



# Impact and adaptation of micro, small and medium enterprises in Ambon City during the Covid-19 Pandemic

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## Article Info

### Article history:

Received: Apr 12, 2023

Revised: May 22, 2023

Accepted: Jun 25, 2023

### Keywords:

MSMEs  
Impact  
Adaptation  
Covid-19  
Qualitative

## ABSTRACT

A MSMEs play an important role in labor absorption, and increasing community income. In its development, it has experienced ups and downs, besides covid-19, it has an impact on the existence of MSMEs which must be able to adapt in order to survive and continue to exist. The purpose of the study was to: determine the impact and adaptation of MSME actors in Ambon City during the Covid-19 pandemic. Through the qualitative method of phenomenology, the data revealed how the impact and adaptation of MSME actors in Ambon City. The results showed: there are six impacts felt due to Covid-19 on MSMEs, namely: (1) a decrease in income, (2) the proliferation of MSMEs, (3) strengthening data on MSME actors at the Office of Cooperatives and MSMEs, (4) increasing the skills of MSME actors, (5) capital assistance through the National Economic Recovery (PEN) program; and (6) strengthening the solidarity of social networks. Adaptations made by MSMEs during the pandemic are: (a) Reducing the amount of production; (b) Adjusting to new products/business diversification; (c) Expanding marketing points off line; (d) Marketing products through on line. This adaptation does not occur as a whole for all items for all business actors.

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## INTRODUCTION

The Micro, Small and Medium Enterprises (MSMEs) are the real sector that can reduce unemployment and poverty and become the glue in stabilizing the problem of social inequality. The growth and development of Micro Enterprises as a driver of other economic sectors. and become the main pillar of the national economy, as evidenced by 99.9 percent of the backbone of the economy is in the MSME sector (Suara Com. April 15, 2021). Through information sources on the MSME link, it is stated that the contribution of MSMEs to Gross Regional Domestic Product (GDP) is 61.07 percent, targeted in 2021 at 62.36 percent and in 2024 it will increase to 65 percent. MSME players in 2021 amounted to 64.1 million or reached 99 percent of the total number of business actors in Indonesia. The workforce absorbed in the MSME sector reached 116 million.

In line with the role of MSMEs nationally, showing the condition of Maluku Province from the results of research by Muspida and Sangadji, that the growth in the volume of Micro Businesses by 18% in Maluku from 2006-2015 could reduce the number of poor people by 24% on average every year and reduce the percentage of the number of poor people by 42% on average every year. The contribution of MSME volume to GRDP increased from 3.36% in 2006 to 5.68% in 2015, with a growth elasticity of 2.25% which identified the ability of the people's economy in the Maluku economy through the role of MSMEs (Muspida, Sangadji.M, 2018).

In the development of MSMEs, they also experienced shocks due to the co-19 pandemic outbreak globally, nationally and in 34 provinces and districts / cities in Indonesia, which was shown through a decrease in contribution to GDP in 2020, which fell by 23 percent on an annual basis from 60.3 percent to 37.3 percent. This condition was also experienced in Maluku in 11 districts including Ambon City as the capital of Maluku Province. If the MSME sector is spread across 17 sectors forming the Gross Regional Domestic Product (GRDP), then since the covid-19 outbreak in early 2020 it has weakened production and consumption, which has a direct effect on the sustainability of MSMEs (Sangadji, Fahrudin, Yuyun, 2021).

The condition of Ambon City is no different from other regions in Indonesia as has been captured by the results of the Katadata Insight Center (KIC) study conducted on 206 MSME players in Jabodetabek, 82.9% of MSMEs felt the negative impact of this pandemic and only 5.9% experienced positive growth. This pandemic condition even caused 63.9% of the affected MSMEs to experience a decrease in turnover of more than 30%, and only 3.8% of MSMEs experienced an increase in turnover. (Bahtiar, 2021).

