

Proceedings

6th GADJAH MADA INTERNATIONAL CONFERENCE ON ISLAMIC ECONOMICS AND DEVELOPMENT

**“Business Continuity and Economic Recovery for Fostering Resilience
During Critical Period: Some Notes from an Islamic Economics Perspective”**



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SIXTH GADJAH MADA INTERNATIONAL CONFERENCE ON ISLAMIC ECONOMICS AND DEVELOPMENT

Business Continuity and Economic Recovery for Fostering Resilience during the Critical Period: Some Notes from an Islamic Economics Perspective

FOREWORD

Bismillahirrahmanirrahim.

Assalamualaikum warahmatullahi wabarakatuh.

It is truly an honor for us to host our annual conference this year, the 6th Gadjah Mada International Conference on Islamic Economic and Development, Business Research, and Accounting and Finance. Nonetheless, the COVID-19 pandemic has entered its second year, which requires us to organize the conference online for the second time.

Many countries experienced a new wave of COVID-19. The Delta variant has reversed the transition towards normalcy in many parts of the world. It was extremely devastating to watch the new active cases increasing every day; many people even had to cope with the loss of their loved ones.

This pandemic has wounded the world economy with serious consequences impacting all communities and individuals. While the countries' leaders were struggling in finding the balance between preventing the spread of the virus and restoring economic activities, we observed how community initiatives increase to support those in needs. As the virus knows no border, the fight against this pandemic requires more international cooperation and worldwide solidarity.

In the light of this recent situation, this year's conference's theme is "Business Continuity and Economic Recovery for Fostering Resilience during the Critical Period." Building the resilience is essential to address not only the vulnerability but also inequalities in its various forms. The COVID-19 pandemic is a clear evidence that, in a connected and globalized world, risk is more systemic than ever: what was initially a health disaster quickly became a socioeconomic one with long-term impact, highlighting the urgent need for a whole-of-society approach towards prevention and risk-informed recovery and development. We need to ensure that we are better prepared for future pandemics, disasters, and shocks.

Although we have to conduct this conference online, we hope that this conference delivers countless ideas that can result in real contributions for the society.

Looking forward to meeting you in our next event!

Wassalaamualaikum warahmatullahi wabarakatuh.

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The Role of the Digital Economy in Covid-19 Through Corporate Social Responsibility (CSR) Program at PT Pertamina (Persero) Marketing Operation Region in Central Java Province

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ABSTRACT

Indonesia has many companies that can provide opportunities to the community through the Corporate Social Responsibility (CSR) partnership program. To maximize the CSR program, companies have moral responsibilities or obligations that must be carried out by companies to the community based on the Limited Company Law Number 40 of 2007. Through this law, companies are required to implement them. Many business people provide opportunities for Micro, Small and Medium Enterprises (MSMEs) that can increase economic independence. MSMEs can give an impact on increasing economic growth. Increasing economic growth has an impact on people's lives through the CSR partnership program, namely Micro, Small and Medium Enterprises (MSMEs). MSMEs have experienced a decline in income since the impact of the COVID-19 pandemic. Many MSMEs take advantage of advances in information technology, because MSMEs can optimize and generate large sales. In addition, advances in information technology can change civilization, including economic digital activities. The Application of digital economy such as Gojek with MSMEs Partners. The main problem faced by MSMEs during the pandemic is marketing. MSMEs whose income has not decreased and able to maintain their market share during the pandemic are MSMEs with online marketing. MSMEs need a mentoring strategy in dealing with the pandemic, namely seeing the market start to move and produce when an order comes in. This is very different from before the pandemic (research gap). The purpose of this study is to explore the role of the digital economy on Micro, Small and Medium Enterprises and identify CSR programs in the community. This research contributes to academics and practitioners, namely to know the role of the digital economy and Corporate Social Responsibility (CSR) in the MSMEs sector. The location of research was conducted at PT. Pertamina (Persero) Marketing Operation Region in Central Java Province which includes Semarang, Surakarta and Yogyakarta. The reason for choosing the location is because Central Java Province has culinary, handicrafts and the place of tourist that are often visited by local and foreign tourists which can generate income for Micro, Small and Medium Enterprises (MSMEs). The population in this study were all partners of Micro, Small and Medium Enterprises at PT. Pertamina (Persero) Marketing Operation Region in Central Java Province. The sample in this study was based on purposive sampling, namely the sample selection based on criteria (Sekaran, 2019). The data collection techniques in this study are : (1) Observation, (2) Interview, (3) and Documentation. The data analysis in this study uses explorative qualitative methods, namely research that aims to map an object in-depth. This research uses content analysis approach with the cross sectional of data type. The results of this study consist of : (1) The sharing economy business model has contributed to the Indonesian economy such as digital startups, namely Gojek, Traveloka, Tokopedia and Bukalapak ; (2) Millennials have better education and like to shop online ; (3) The Partnership's CSR Program aims to increase economic activities and social empowerment of the community so that they are strong and independent.

