

MSME BUSINESS ECOSYSTEM DEVELOPMENT POST COVID-19 PANDEMIC IN BANDUNG CITY

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ABSTRACT

The Department of Cooperatives and Small Business (KUK) of West Java Province, prepared various programs to help MSMEs during the pandemic and post-pandemic. Other ministries and SOEs are assigned by the government to help MSMEs in post-pandemic recovery, one of which is the Digital Entrepreneurship Academy (DEA) Program, a program from the Ministry of Communication and Information that aims to prepare superior Human Resources to accelerate digital transformation in the field of entrepreneurship in order to improve the digital economy, by the target trained in 2022 is 60,000 people. The targets of this program include creating new digital entrepreneurs, upskilling advanced digital entrepreneurs, and developing digital entrepreneurship in inclusive villages. The DEA program started in 2020 with the initial goal of digitizing the number of MSMEs and Upskilling digital entrepreneurs. In 2021, DEA took the theme #BangkitDiMasaPandemi to help affected MSMEs in terms of training in selling digitally. In 2022, DEA took the theme #PulihBersama to help MSMEs so that their businesses can recover during the pandemic with digital entrepreneurship training. The outcome of this training can encourage the growth of Indonesia's digital economy, with 2 main achievement targets; 1). Drive the digital economy in the country. 2). Increase access to new customers. 3). Increase sales and revenue. 3). Opening new access to foreign markets, so that an MSME Business ecosystem model and Binus students can be formed, especially in the City of Bandung and West Java Province through the Lecturer Internship Program and the Export Shopee MSME Program.

Keywords: Ecosystem Model, MSME Business, Student Business, Digital Marketing, Go Digital

1. INTRODUCTION

Various programs from the Ministry of Education and Culture continue to be rolled out. There are eight types of off-campus learning activities that students can carry out, namely internships/work practices, humanitarian projects, student exchanges, village building, entrepreneurial activities, research, Campus Teaching/Teaching Assistance, and independent studies/projects. The rapid development of science and technology today has brought very rapid changes in various aspects of life. Jobs and the way we work are changing, many jobs are being lost, while new types of jobs are emerging. Economic, social, and cultural changes also occur at a high rate. In this very dynamic period, universities must respond quickly and appropriately. Learning transformation is needed to be able to equip and prepare higher education graduates to become a superior generation. A generation that is responsive and ready to face the challenges of its era, without being uprooted from its nation's cultural roots.

The Office of Cooperatives and Small Business (KUK) of West Java Province, has prepared various programs to help MSMEs, the Office of Cooperatives and Small Businesses of West Java Province, especially Badiklatkop, plays a role in providing guidance to cooperatives through education and training, by providing cooperative training; Emphasis on management is in the form of: human resource development, through programs created by the Institutional, Empowerment, and Cooperative Supervision and Examination (Sulistia *et.al.*, 2019) during the pandemic and post-pandemic period. Other ministries and SOEs are assigned by the government to help MSMEs in post-pandemic recovery, one of which is the Digital Entrepreneurship Academy (DEA) Program, a program from the Ministry of Communication and Information that aims to prepare superior Human Resources to accelerate digital transformation in the field of entrepreneurship in order to improve the digital economy, by the target trained by 2022 is 60,000 people.

Binus University as an excellent university continues to develop its curriculum. Entrepreneurship study program with the brand Creativepreneurship study program or as a separate CP Study Program. The Creativepreneurship program is a study program under the BINUS Business School Bachelor Program that addresses the needs of creativity and entrepreneurship. Aligning with the achievement of International accreditation through the AACSB since 2020. This program prioritizes the quality of the teaching and learning process that is in line with the Student Outcomes required by Stakeholders. Graduates will get a Bachelor of Business degree that focuses on building a business in the creative industries and developing creativity-based companies. This program will explore Creativepreneurship as leadership

in business exploring the commercialization of ICT with the practical and creative entrepreneurial knowledge, skills and attitudes necessary to develop new business ideas in the emerging domain of technological innovation. The results of the creativepreneur project are intended to pursue successful business growth in a sustainable manner to capture value for the company in a sustainable and ethical manner, moreover, actively contribute to the prosperity of society at large (Binus University, 2022)

The curriculum of the Entrepreneurship study program is carried out through classroom learning and off-campus learning activities that can be carried out by students, namely internships/work practices, humanitarian projects, student exchanges, village building, entrepreneurial activities, research, Campus Teaching/Teaching Assistance, and studies/projects. independent. The purpose of this learning is that at the end of the program it is hoped that the alumni of the entrepreneurship study program can be independent and able to create business ideas that can be run, in the short term students dare to open their businesses both offline and online, in the long term alumni can understand and take advantage of the business ecosystem, one of which is through ecosystem within the shopee marketplace in the Shopee Export MSME Campus program (Shopee, 2022)

