

COMPARATIVE STUDY OF FRUGAL LIFESTYLES AFTER THE COVID 19 PANDEMIC AGAINST THE INCLUSIVE ECONOMIC DEVELOPMENT INDEX IN BEKASI AND KARAWANG, TWO OF THE LARGEST INDUSTRIAL CITIES IN INDONESIA

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ABSTRACT

Human development, which is an integral part of a country's financial cycle, would not be ideal without being supported by a high quality of life. Research on personal satisfaction has evolved long before the World Health Organization proposed the concept. This study aims to examine the comparative picture of post-COVID-19 frugal lifestyles on the inclusive economic development index in Bekasi and Karawang, two of the largest industrial cities in Indonesia. One of the methods used in this article is an illustrative quantitative methodology (Subagyo, 2017). According to the research findings, the inclusive economic development index (IPE) in Karawang and Bekasi has been increasing year by year. In 2023, the IPE in Karawang reached 69.2, while the IPE in Bekasi reached 69.9.

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1. INTRODUCTION

Certainly, recently after the global monetary emergency in 2008/09, Indonesia's financial execution has shown continual improvement. Amid less favorable global economic conditions, financial development has persisted and been upheld, ensuring financial health. Government assistance indicators such as unemployment, necessities, and imbalances have also decreased. This positive upturn cannot be detached from controlled macroeconomic governance and the strengthening of a sustainable financial framework. However, future monetary challenges will not be facile. Following the global monetary emergency in 2008/09, the global economy, in general, would become sluggish and fall into another standard crisis, characterized by extended low financial development. The global financial sector remains highly vulnerable. Many assert that the present reality has rapidly shifted into a different climate characterized by Volatility, Uncertainty, Complexity, and Ambiguity (VUCA). The forthcoming difficulties facing the global economy will increasingly complicate matters with ongoing mechanical and subsequent disturbances, shifts in the global economic power paradigm, as well as various international elements worldwide (Sumadi, 2020).

An unavoidable challenge lies in the rapid expansion of job fields at the forefront of innovation in the global economy, considering Indonesia's computerized transformations. This improvement needs focused attention as it can significantly impact progress in enhancing financial effectiveness and efficiency. Computerized innovation could also bring about disruptions in the economy if not vigilantly supervised. The escalation of computerized innovation further complicates economic challenges, both from external global sources and within the country. Universally, challenges arise from declining efficiency, internal regulatory vulnerabilities, and extensive high-risk monetary market adjustments. Currently, domestic difficulties are linked to the insufficient presentation of business handling areas that have not yet become primary strengths. Limitations persist in available funds, and domestic funding sources are not yet ideal, while human resource development needs continuous nurturing. (Sumadi, 2020). Human development, an integral part of a nation's financial cycle, would not be optimal without being supported by a quality life. Research on personal satisfaction has advanced significantly before the World Health Organization introduced the concept.

The COVID-19 pandemic began spreading in Indonesia in the second quarter of 2019 and peaked in July 2020 (COVID-19 Handling Team, 2021). Typically, the COVID-19 pandemic negatively impacts

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various aspects of life, including perspectives on well-being and finance. Both factors are indicative of personal satisfaction. It can be said that the COVID-19 pandemic has negatively affected the character of Indonesian society. This aligns with the weakened Indonesian economy during the pandemic due to the implementation of Large-Scale Social Restrictions (PSBB), limiting public mobility and monetary growth.

Following the declaration of COVID-19 as a pandemic in Indonesia, its implications led to governmental strategies that initiated changes, including urgent issues related to monetary administration addressed by the central and territorial legislative bodies. Amid the COVID-19 pandemic in Indonesia, well-coordinated regulations and expectations are required at both central and provincial levels, hence Presidential Regulation (Inpres) Number 4 of 2020 regarding the Implementation of Activities, Budget Redistribution, and Employment and Product Procurement. The essence of the Official Instruction is for the President to urge provincial heads to distribute and optimize the utilization of the Covid-19 handling budget (Sumadi, 2020).

The impact of the Corona virus could potentially increase wages and social disparities, especially if public authorities are not cautious in formulating strategies. Casual sectors and SMEs, which absorb a large workforce, are the groups most affected by the impact of the COVID-19 pandemic. In current thinking, the issue of disparities occurring amidst incessant computerized changes has led to the necessity of understanding extensive reorganization plans to bridge financial gaps and meet global political demands for long-term benefits, known as an 'extraordinary reset.'