Keywords: Digital Economy, MSMEs, Business Model, CSR

1. Introduction

1. 1. Background

Indonesia has many companies that can provide opportunities to the community through partnership programs for *Corporate Social Responsibility* (CSR) programs. To maximize the program CSR, companies have a moral responsibility or obligation that must be implemented by the company to the community based on Limited Company Law Number 40 of 2007. Through this law, companies are required to implement it. In addition, CSR can provide added value for the company by informing profit as a company's performance based on Law Number 19 of 2003 concerning BUMN in realizing a sustainable business.

In running a business, management is the most important factor because without management the business will not be managed properly. Many business people open up opportunities for entrepreneurship for Micro, Small and Medium Enterprises (MSMEs) that can increase economic independence. MSMEs can have an impact on increasing economic growth. In addition, MSMEs are proven to be resistant to crises and are able to survive. First, do not have foreign debt. Second, there is not much debt to banks because they are considered unbankable. Third, using local and export-oriented inputs. MSMEs are used as a driver of economic growth.

Economic growth is the development of activities in the economy which causes the goods and services produced in the community to increase and the prosperity of the community to increase (Sukirno,2010). Increasing economic growth has an impact on people's lives through the partnership CSR program, namely Micro, Small and Medium Enterprises (MSMEs). MSMEs have experienced a decline in income since the impact of the COVID-19 pandemic.

Many MSMEs take advantage of advances in information technology, because MSMEs can optimize and generate a large sales turnover. In addition, advances in information technology can change civilization, including economic digital activities. Application of digital economy such as Gojek with MSMEs Partners. According to the UI Demographic Institute (2018), Gojek and MSMEs Partners contributed to the transaction volume of IDR 1.7 trillion in 2017. Business in the digital era is experiencing a shift from offline to online so that online business in the MSMEs sector has great potential to be improved.

MSMEs and the economy are able to carry out the development stage because the economy has improved with various kinds of community activities, both economic, health,

educational and socio-cultural activities, it is hoped that Indonesia can reach the growth phase, namely the stage where the economy grows and recovers. so that Indonesia can rise again.

According to the theory of CSR, it is said that companies in running business are based on a social context, namely interacting with each other and having responsibilities to stakeholders because one organization can not pursue the goal of "economic balance over time", but at the same time must seek the conditions of social equilibrium. According to John Elkington (1997) in his book "*Cannibals with Forks, the Tripple Bottom Line of Twentieth Century Business*" who developed the *triple bottom line* concept, namely *economic prosperity, environmental quality, and social justice*. Through this book, Elkington gives the view that a sustainable company must pay attention to the 3Ps, namely profit, people and planet. Companies that run their business is not justified only pursue profits alone (*profit*), but they also have to be involved in meeting the welfare needs of society (*people*), and participates actively in protecting the environment (*planet*). These three principles support each other in the implementation of CSR programs. CSR programs are carried out by companies to improve social and environmental issues from the company's existence in improving community welfare and improving the environment.