So far, the activities of MSMEs in Ambon City in terms of marketing their products have been carried out on line, but some have been carried out off line. Online, for example, can be seen from the Ambon access group that has been facilitated by the Ambon City government, to the formation of digital villages, Maluku Dagang, and even some who trade through other social media (FB, Whatsapp, instalgram and others). The research results show: (1) there is an increase in the market, sales volume although not all products in MSME actors can be marketed continuously, (2) there is an increase in income, (3) increased skills in terms of marketing, (4) increased network cooperation through product marketing and supplying raw materials (5) digital-based product marketing is still very limited. Meanwhile, business actors who market products off-line experience market continuity constraints, limited sales volume, losing competition with the same products that have used digitalization as a marketing continuity solution (Sangadji, 2020). On the basis of the above phenomena that have shown a condition before being affected by the covid-19 outbreak, MSME activities are also not in a condition that continues to survive well in terms of production continuity which has an impact on income continuity, especially in the face of the covid-19 pandemic which is spreading worldwide, of course MSMEs, especially in Ambon City as the capital of Maluku Province, experience production shocks that have an impact on income.

Based on the background of the above phenomenon, this research was conducted by determining Ambon City as the research location, because the largest distribution of MSMEs in Maluku Province is in Ambon City. Therefore, the direction of the research was more of an effort to open the veil, capturing the phenomenon through the interaction of researchers with actors involved in MSME activities. FGDs and snowball sampling to reveal how MSMEs affected by covid-19 can maintain income continuity, and can adapt during the pandemic are important things to reveal, because MSMEs are a strength or buffer in the regional economy. Strictly speaking, the research objectives are designed to determine the impact caused by the covid-19 outbreak, and to understand how MSME actors adapt to continue to exist during the covid-19 pandemic. In the covid era, we have to respect to the Messenger, about the afterlife, because as for the role of the Messenger as an example for all mankind ( Shihab, 1997) where 90 percent of the door to sustenance is trade.

## RESEARCH METHOD

### Research Approach

The design of this research is descriptive qualitative research, with the aim that researchers can reveal and understand the behavior of sample MSME actors during the covid-19 pandemic and entering the era of normality (New Normal), so that the expected strengthening model design is truly the perspective of the actors who are the force in the interaction that makes MSMEs will continue to exist during a pandemic and enter new normal.

### Research Location

Ambon City was selected by purposive sampling, from 11 city districts, because (1) it is the oldest district, (2), as the capital of Maluku Province; (3) it is the City with the most MSME growth out of 10 city districts in Maluku Province, (4) it is an area that has a red zone, with the highest number of confirmed covid-19 cases in Maluku, (5) the city that applies all social restriction policies (PSBR, PSBB/PSBB Transition, PPKM).

### Data Analysis

Data analysis using qualitative phenomenological methods by focusing on the subjective experiences of actors in managing MSMEs during the Covid-19 pandemic. The situation experienced by the actors will be revealed from the experiences that have been felt and carried out because the experience during the covid-19 pandemic is an experience that has actually been done before the covid-19 pandemic, so that phenomenologically the actor's subject experience can be revealed. Determination of actors as respondents is carried out on groups of MSMEs gathered in business organizations that are tracked through FGDs. The results of the FGD then determined key informants for indepth interviews by snow ball sampling. Data analysis techniques are carried out in seven stages according to Moustakes (1994: 118), namely: (1) Organizing all research data, and making transcripts; (2) Recoding process, namely making important notes from the data; (3) Reading repeatedly the results of interview data; (4) Reducing data or cutting data that is not related to research objectives; (5) Statements are collected in units of meaning; (6) The deepest meaning is realized in the form of harmony, then this meaning becomes the focus of research discussion and becomes the research results in the discussion chapter.

## RESULTS AND DISCUSSIONS

### Impact of Covid-19 Outbreak for MSMEs

#### *Decrease in Income*

Until 2021, there were four types of social restriction policies in Ambon City, with the aim of breaking the chain of covid-19 transmission. Policies in the form of: Regional-Scale Social Restrictions (PSBR), upgraded to Large-Scale Social Restrictions (PSBB) and Transitional PSBB in 2020. In 2021, the Enforcement of Restrictions on Community Activities (PPKM) (Sangadji Maryam, at all, 2021). The social restriction policy has drastically decreased the demand and supply of MSMEs, because most MSMEs in Ambon City are daily, rely on direct interaction, and contribute to a decrease in income.