2. LITERATURE REVIEW

The government through the Ministry of Economy targets the distribution of People's Business Credit (KUR) of IDR 373.17 trillion in 2022 with a fixed interest rate of 6 percent. BRI Deputy President Director Catur Budi Harto said the company's target was in line with the policy for implementing the 2022 KUR program issued by the Coordinating Ministry for Economic Affairs. Where, the distribution of KUR 2022 was increased to Rp373.17 trillion [5]. BRI welcomes the KUR allocation for 2022, because it will expand the reach for MSME players, especially BRI's micro customers who are struggling to recover their business. In addition, KUR is one of the growth engines for BRI in the midst of challenging economic conditions. On a consolidated basis, until the end of September 2021, BRI's credit distribution was recorded at Rp 1,026.42 trillion or grew 9.74 percent year on year (yoy). One of the main factors supporting the growth of micro credit distribution which reached Rp.464.66 trillion or grew by 41.32 percent. This brings the proportion of BRI's micro loans to 45.27 percent of all BRI loans. In lending, BRI has an optimal business process and an efficient system, so this supports the company's efforts in lending in the Micro segment, including KUR. . Efficiency in lending is achieved by BRI through digitalization, by utilizing IT capability resources and business models that have been tested to date.

The global economy is starting to recover and is expected to grow positively in 2021. After the sharp contraction in Q2-2020, positive trends and economic recovery since Q3-2020 have occurred globally, including in Indonesia. In an effort to implement the National Economic Recovery Program, the Government continues to provide support to MSMEs. MSMEs are the most important pillars in the Indonesian economy. The number of MSMEs in Indonesia is 64.19 million, where the composition of Micro and Small Enterprises is very dominant, namely 64.13 million or around 99.92% of the entire business sector. The COVID-19 pandemic has had a negative impact on MSMEs. According to the release of the Katadata Insight Center (KIC), the majority of MSMEs (82.9%) felt the negative impact of this pandemic and only a small portion (5.9%) experienced positive growth.

Survey results from several institutions (BPS, Bappenas, and the World Bank) show that this pandemic has caused many MSMEs to have difficulty paying off loans and paying electricity, gas, and employee salaries. Some of them had to do layoffs. Other obstacles experienced by MSMEs include difficulty in obtaining raw materials, capital, declining customers, distribution and production being hampered. (IDX, 2022). The situation analysis of the data above can fully describe the condition of MSME partners in Indonesia. The types of priority issues that will be handled in the PKM program are aspects of simple financial management and access to capital, so that academically, MSMEs will be guided in financial management, so that they can access the capital that has been provided through the BRI People's Business Credit (KUR) program. In addition to being guided in simple bookkeeping, to accelerate the independence of MSMEs, a digital application that has been prepared by BRI will be disseminated, namely the Strawberry application. An application for recording in and out of the cash book and recording product sales or service sales, so that MSMEs will be easy to make transactions and financial records as well as be guided in digital marketing.

The strategic program from the ministry and supported by Bank BRI, is the right and sustainable solution, so that educational institutions, especially lecturers and students, act as mediators to accelerate the program. The government is trying to accommodate this through the preparation of the Job Creation Law which was ratified in 2020. One of the substances regulated in the Job Creation Law is about the convenience, protection, and empowerment of MSMEs. The government hopes that through the Job Creation Law, MSMEs can continue to develop and be competitive (Limanseto, 2021).

The realization of the development of the small and medium enterprises ecosystem is carried out through a lecturer internship program at the Cooperative and Small Business Office of the Province of Jawab, this program is to find out more closely what the government implements in the coaching process. The results of the activities of intern lecturers

at the Center for Education and Training for Cooperatives and Entrepreneurship of the Cooperatives and Small Business Office (KUK) of West Java Province, are as follows; Discussion as a Team Member with Resource Persons for the Transformation Analysis Team of the Regional Public Service Agency (BLUD).

The implementation activities began on July 11, 2022, by visiting the West Java Provincial KUK Office, with the aim of contacting Mr. Ahro as the PIC who recommended and accepted intern lecturers at the West Java KUK Office, then employees of the West Java KUK secretariat suggested meeting Mr. Ahro at the Education and Training Center of the West Java KUK Office. Mr. Ahro received me well and informed me to see Mr. Odi as Ka.Sub. Hall Administration Sector, for the placement of rooms and the use of other supporting facilities.

After meeting and discussing with Mr. O, he invited to join the Regional Public Service Agency (BLUD) formation Transformation Team, starting with the inaugural meeting on July 12, 2022. The number of team members at the inaugural meeting was 5 people, at that time I was initiated to create a WA Group under the name "Spirit BLUD". The team started working and discussing and I drafted a PPT with the team and proposed a BLUD Business Model Canvas (BMC), in addition to the SWOT analysis that had been made by the previous team, especially identifying the Revenue Stream after BLUD was established.