PT.Pertamina (Persero) Marketing Operation Region (MOR) CSR activities are carried out for MSMEs fostered partners. MSMEs fostered partners PT. Pertamina (Persero) have experienced a decline in income since the impact of the covid-19 pandemic. The decrease in revenues received by the Small Micro Enterprises amounted to 84.20 %, whereas in Large Medium Enterprises there is a decrease in revenue of 82.29%. This certainly increases the number of unemployed by 2.67 million people. The impact a barrage finally make the aggregate demand declining and economic growth in Indonesia to minus 3.49 % in the third quarter of 2020 (www.bps.go.id).

To mobilize MSMEs during the Covid-19 handling period, there are three (3) phases that must be faced. First, rescue, a phase where economic assistance must be provided to the community and parties affected by COVID. In this phase, the government must consider the trade-off between health and the economy. Second, stability, the stage where people begin to be able to carry out various activities using health protocols. The third is recovery. Recovery is a situation where the community has begun to make peace with the Covid-19, and is able to carry out activities with a new normal pattern. However, in order to be able to go to the recovery stage, MSMEs immunity is very much needed during the stability stage. Therefore, MSMEs build a strong institutional system as a shield that can be done by joining an

association or business group. Existing association institutions can provide easy access to information needed by MSMEs, namely information about the market and the motivation that builds MSME actors. In addition, MSMEs must be adaptive to technology.

The main or basic problem faced by MSMEs even before this pandemic was marketing. Based on observations in several regions, MSMEs whose income has not decreased drastically and can still maintain their market share during the pandemic are MSMEs with online marketing. MSMEs need strategic assistance in dealing with the pandemic. Because, the basic strategy that can be done is to see the market start to move and produce when there are orders that come in. This is very different from before the pandemic (Research Gap).

This study aims to explore the role of the digital economy for MSMEs and identify CSR programs in the community. This research contributes to academics and practitioners, namely to determine the role of *Corporate Social Responsibility* (CSR) in the MSME sector.

Based on the issues main that of the Micro, Small and Medium Enterprises in the above, the authors are interested to take the title "**The Role of The Digital Economy In Covid-19 Through Corporate Social Responsibility (CSR) Program At PT. Pertamina (Persero) Marketing Operation Region In Central Java Province.**

1. 2. Formulation Problem

The formulation of the problem in this research is how the role of the digital economy on MSMEs and CSR programs in society ?

1. 3. Research Objectives

The purpose of this study is to explore the role of the digital economy on MSMEs and identify CSR programs in the community.

2. Theory and Literature e Review

2.1. Legitimacy Theory

The theory used in *Corporate Social Responsibility* (CSR) is Legitimacy. Legitimacy theory states that the company has a contract with the community to carry out its activities based on the values of justice, and how the company responds to various interest groups to legitimize the company's actions (Haniffa and Cooke, 2005). If there is a misalignment between company values and community values, the company will lose its legitimacy, which in turn will threaten the survival of the company. In addition, managers must determine

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how companies can become more socially responsible, ecologically sustainable, and economically competitive.

2.2. Definition CSR

Corporate Social Responsibility (CSR) is a mechanism for an organization to voluntarily integrate social and environmental concerns into their operations and their interaction with stakeholders, which exceeds organizational responsibilities in the field (Anggriani,2006). According to John Elkington, the objectives of CSR as the Triple Bottom Line are Profit, People, and Planet. This means that it must be able to increase company profits, improve employee and community welfare, as well as improve environmental quality.

Socially responsible companies can implement CSR costs for social programs through a partnership program, namely MSMEs. Because MSMEs can be an important link in the production chain for business competitiveness. In addition, MSMEs is important in Indonesia as an economic structure and employment.

2.3. Micro, Small and Medium Enterprises (MSMEs) Sector

According to Hitchens et al . (2003) states that " MSMEs offers several advantages compared with large companies such as size and adaptation MSMEs can be changed". In addition, market oriented for MSMEs more sensitive in competition and more innovative. There is a positive relationship between environmental performance and small and medium-sized companies in other sectors. In addition, there is a statistically significant positive relationship between the environmental and financial performance of MSMEs in general.

The dependence relationship between market conditions and industry sectors considered. There are two (2) main objectives namely : a) the relationship between environmental performance and the size of the MSMEs in the textile sector and, b) the relationship between the environment and financial development in the same kind of company.

