessmen can run their businesses better and be more competitive.

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