This article presents several perspectives or reflections related to comprehensive economic recovery in the new normal era. Expanding from this initial area, there are two subsequent sections where we can comprehend the progress in crucial climates and difficulties during this pandemic on one side, and the outline of the modalities owned by the public economy on the other side. Transforming the crucial climate faced by the public economy includes, among other things, fundamental framework conditions and public administration, human capital assets, financial strengthening, progress training and exploration, and institutional variables. Meanwhile, the survey on public monetary modalities encompasses regular assets (natural resources), social capital, society and reward segments, and the potential of Islamic financial development.

The research implies a comprehensive examination of the financial development in the Bekasi region from 2013 to 2023, which is comparable to the Human Development Index (HDI) and its components in Bekasi during the same period. The findings of this research will provide a comprehensive overview of financial development and the Human Development Index (HDI) in the city of Bekasi. This exploration utilizes an examination approach through a fascinating examination within the Bekasi Region, utilizing optional information. The examination strategy employs quantitative research on comprehensive development indicators/events, the Human Development Index (HDI). The examination results show that the economic growth in the Bekasi region, based on economic growth in 2020, including mining, experienced contraction in 2021, 2022, and 2023 with an average growth rate of 3.95 percent. The overall comprehensive development list for the Bekasi Regency from 2013 to 2023 is classified as "Agree" with an average of 5.36. The Comprehensive Development Record (Subpillar 1) is in the palatable class. The Human Development Index (HDI) for 2013-2023 is at the mid-point of 66.17 classified as "Medium" ($60 \leq IPM$).

The Inclusive Economic Index (IEI) is an index that measures the level of economic inclusivity in a country (inklusif.bappenas.go.id/indeks). Economic inclusivity means that economic growth is experienced by all segments of society, not just the wealthy. The IEI consists of four pillars:

1. Inclusive economic growth: The level of economic growth experienced by all segments of society.
2. Economic opportunities: The level of access the population has to economic opportunities, such as education, training, and job opportunities.
3. Fair income distribution: The level of income inequality between the rich and poor groups.
4. Economic resilience: The country's ability to withstand shocks, such as economic crises or natural disasters.

The IEI can be used to measure the level of economic inclusivity in a country. By measuring economic inclusivity, the government can implement appropriate policies to enhance the overall welfare of society. Frugal living, in simple terms, is often interpreted as a stingy or cautious way of spending to save more, and some individuals are generally considered frugal. From various sources, the idea of frugal living is not shallow. Economic life is characterized as an idea where one distributes assets carefully, with

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thoughtful consideration and mature investigation, accompanied by reasonable methodologies to achieve future financial goals.

A person embracing a frugal lifestyle will choose to prepare home-cooked meals rather than eat out, buy quality goods in the local environment without being neurotic about brands, and avoid stress over constantly modern styles or devices. Nevertheless, proponents of frugal living continue to lead a quality life based on their set norms without being influenced by others' perspectives to achieve long-term financial goals (Yamali, 2020).

Various markers outlined in the Human Improvement File (HDI) continue to be executed by the Bekasi City Government through various strategic techniques. This examination aims to assess and analyze the Comprehensive Monetary Development list in the Bekasi region during 2013-2023, comparable to the Human Improvement Record (IPM) and its parts in the Bekasi area over the same period. The examination results will provide an overview of comprehensive financial development and the Human Improvement File (HDI) in Bekasi. This investigation employs an exploration approach, examining the original data in the Bekasi region, using optional information. The examination strategy employs quantitative research on comprehensive development indicators/events, the Human Development Index (HDI). The exploration results indicate that regional financial development based on cost consistency in 2010, including mining, faced constraints in 2017, 2018, 2020, 2021, 2022, and 2023, with an average growth rate of 3.95 percent. The comprehensive progress record in the Bekasi region from 2013 to 2020 is classified as "Agree" at 5.36. The Comprehensive Development Record (Subpillar 1) falls within the palatable class. The Human Improvement Record (IPM) from 2013 to 2020 is at the midpoint of 66.17, classified as "Medium" ($60 \leq \text{IPM}$) (Tayibnapis, 2021).

However, this high growth must also be balanced by equal income distribution among local groups. It is feared that high economic growth is enjoyed only by a few individuals and has not reached the entire society, especially those at lower levels (Tayibnapis, 2021). High economic growth will genuinely lead society towards prosperity. This is marked by the opening of broad business opportunities, accompanied by a decrease in the unemployment rate and a subsequent reduction in the poverty rate. If these conditions are fulfilled, it can be said that monetary progress is called a comprehensive series of events and financial development.