3. Research Method

3.1. The Location of Research

The Location of research was conducted at PT. Pertamina (Persero) Marketing Operation Region in Central Java Province which includes Semarang, Surakarta and Yogyakarta. The reason for choosing the location because Central Java Province has culinary, handicrafts and the place of tourist that

users access via smartphones. Digital technology is used for marketing, shopping and selling retail goods and services online. In the context of online sales, MSMEs contributed 57.84 % of all transactions (As'ad and Ahmad,2012). The sharing economy business model has contributed to the Indonesian economy such as digital startups. Based on the Investment Coordinating Board (2019) stated that there are 4 startups which have unicorns, namely Gojek, Traveloka, Tokopedia and Bukalapak.

The innovation of the growth of e-Commerce creates technopreneurs in Indonesia (Sidharta and Sidh,2013). The growth of eCommerce can increase the potential market size of digital consumers. Digital consumer eCommerce has advantages, namely : (1) convenience of shopping, (2) ease of access, (3) credibility of startup sites, (4) security of delivery of goods.

4.2. The Characteristic of Respondent

The Characteristic of respondent shows that the ratio between men and women at 42.4% of men and 57.6% women. In the review of the respondent's education consist of : high school educated (42.5%), Diploma (24.6%), Bachelor (11.3%), and Post Graduate (21.6%). These results indicate that the millennial generation has a better education and likes to shop online . The majority of respondents are domiciled in Semarang (45%), while respondents who live in Surakarta are 26% and respondents who live in Yogyakarta are 29% as shown in the following table below :

Table 4.2. Characteristics of Respondents

No.	Information	Category	Frequency	(%)
1.	Gender	Man	305	42.4
		Woman	415	57.6
2.	Education	Graduated High School	306	42.5
		Diploma	177	24.6
		Bachelor	81	11.3
		Post Graduate	156	21.6
3.	Domicile	Semarang	325	45
		Surakarta	190	26
		Yogyakarta	205	29

4.3. Site Information Source

Online activities on social media via smartphones to find information in online shopping from applications are Instagram (50%), Facebook (28.5%), Twitter (5.7%), Line (4.4%), WhatsApp (4.3%), Youtube (2.5%), and Google Search (1.5%). This comes from the millennial generation who are known to use social media a lot to exchange information. These conditions indicate that Mark Zuckerberg's social media company dominates. Sequentially are Instagram, Facebook, Twitter and social media made in South Korea, Line ranks fourth as seen in the following table below :

Table 4.3. Site Information Source

No.	Category	Frequency	(%)
1.	Instagram	360	50
2.	Facebook	205	28.5
3.	Twitter	41	5.7
4.	Line	32	4.4
5.	WhatsApp	31	4.3
6.	Youtube	18	2.5
7.	GoogleSearch	11	1.5

Based on the choice of site web for online shopping is Tokopedia (64.9%), Shopee (19.4%), Lazada (8.1%), bukalapak (5.8%), and other online shopping sites (1.8%).

Table 4.4. Online Shopping App

No.	Category	Frequency	(%)
1.	Tokopedia	467	64.9
2.	Shopee	140	19.4
3.	Lazada	58	8.1
4.	Bukalapak	42	5.8
5.	More online shopping	13	1.8

4.4. The Implementation of *Corporate Social Responsibility* Program at PT. Pertamina

PT. Pertamina (Persero) established since the year 1957 ago. From year to year PT. Pertamina (Persero) grow, develop and achieve extra ordinary progress as a national energy company. PT. Pertamina (Persero) realizes that these advances can not reached by its own efforts, but through good synergy with various elements of society. Through its business, PT. Pertamina (Persero) is not only committed to creating added value for the company but also for the wider community.

PT. Pertamina (Persero) has the CSR vision and mission, namely :

- A. CSR vision namely, PT. Pertamina (Persero) committed to society to create added value and company progress through education, economic independence and environmental preservation with the aim of obtaining a better life.
- B. CSR mission as follows :
 - b.1. Carry out corporate commitments on Social and Environmental Responsibilities that provide added value to all stakeholders to support the company's growth.
 - b.2. Carry out corporate responsibility and social care for a sustainable community development.