The characteristics of the average business actor in Ambon City are only trying to survive by getting one or two sales. A small number of MSME players who cannot survive because of previous business conditions are also fragile, becoming a threat when the covid-19 pandemic storm in 2020, experiences congestion.

Based on the phenomena captured from deep interviews with business actors in Ambon City, several conditions are shown, namely: (1) all MSME players, especially micro-business actors, do dominate businesses in Ambon City, all of which have experienced an impact on the decline in sales turnover, due to restrictions on community activities; (2) Business actors in the covid-19 situation, continue to run their businesses by continuing to read market opportunities to run businesses so that they can overcome the excessive amount of production; (3) The existence of faith

that underlies that everything that happens, especially covid-19, is a trial from the creator, by expressing the word "Patience" and keep trying is a word that negates that sustenance in the covid-19 pandemic is still Allah SWT as the regulator. This faith is the basis for business actors to keep working even though the income received has decreased dramatically. (4) There are strategic efforts made by business actors to survive and maintain income levels, for example (continuing to carry out business activities, reducing the amount of production, online marketing, increasing marketing points / off line.

All respondents tracked by snow ball sampling and strengthened by FGDs, 100 percent of respondents felt the impact of the co-19 pandemic, although the current situation is next normal, activities can be 100 percent, but business activities are still not normal because there are most of them that have been affected. Where in a pandemic situation, some assets, even almost all assets, for some micro businesses or 35 percent of respondents have been used to meet their daily needs, (FGD and indept interview results).

Of the 20 respondents, which were divided into 15 respondents in the FGD and 5 respondents directly interviewed, and in the indept interview, the results were 70 percent said there was a decrease in income; as many as 15 percent said their income was the same before and during the co-19 pandemic, while as many as 15 percent said their income increased this happened to MSME players (1) Vegetable, Fish traders, who market around people's homes; (2) Pulse kiosks; (3) onion traders in the market, not distributors.

The respondents' interpretations provide an overview of the impact of the pandemic on MSME businesses. Basically, all respondents' perspectives have the same meaning, namely "decreased income", as a result, the market is quiet or buyers are greatly reduced, as a result distributors also do not dare to distribute goods because they are not sold with the community term is "Distributor merem goods in the market" the same meaning is also far income, "waiting for passengers until the eyes turn red", and other meanings, all of which are intended to describe what is felt and experienced in covid-19 and next normal conditions.

#### **The proliferation of MSMEs in Ambon City.**

In the year of 2020, as a year that made all business actors feel a decrease in sales turnover, had an impact on the income received, but some MSMEs still survived during the storm with modest income, and a small part experienced suspended animation during the co-19 pandemic (Interview: MSME Actors), precisely in the same conditions during the co-19 pandemic the number of MSMEs grew like mushrooms.

There are five sub-districts where the fastest growing businesses are micro businesses, because these businesses are still very affordable with small capital, in difficult circumstances they can be a source of income that can maintain survival (selling fried bananas, ice, Galong, simple food stalls, trading in the market, ojek, selling cakes and others), as characterized by micro businesses. The number of micro businesses is highest in Sirimau sub-district. This is fundamental because of the largest population and number of villages, although the area is still smaller, third only to Nusaniwe sub-district, with an area of 86.81 m2. The proliferation of micro businesses and an increase of 75.52 percent in 2020, compared to 2019 is actually due to government programs in order to maintain people's purchasing power and national economic recovery. Government assistance is a stimulus for the growth of micro-enterprises. ethics is all about values or the science of that studies the good and bad for human life, more to the mindset and feelings that become considerations for acting to achievemindset and feelings that are considered to act in achieving certain goals ( Nasir,2020).