Draft Analysis of the Transformation of the Regional Public Service Agency (BLUD) UPTD Education and Training for Cooperatives and Entrepreneurs of the West Java Province Cooperatives and Small Business Office. The discussion on making the draft, starting from July 12-20, 2022, continued the results of previous discussions that had been made by the team, various data and inputs from the Widyaswara team as well as the results of comparative studies with other BLUDs, became the topic of discussion. On July 20 evening, the discussion was offline and online with several speakers, Mr. Dr. Tatang Suryana, S.Si., M.Si, as the Head of Small Business Division of DISKUK West Java, Mr. Dr. Anton W Sumarlin, as the Expert staff of the Governor of West Java, and Bapk. Dr. Andry Masri as Dean of Ienas Architect and Design Faculty.

On the first occasion of the discussion with the team and speakers, I presented a draft of the BLUD transformation, some input from the speakers in addition to completing the BMC and SWOT. Team members continue to grow, so input from sources is directly in WAG. Every discussion activity with both the Team and resource persons through WAG, I took the initiative to document the activities in the Tik Tok application, to motivate and give spirit to team members.

As a resource person for WARKOP THE SERIES, with the theme: Business Plan. The Widyaswara team (instructor) of UPTD P3W Diskuk Jabar has prepared a web series program, but the implementation is still not implemented, I inspired one of the Senior Widyaswara Mr. Dr. Daniar to be enthusiastic about realizing the concept of a web series, a simple Tik Tok media inspiration as a promotional medium, to be one of the inspirations for realizing a web series, and I was asked as the first resource person.

Discussion and evaluation of preparation for the implementation of PPK-BLUD UPTD Education and Training for Cooperatives and Entrepreneurship with the relevant Offices of West Java Province. The discussion activity was held offline and online on August 10, 2022, the Head of the KUK Office of West Java Province, Mr. Drs. Kusmana Hartadji, MM, presented the BLUD Transformation Analysis, several inputs and evaluations from BAPEDA and related agencies of West Java Province, with a resume of the meeting results as follows; It is necessary to immediately refine the tupoksi and the Strategic Plan of the Dinas / UPTD which must include tariff determinations even though they are below the standard, to find out the comparison of receipts before and after BLUD. Details of BLUD services that will be improved to the Community. A clearer and more urgent background review of BLUD transformation. The organizational structure of the BLUD should be consulted with the bureau of the organization. It needs a technical study related to the existence, services, and authority and rules related to the tariffs that will be imposed on the Community. The need for a study on the optimization of the SENBIK building that is integrated with educational and training activities for cooperatives and entrepreneurs, including supporting the development of BLUDs.

One of the substantive requirements of BLUD is to produce goods or services that are sold to the public, but so far UPTD P3W does not produce services. In addition, another requirement that is seen is the plan to increase revenue. The current condition that there is no tariff that enters from the UPTD P3W service, only seeing a great opportunity that can be taken through the rental of facilities and infrastructure and CSR funds that cannot be absorbed when it becomes a UPTD makes this UPTD worthy of transforming to become a BLUD. A study of business application, business plan and budget is made so that it is feasible to implement BLUD. Prepare the requirements well, so that there are no findings from the Irjen Kemendagri, BPK, and the Inspectorate. It needs an in-depth study of the potential market share so that BLUD becomes the urgency of UPTD P3W and has a great influence. Must make a *competitor analysis*. It is necessary to study again Permenkop number 18 if it is still valid it is recommended to focus on seven service areas because this can be the focus in the Minimum Service Standards document. In addition, rental buildings and others are included in other types of services. Create a technical study book that shows this is worth continuing to administrative studies. Meet the requirements, because you have not received existing income, when BLUD is

formed, you must pay attention to the initial source of financing (one of the alternative initial operational capital will be pursued through the *kedaireka* program of the Ministry of Education and Culture *ristekdikti*). *Breakdown* of projected income and expenses so that they are more *real* according to the budget structure. If UPTD P3W is successful this could be a pilot for other institutions. Must be able to convince the assessment team regarding the potential of BLUD UPTD P3W. There needs to be a change in the Pergub in terms of dinas and BLUD institutions. There needs to be a comparative study to BLUD BPSDM DKI Jakarta. "Urgency and Severity Matrix" on the importance of establishing BLUD.