BUMN Minister Regulation No.4 in 2007, namely CSR fund obtained from the company's profit of 4% after tax is determined in the General Meeting of Stakeholders. CSR fund is used for partnership programs of 2% and community development of 2%. The Partnership Programs are used to increase the economic activities of small businesses and social empowerment of the community so that they become strong and independent. The Partnership Programs are real embodiment of the synergy's results from empowerment and independence of community. In addition, Pertamina provides loans or revolving fund to Pertamina's partnership, namely individuals with a cluster system or group given capital for Small and Medium Enterprises (SMEs). The capital can be used for many activities such as exhibition activities, training, workshops and the other activities. Pertamina has implemented the partnership programs since 1993.

Table 1. The Realization of Partnership Programs Fund

No	Type of business	The Realization of Partnership Programs Fund (% of total realization)
1	Industrial Sector	5.8
2	Trade Sector	11.1
3	Agriculture Sector	2.2
4	Animal Husbandry Sector	4.3
5	Plantation Sector	58.9
6	Fisheries Sector	15.2
7	Service Sector	2.4
8	Other Sectors	0.1
	Total	100.0

Source : Annual Report PT Pertamina (Persero), 2018.

Community Development is intended to provide logistical fund to community which affected by the earthquake that occurred on 5 August 2018 in Lombok (www.pertamina.com). These natural disasters have great impact on the surrounding community. One of Pertamina's programs in improving the quality of education for the younger generation is Sobat Bumi scholarships which is given to the student clever. In addition, Sobat Bumi scholarships are given to athletes, people with disabilities, children whose parents have had work accidents and recipients in Eastern Indonesia. One of Pertamina's health programs is Pertamina Sehati which includes the revitalization of posyandu that aimed for pregnant, breastfeeding, infants and toddlers. Pertamina Sehati has a target of 0.08 % to maternal mortality ratio in 2020.

There are two (2) programs carried out by Pertamina in implementing nature conservation, namely the Mangrove and Biodiversity Planting Program. The well Mangrove Planting Program can be used as a source of livelihood for citizen around the area and agro-tourism. Another program is Biodiversity which aims to preserve and increase natural wealth in the form of flora and fauna in Indonesia.

Table 2. The Realization of Community Development Fund

No	Type of Help	The Realization of Community DevelopmentFund (% of total realization)
1	Natural Disaster	4.0
2	Education and Training	24.4
3	Community Health	10.9
4	Public Infrastructure	34.9
5	Place of Worship (Waqaf & ZIS)	19.1
6	Nature Conservation	1.9
7	Poverty Alleviation Social	4.9
	Total	100.0

Source : Annual Report PT Pertamina (Persero), 2018.

Increasing economic growth has an impact on people's lives through the CSR partnership program, namely Micro, Small and Medium Enterprises (MSMEs). The Partnership Program aims to increase economic activities and social empowerment of the community to become strong and independent which is a real manifestation of the results of the synergy of community empowerment and independence. In addition, Pertamina provides loans or revolving funds to Pertamina's foster partners, namely individuals with cluster system or group form for micro, small and medium enterprises capital. Fostering partners are provided through national and international exhibitions, training, import-export workshops and other activities.

4.5. Tasks Marketing Operation Region

Planning Tasks :

- planning for the development of an integrated production marketing strategy and efficient workmanship by taking into account the Company's Resources.
- planning a work program for the short and long term to support the implementation of the objectives.
- Plan and budget benefits/marketing as efficiently as possible with superiors.
- Development of human resources by cooperating.