#### **Strengthening Data on MSME Actors in Ambon City**

Since 2017, the Ambon City government has been collecting data on MSMEs in Ambon City, and the results of the data collection show that the number of businesses has increased from 2017. This means that data will be known if there is a data collection program. This shows the condition of

MSMEs, some of which are inactive, some of which are active, and as long as they are not recorded, the growth of new businesses is unknown. Two factors made the Ambon City Cooperative and MSME Agency not conduct data collection in the previous year (2016 and below) because: (1) data collection activities were not budgeted, (2) the Office was still prioritizing other programs (interview, Data Section, Ms. L. TSK). This means that the National Economic Recovery program has the potential to up date data in the regions. Data should be managed properly so that it can be a source of information that can be used by development agents in empowering business actors. This database has not yet been processed by the Office of Cooperatives and MSMEs in Ambon City.

Opportunities for the database of actors receiving all assistance must be disaggregated, for example: (1) disaggregated data on the distribution of recipients at the RT level, at the sub-district level, and can be disaggregated by type of business per program. If the data is well managed/recorded then: (1) there will be no overlapping data, and there will be no double or mis-targeted recipients or the same recipients with the same program; (2) there will be no seeds of conflict due to social jealousy in receiving the program (results of interviews and observations).

In the pandemic, trade by MSMEs continues to be profitable, even though capital can be accessed from Islamic and conventional banks. Indeed, Sharia stays away from all things about injustice, but conventional is more about getting abundant profits alone (Samad,2018). Product information in MSMEs in the covid 19 pandemic that is transmitted via social media must be real. Islam strongly criticizes the spreaders of false news or HOAX that smells of slander, vile news so that it can destroy the joints of community life.so that it can destroy the joints of community life ( Mahalizikri,2021). If we go to the era of Prophet of Muhammad, from of Khadijah's many employees, no one could trade as successfully as the Rasulullah by earning huge profits at that time (Sula,2006).

#### **Skill Improvement for MSME Actors**

During the Covid-19 pandemic, it was very difficult for business actors to market their business results. Some people learn by themselves from their children, from friends, from neighbors, from business group networks and there is intervention from the central government in providing capital assistance, which also includes assistance for skill improvement. Each regional apparatus organization has a program policy in handling MSMEs during the Covid-19 pandemic (Office of Industry and Trade of Maluku Province and Ambon City, Cooperatives and MSMEs, Bank Indonesia, PLN).The skill can be improve by the tecnology, and technology-based future civilization is a necessity ( Nafis, 2020)

Of the existing program interventions, 55 percent of the total respondents have received training to improve skills in business management during the pandemic. Meanwhile, 45 percent did not receive skill strengthening, meaning that not all assistance programs provided were not accompanied by training programs or strengthening the skills of MSME business actors. While some MSME actors have just started their businesses during the pandemic, this condition also shows the results of observations in the field that some newly growing MSME actors do not allocate capital assistance for business activities but are allocated to consumptive activities ( Jannah,2019) . The results of this study are the most important part that every program provided must be accompanied so that it can directly evaluate whether the program is successful or not. The Formation of Adolescent Self-Concept Through the Inculcation of Islamic Values, as well as the matter of trading ( Saputra,2020).

#### **Business Capital Assistance and Consumptive Activities**

Economic recovery programs for the community, including business actors, have been carried out by the government in the form of pre-employment cards, MSME capital assistance, Supermicro people's business credit assistance, and Presidential assistance. From the results of observations and interviews with the target group of program recipients, not all of them use the assistance for business development, but are used for consumptive purposes, this happens to micro business actors who are

very vulnerable to economic conditions, meaning that life is very limited and there is no income obtained on an ongoing basis, so that most of the business capital obtained is for consumptive purposes (for food, some buy cellphones).