As a resource person for WARKOP THE SERIES, with the theme: Business Plan. The Widyaswara team (instructor) of UPTD P3W Diskuk Jabar has prepared a web series program, but the implementation is still not implemented, I inspired one of the Senior Widyaswara Mr. Dr. Daniar to be enthusiastic about realizing the concept of a web series, a simple Tik Tok media inspiration as a promotional medium, to be one of the inspirations for realizing a web series, and I was asked as the first resource person.

Discussion and evaluation of preparation for the implementation of PPK-BLUD UPTD Education and Training for Cooperatives and Entrepreneurship with the relevant Offices of West Java Province. The discussion activity was held offline and online on August 10, 2022, the Head of the KUK Office of West Java Province, Mr. Drs. Kusmana Hartadji, MM, presented the BLUD Transformation Analysis, several inputs and evaluations from BAPEDA and related agencies of West Java Province, with a resume of the meeting results as follows; It is necessary to immediately refine the *tupoksi* and the Strategic Plan of the Dinas / UPTD which must include tariff determinations even though they are below the standard, to find out the comparison of receipts before and after BLUD. Details of BLUD services that will be improved to the Community. A clearer and more urgent background review of BLUD transformation. The organizational structure of the BLUD should be consulted with the bureau of the organization. It needs a technical study related to the existence, services, and authority and rules related to the tariffs that will be imposed on the Community. The need for a study on the optimization of the SENBIK building that is integrated with educational and training activities for cooperatives and entrepreneurs, including supporting the development of BLUDs.

3. METHOD

The mechanism that will be carried out as well as the planning stages, starting from participating in a webinar organized by the Business Incubator unit of the Bandung Binus Campus in collaboration with the MSME Shopee Export Campus Team with participants consisting of Entrepreneurship Program Enrichment Students and several Faculty Supervisor lecturers who have business to participate in the Shopee Program explanation. Then we took part in the Dose in Industry internship program through internships at the Cooperatives and Small Business Office (KUK) of West Java Province to develop and foster the MSME and Student business ecosystem. The criteria for students and/or lecturers who will attend training in the next Shoee program are as follows; 1). Shop at Shopee at least 1 active product with a minimum stock of 2 products, 2). Stores have accumulated penalty points greater than 3 and order cancellation rates greater than or equal to 3% in the last 90 days, 3). The store has been active for at least 2 months, 4). Have greater than or equal to 1 sale in the last 30 days and the product is not included in the list of prohibited products abroad., 5) The store activates standard SPX delivery services, JNE Regular J&T Express, SICepat REG, ID Express, 6). The seller did not activate the Holiday Shop.

4. RESULT AND DISCUSSION

The implementation of the Community Service Program (PkM) is carried out in collaboration with lecturer internship programs in industry. The implementation is carried out as an internship at the Office of Cooperatives and Small Business (KUK) of West Java Province and participating in the Export MSME Shopee Program, as a form of developing and fostering the MSME Business ecosystem and Student Business, so that a sustainable ecosystem is formed. Through the list of MSMEs throughout West Java and especially in the city of Bandung, it can become an optimal ecosystem, as a pilot for this ecosystem project, MSME products in the form of coffee with the Kopi Manglayang JAVA PREANGER brand which are planted by farmers in Mount Manglayang then packaged by MSMEs in Pasirwangi Village Ujungberung, Bandung City, is currently being sold offline by opening a Coffee Shop in Jalam Cinangka, Pasirwangi Village. This coffee product can be marketed online through the shopee marketplace by students who have competence in the digital marketing field, so that the ecosystem starts from farmers growing coffee, MSMEs packaging and opening offline stores and students developing their marketing through the shopee marketplace, through the Shopee MSME Export program.

The JAVA PREANGER Coffee pilot project continues to be developed through the Community Service Program in Pasirwangi Village in the post-covid 19 period, by starting to visit Pasirwangi Village as a PkM partner to invite MSMEs at the Village Meeting Building. At the same time, the lecturer internship program at the Office of Cooperatives and Small Business (KUK) of West Java Province was carried out to expand the MSME and Student Business Ecosystem Development model, with the aim that MSMEs located in City and District Offices throughout

West Java could collaborate with Binus students, especially those who were spread out. in several cities and districts in West Java.

5. CONCLUSION

The MSME Business and Student Business ecosystem model, which was carried out in Pasirwangi Ujungberung Village, Bandung City, became a pilot project for the Ecosystem Development and Development Program in West Java through a lecturer internship program in industry and the Export Shopee MSME program. The implementation of the Community Service Program (PKM) can be implemented optimally with other programs that are in line, so as to have a positive impact on the West Java Provincial KUK Service through the Cooperative and Entrepreneurial Education and Training Development plan that will transform into a Regional Public Service Agency (BLUD), so that it can run the organization more optimally. Binus University as an educational institution through the Entrepreneurship Study Program has the opportunity for sustainable partnership partners to accelerate the independence of students to develop their business.

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