Implementation Tasks :

- Work and division / delegation of tasks and responsibilities in an internship environment in Marketing to produce a better work pattern.
- Work with other departments to support the smooth working process in the company.
- Establish good relations and cooperation with consumers.
- Perform applicable analysis in Marketing as material for the process.
- Conducting condition analysis and controlling the market including competitor analysis.
- Determine the calculation of the selling price as a benchmark price offered to the market / customer.
- Develop procedures and Work Instructions for the Marketing department and assist the smooth process of the division.
- Submit reports on work results to the Marketing Manager for evaluation and analysis.
- Coordinate with the PPIC and Production in relation to planning, and the production process.
- Do it with related departments to support smooth work in the Marketing section.
- Doing work with subordinates by providing guidance and direction to subordinates.
- Monitor the potential of subordinates for coaching to be better.
- Checking the documents / forms / data that discuss the tasks of the Marketing section.
- Carry out tasks ordered by superiors in connection with work functions in the Marketing Department

Supervisory Tasks :

- Supervise and process the marketing process.
- Doing marketing in the Marketing Department. It can work according to company regulations.
- Supervise the work discipline and order of subordinates both operational and unable to work in accordance with the duties and responsibilities of the Marketing department.
- Supervise and control the implementation of the 5 R (Concise, Neat, Clean, Treat, Diligent) in the Marketing department.
- Monitoring the smooth process of shipping goods.

4.2. Identify *Corporate Social Responsibility (CSR)* Program to Society

The result of this research presents a contextual description of the data, namely the CSR program implemented by PT. Pertamina (Persero). It can improve the community's

economy, build infrastructure, create jobs, help in the productive economy, education, health and religion. PT.Pertamina (Persero) needs *Corporate Governance* in running its business which related with honesty, truth or fairness , justice, transparency and accountability.

The results of this study are described in tabular form for the social responsibility programs implemented at PT. Pertamina (Annual Report PT Pertamina (Persero),2018) as follows :

Table 4.2

No.	Description	Mean	Theme
1.	CSR program implemented by PT. Pertamina (Persero) which can improve the community's economy, build infrastructure, create jobs, help in the productive economy, education, health and religion.	PT. Pertamina (Persero) provides the welfare to Pertamina's development communities.	The existence of PT. Pertamina (Persero) in the CSR Program
2.	CSR programs implemented by PT. Pertamina which is collaboration between PT. Pertamina (Persero) with the community.	The government makes regulations about CSR programs in companies.	Planning CSR program
3.	Building good cooperation or coordination between PT. Pertamina (Persero) and Pertamina's development communities in implementing the CSR Program which is the key of successfull.	Building cooperation is the key of successfull in implementing the CSR program.	CSR Program Coordination
4 .	Many communities do not know the benefit of the CSR program so	The benefit of the CSR program requires	Socialization of the CSR program.

	required programm and schedule socialization.	programme socialization for the community.	
5 .	Benefit of the CSR program can build cooperation between the community and employees of PT. Pertamina (Persero). The cooperation can create a harmonious relationship.	Build cooperation which benefit through the CSR Program.	Benefit of the CSR Program.
6 .	There is training for the community so that they can be taught the importance of CSR programs so that they can be understood starting from the planning, implementation, coordination and results of the CSR program.	The community needs knowledge about the benefit of the CSR program.	Knowledge and Training of CSR program .
7 .	The CSR program which is implemented by PT. Pertamina (Persero) together with the Pertamina's development community can change people's life.	CSR programs can change people's life.	Community Life

This study is made in the form of a proposition. A proposition is a statement in the form of a sentence which has full meaning and has true or false values and cannot be both. Discussion about the major's proposition namely the existence of PT. Pertamina (Persero) is a national energy company that grows, develops and achieves extra ordinary progress to create added value for the company so that it can improve the community's economy, create jobs that can improve people's life through CSR programs with community participation. PT. Pertamina (Persero) conducts good CSR program planning, coordinates CSR programs, disseminates CSR programs so that the CSR program can provide benefit to the community. The existence of the CSR program, public knowledge has

increased so that the community has active role as expected by the company which can improve people's life to become independent and prosperous.

Conclusion :

- (1) The sharing economy business model has contributed to the Indonesian economy such as digital startups, namely Gojek, Traveloka, Tokopedia and Bukalapak.
- (2) Millennials have better education and like to shop online.
- (3) The Partnership's CSR program aims to increase economic activities and social empowerment of the community to become strong and independent .

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