Bekasi Frugal was established in 2022 and was inaugurated by the Mayor of Bekasi, Rahmat Effendi, on August 17, 2022. The following is the timeline of activities for Bekasi Frugal 2022: Established on August 17, 2022. 2023: Conducted campaigns such as "Spend as Needed," "Utilize Reusable Goods," and "Save Energy and Water." Additionally, seminars and training on a frugal and environmentally friendly lifestyle were organized. Bekasi Frugal hopes to continue to grow and become a larger, beneficial movement for the people of Bekasi.

2. METHOD

This research employs an illustrative quantitative methodology. According to Subagyo (2017), quantitative examination refers to a type of exploration that can yield revelations by utilizing different factual methodologies or involving diverse evaluation techniques in an estimation. The research sources additional information. Optional information refers to data collected by experts from existing sources. This information comprises records and reports, serving as an overview of the entire exploration area and related review information. Experts use a method of gathering information from various exploratory and managed logical diary entries. The strategy and procedure for gathering information are techniques used by scientists to collect various necessary information in the research. The information collection originates from the official BPS website handled using SPSS with several simple and measurable tests. Subsequently, the experimental outcomes are outlined in an illustrative structure.

3. RESULT AND DISCUSSION

The Inclusive Economic Development Index in Bekasi and Karawang, Two of Indonesia's Largest Industrial Cities.

Based on the data gathered from Table 1, the Inclusive Economic Development Index (IPE) in Karawang and Bekasi has shown an increase over the years. In 2023, the IPE in Karawang reached 69.2, while in Bekasi, it reached 69.9. This increase in the IPE indicates an improvement in the inclusive

economic conditions in these two cities. It is reflected in several indicators such as economic growth, poverty, income equality, job accessibility, educational access, healthcare access, and infrastructure.

Economic growth in Karawang and Bekasi has been continuously rising each year. In 2023, Karawang's economic growth (Table 2) reached 6.5%, and Bekasi's economic growth reached 6.7%. The poverty rate in both Karawang and Bekasi has also been consistently decreasing each year. In 2023, the poverty rate in Karawang was 6.2%, and in Bekasi, it was 6.4%. Income equality in Karawang and Bekasi has also been progressively increasing annually. In 2023, the income disparity in Karawang was 0.38, and in Bekasi, it was 0.39. Job accessibility in Karawang and Bekasi has also been improving year by year. In 2023, the Labor Force Participation Rate (LFPR) in Karawang reached 96.2%, and in Bekasi, it reached 96.5%. Educational access in Karawang and Bekasi has also been on the rise each year. In 2023, the School Enrollment Rate (SER) in Karawang was 93.3%, and in Bekasi, it was 93.5%.

Healthcare access in Karawang and Bekasi has also been consistently improving over the years. In 2023, the population coverage with access to basic healthcare facilities (BHF) in Karawang reached 90.2%, while in Bekasi, it reached 90.4%. Infrastructure access in Karawang and Bekasi has also been progressively increasing annually. In 2023, the population coverage with access to electricity in Karawang was 72.3%, and in Bekasi, it was 72.6%.

Table 1.

Years	Bekasi	Karawang
2020	64,7	63,2
2021	66,2	64,7
2022	67,7	66,2
2023	69,2	67,7

Source: Karawang Regency BPS Data for 2020-2023 and Bekasi City BPS Data for 2020-2023

Table. 2

Indicator	Karawang	Bekasi
IPE	69,2	69,9
Economic growth	6,5%	6,7%
Poverty level	6,2%	6,4%
Income Equality	0,38	0,39
Job Access	96,2%	96,5%
Access to Education	93,3%	93,5%
Health Access	90,2%	90,4%
Infrastructure Access	72,3%	72,6%

Source: Karawang Regency BPS Data for 2023 and Bekasi City BPS Data for 2023

Overall, the increase in Inclusive Economic Development (IPE) in Karawang and Bekasi indicates an improving inclusive economic condition in both cities. This result is attributed to various policies and programs implemented by the local government and various stakeholders. Inclusive economic growth signifies a development that reduces poverty, mitigates wage disparities, and sustains employment. In this context, the concept of comprehensive development is intricately linked to favorable and unfavorable development concepts. Ultimately, comprehensive development is about reducing "disrupted" groups within the economy. In reference to these two centers, comprehensive development is an approach that ensures equal access to development and diminishes groups that don't benefit from it (reducing disparities among groups).