Field findings show that some people who previously did not have a business, but with government assistance through the Presidential Assistance program, for example, the community (respondents) can speculate on the criteria set by the government, for example: to get presidential assistance must have a business and verified data at the Rukun Tetangga (RT) level, to meet these criteria, "The recipient of business capital assistance" who does not have a business can borrow a business from a friend just to document the existing business as confirmation of the criteria that they really have a business. KPU Communication in Suppressing Abstentions in Jember (Putra,2020). This condition shows the phenomenon that there is speculation that has been carried out from the beginning from the RT level, where the RT head already knows the condition of his residents, but under the pretext that all people are affected by the covid-19 outbreak, so in order to help residents, the speculation process is carried out.

Observing this condition, both RT heads and residents (respondents) should be able to maintain the level of trust in the government where capital assistance is used for business, not diverted for consumptive activities instead of productive activities (Huda, et al,tt). In other words, this kind of social capital network will not last for a long time, both in terms of business sustainability. In addition, social capital at the RT level will be fragile because of social jealousy, where some people who do not meet the criteria are assisted, while others are assisted. This phenomenon is very clear as stated by Putnam (1993) that the network will not be durable or sustainable because it is used for speculation.

#### **Strengthening Social Network Solidarity**

The impact of covid-19, has increased solidarity between human beings, to help each other in an atmosphere of economic downturn, is part of the strengthening of social capital in the relationship of mutual help as expressed by Putnam. Assistance in the form of basic necessities (raw and ready-to-eat food) and capital assistance is a form of concern that has been given by organizations that have grown in the community (Association of regions of origin, HMI, PMII, GMKI, Majelis Taklim, NGO Volunteers, Market Organizations, Business organizations, and others) (Isfroni,2019). This assistance can directly help the business community that has been affected by covid-19, at least it can help survive for a few days (Jannah, 2019). That strength also driven by the communication efforts among group over there, and we can see the history at prophet Muhammad era such as, where according to Muhammad Ali al-Shabuni, the verse shows that Allah gives instructions to humans to communicate well. So that humans can explain something to others (Shabuni, tt).

#### **Adaptation of MSMEs during the Covid-19 Pandemic**

Adaptation in this study is a way that MSME actors do so that they can do business in all situations during the Covid-19 pandemic. The adaptations made from the results of the study are: (1) Reducing the amount of business production, (2) Adjusting to new products, which have market opportunities, (3) Expanding product marketing points off line, (4) Marketing products through FB, WA, Ambon Access and Maluku Dagang, in detail explained below:

#### **Reducing the amount of business production**

Reducing the amount of production referred to from the research results occurs on both the demand and supply sides. (1) In terms of supply/supply/production of goods and services. For example, food and drink products, they reduce the amount of food that must be cooked or the number of portions is reduced. In the current next new normal conditions, consumers have not as usual made purchases of processed food as revealed by the informant above. (2) on the demand side is the same condition, for example, the collecting traders (acting as consumers to make requests for goods from farmers and fishermen who then become producers when acting to market goods that have been purchased or taken from farmers and fishermen through relationships tied to mutual trust) in the

second point, for example, traders of vegetables, fish and others will reduce the amount of purchases from farmers or fishermen, this is to reduce or avoid losses.

Until the current situation that has been done by business actors, namely: (a) during the implementation of PSBB and PPKM there was a massive reduction in production volume (less production, less sales, less income). Direct distributors of agricultural products will reduce the number of channels to the market, because the previous products are not sold. (b) in the period when neither PSBB nor PPKM is implemented as a sign of the positive confirmed number of covid-19, production will be increased along with the increasing demand for MSME products. However, some MSME businesses have been affected and it is difficult to automatically carry out production, because their assets or capital have been used to meet the needs of life during the pandemic, especially PSBB and PPKM, (c) in the next new normal situation, as currently the market is not felt to be normal as before, the amount of production still cannot be increased. (d) for online businesses, especially for food for MSME players, most of them depend on orders, because on average they are small capital, they are worried about producing first. So that production is carried out if the order for goods is in advance, this applies to home-based businesses (food, cakes).