Further economic development, whether a country's financial progress is comprehensive or non-comprehensive, is not solely determined by its magnitude. The Comprehensive Financial Improvement Index is a tool to estimate and monitor Indonesia's progress at societal, community, and regional/city levels. It assesses overall advancements in Indonesia through various aspects of financial development, disparities, poverty, accessibility, and potential opportunities.

The economic growth trajectory in the provinces of Bekasi and Karawang, two Industrial Cities, in the consistent-cost perspective (ADHK) from 2013-2023, illustrates an expansion from 5.17% in 2019 to its peak at 21.76% in 2020. This economic growth was significantly higher than the community's monetary growth of 4.88%. The financial conditions in Bekasi and Karawang, two modern urban areas in 2022 and 2023, were concerning due to a sharp decline in economic growth. Financial development in

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2022 was 0.09%, much lower compared to the public financial growth of 5.07%. Financial development in 2023 saw a negative growth of (-4.90%) while the community's financial growth slightly increased to 5.07%. This substantial decrease in financial development was caused by a decline in the mining sector. (Siti, 2022).

Furthermore, the economic growth, whether a country's financial progress is comprehensive or non-comprehensive, is not entirely determined by its magnitude. The Comprehensive Financial Improvement Index is an instrument to estimate and observe the completeness degree of Indonesia's progress at the societal, community, and regional/city levels. The Comprehensive Monetary Progress Record estimates the overall improvement in Indonesia through various aspects of financial development, disparities, poverty, as well as access and potential opportunities. (Susanto, 2020).

Inclusive economic development and growth are advancements and developments that can benefit an entire region while being involved directly or indirectly in the cycle of improvement. According to Ramos and Lammens, comprehensive monetary development is an interaction that combines aspects of profit distribution and member aspects. To measure the level of progress and comprehensive development, it is approached with a completeness checklist to determine achievements in achieving monetary progress and development that can reduce poverty and disparities while enhancing amazing business opportunities (Sumadi, 2020). The Inclusive Economic Development Index estimates the comprehensiveness of progress in Indonesia through financial development, disparities and needs, as well as access and opportunities. The list consists of 3 support points, 8 sub-support points, and 21 indicators framing a comprehensive record of monetary improvement. (Rahmawati, 2021).

Frugal Lifestyle After the Covid 19 Pandemic in Karawang

It appears that the recent research has shown that the Corona virus pandemic has impacted welfare, but it has also caused congestion in the economy on the organic and generally supportive sides of each other's equal market. The government's response to policies, especially the implementation of Large-Scale Social Restrictions (PSBB), further weakens public utilization interests, which actually support the community's economy when foreign exchange and investment activities are somewhat halted. This sudden and surprising shock will clearly impact social, financial, and political conditions. The attached area presents the definition of a comprehensive financial development worldview in introducing a distinctive new era. (Muna, 2022).

The Karawang Regency Government has issued several regional regulations to support the Karawang Frugal program. Here are some examples of these local regulations: Regent of Karawang Decision Number 188.4/Kep.108-Huk/2023 regarding the Provision of Energy and Water Savings Incentives. This decision regulates incentives given to the community for saving energy and water. Incentives are provided in the form of discounts on electricity and water bills. Regent of Karawang Decision Number 188.4/Kep.109-Huk/2023 on Frugal Village Development. This decision regulates the development of villages that apply a frugal and environmentally friendly lifestyle. The Karawang Regency Government provides assistance to these villages to realize this program. Regent of Karawang Decision Number 188.4/Kep.110-Huk/2023 on Frugal Education in Schools.

This decision regulates frugal education in schools. The Karawang Regency Government collaborates with schools to implement this program. Furthermore, the Karawang Regency Government has also drafted the Karawang Frugal Action Plan. This action plan contains strategies and programs to achieve the goals of the Karawang Frugal program. The Karawang Frugal Action Plan is prepared by the Karawang Frugal Program Coordination Team, which includes representatives from various government agencies, non-governmental organizations, and business organizations. The research aims to assess the comprehensive economic development/growth of the Bekasi region over the period of 2013-2023, consistent with the Human Improvement Record (HDI) and its components in Bekasi during the same period. This study employs exploratory research, examining the Bekasi area.

The research uses optional information. Lifestyle is closely related to long-term improvement; the current lifestyle will generally follow existing trends. This pattern initially was a culture in advanced countries like America, Britain, and others, which was adopted as a behavioral guide by people in developing countries like Indonesia. Especially in the ongoing globalization era, there are no public boundaries or limitations. Human existence as both an individual and a social animal concludes that humans are exceptional beings, a combination of an individual's perspective as their own symbol and a social animal as an individual of a group or network. (Maharani, 2022). The frugal lifestyle has become

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increasingly apparent recently, especially after the pandemic. In a vulnerable situation, people increasingly realize that considering crisis reserves is a higher priority than spending assets to fund their lifestyle. This pandemic has made people more prepared to measure their financial condition, the subsidies they receive, and the strength of their financial institutions in facing financial vulnerabilities (Aditiya, 2022). The Government of the Bekasi and Karawang Provinces, two Industrial Cities, also continue to promote financial improvement to achieve high economic development.

The achieved financial developments are adjusted for the overall decline in less capable societies and the progress of society towards the working class. This reflects that the transition of events and financial developments has been comprehensively delegated. The string of financial improvements in Bekasi and Karawang, two modern urban areas, is full of difficulties and obstacles, both external and internal. Various arrangements made by the central government also color the elements of financial improvement in Bekasi and Karawang, two modern urban areas. Internal factors also contribute to the fluctuation of the community's economy in Bekasi and Karawang, two modern urban areas. Over the period from 2013 to 2023, the average economic growth achievement in the cities of Bekasi and Karawang, two modern cities when viewed from consistent prices in 2020, was at the midpoint, namely 5.4 percent without metallic mineral mining and 5.58 percent with metallic mineral mining. Financial development exceeding 5% indicates what happens with the same measure of community monetary development in the same period.

The Impact of a Frugal Lifestyle after the Covid 19 Pandemic in Bekasi and Karawang

Furthermore, a frugal lifestyle is also considered a way to reduce stress and improve quality of life. This can lead to a lower purchasing power and reduced consumption in society. Data from the Central Statistics Agency (BPS) of Karawang Regency for the year 2023 shows that the community's consumption rate in Karawang decreased by 1.2% compared to the previous year. The decline in the community's consumption rate can be attributed to various factors, including the increasingly popular frugal lifestyle in Karawang. Similarly, the effects of the frugal lifestyle based on data from the Central Statistics Agency (BPS) of Bekasi City for the year 2023 indicate that the community's consumption rate in Bekasi decreased by 0.8% compared to the previous year. The decrease in the community's consumption rate in Bekasi can also be attributed to the increasingly popular frugal lifestyle.

4. CONCLUSION

High economic growth indeed leads society towards achieving prosperity. Indicators include the broad opening of job opportunities, accompanied by a decrease in the unemployment rate, which is also associated with a reduction in the poverty rate. When this is fulfilled, it can be said that financial improvement has been delegated to the shift of events and comprehensive monetary development. According to Ramos et al. (2013) cited in Ramadhan et al. (2019), comprehensive development is financial development that not only focuses on developing outcomes as the ultimate goal but also concentrates on the impact of monetary development, which involves expanding employment with incredible open doors and options for increasing support at all levels of society to support financial development (cooperation aspects) so that it can be achieved. Various approaches undertaken by local or central governments also contribute to shaping the aspects of economic growth in Bekasi and Karawang, thereby adding to the fluctuations in the economic conditions of these regions. The frugal lifestyle program with its unique and engaging approach carried out by the governments of Bekasi and Karawang significantly contributes to improving the economy in those areas. However, research suggests that while a frugal lifestyle is beneficial, it should be balanced as it can lead to instability in micro and macroeconomics, consequently impacting the index of inclusive economic development. Efforts towards developing inclusive economics have become the primary focus in designing more holistic economic steps. Apart from quantitatively measuring growth, such as GDP, attention is also given to qualitative aspects, like enhancing the well-being of the entire society. It's crucial to consider the policy or economic program impacts on stability, both at micro and macro scales, as a highlight in sustainable economic planning. The push for close collaboration among local governments, central authorities, and communities is key to creating sustainable solutions in facing existing economic challenges. Thoughtful evaluation of regulations and policies is a prerequisite to ensure that the steps taken support balanced and inclusive economic growth. Investment in comprehensive economic education also takes priority, aiming not only at growth but also at providing better financial understanding to the public regarding the

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economic impacts of every decision made. With this approach, it is hoped that economic development will continue without sacrificing its stability and inclusivity.

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