#### **Adjustment to New Products/Business Diversification**

Business actors who still have the opportunity, business experience, adequate capital tend to be very easy to look at other micro businesses that have the potential during the Covid-19 pandemic. For example, those who previously sold food, switched specifically to coffee shops, there are those who glance at selling used clothes, the term for the community is "cakar bongkar" because the market is very adequate. There are those who sell sofenir, but it doesn't sell well. And still developing the business of selling snacks and cakes, and other examples are very dependent on creativity. For micro business actors like this, they already have a business spirit, so they can easily adapt. Although it is recognized that not all MSME actors diversify their businesses.

Adapting to new products, for micro business actors, will depend on the availability of raw materials available, with affordable raw material prices, the majority of business actors are eating and drinking businesses. For example, at certain times there is no banana raw material to sell fried bananas or other cakes made from bananas, then business actors adaptively look for other materials, the goal is that every day there is business done. That is why this micro business with very limited capital can still make changes to the type of business, with limited production volumes depending on the capital owned. As long as they can maintain their income every day. This is the character of micro-entrepreneurs that is portrayed every day.

#### **Expanding Off Line Marketing Points**

Some MSME players have market opportunities by expanding off-line marketing points, but this does not apply to all products. MSMEs like this also have sufficiently long business experience or have been in business for a long time so that they can easily read market opportunities for (1) developing product models, (2) reading potential market points, (3) maintaining product quality, (4) opening cooperation networks with business actors that are bigger than their own, by building relationships of mutual trust in existing products: (5) maintaining trust with businesses that are smaller than one's own, to equally benefit from the products entrusted, (6) sufficient capital for business development. Points 1-6 emphasize the view of Fukuyama (1995) that "maintaining trust" is like oil as a lubricant to create a mutually beneficial cooperation relationship that is sustainable in the long term.

#### **Product Marketing Through On Line**

Since Covid-19, there has been an increase in business people marketing products online. This condition is very good because it is close to the market, as has been revealed from the results of Febrian's research in 2018. However, there is an impact on the proliferation of businesses that market the same products online, so there are also more consumer choices. Some of them have the same business, some of them continue to grow, but there are businesses that have been pioneered for a long time and marketed online that have actually experienced a decline. Of course, there are many

variables that affect (a) if the product quality is always good and product innovation, consumers will not move. Consumers will always try for the same product and will determine their level of pleasure with the product, in the end consumers will make choices about which manufacturer to choose. The results of the study show that the product results (quality / no quality) become information material for product sustainability and unsustainability. (b) online products must be accompanied by attractive promotions along with the quality of goods that are tailored to consumer tastes, (c) the products marketed on average are the food industry, clothing, and automobiles. The food industry is very in demand when sold online, it is proven that gojek services during the covid-19 pandemic that are in demand are "GoFood" and goods transportation services using "GoSend". This is very different from before covid-19 which was more in demand was "Gojek" for picking up passengers, but experienced a decline during the covid-19 pandemic.

## CONCLUSION

Based on the research results, the results of the analysis and discussion that have been stated, several research conclusions can be drawn as follows: The covid-19 outbreak has had an impact on the development of MSMEs, negatively affecting (1) a decrease in income, but on the other hand the impact of covid-19 has also affected, the proliferation of MSMEs, especially the growth of micro businesses, an increase of 75.52 percent in 2020; (2) Strengthening Data on MSME Actors, (3) Increasing the Skill of MSME actors, (4) Business capital assistance, (5) Strengthening Social Network Solidarity and There are four adaptations of MSMEs during the Covid-19 Pandemic in order to maintain business, namely: (1) Reducing the amount of production, (2) Adjusting to new products or business diversification, (3) Expanding marketing points off line, (4) Marketing products online.

Considering that MSMEs have a strategic role for employment and community income in Ambon City, especially in this study, it is hoped that: The government needs to provide quality and measurable strengthening of assistance programs for MSMEs, so as not to create new social jealousy among MSME actors, because all MSME actors are affected by Covid-19; Strengthening MSME actors in marketing their products online, not only on how to use marketing technology but on entrepreneurial mental development, so that business actors will not recede mentally experiencing the rise of the same products in online marketing, but how MSME actors are strengthened in product innovation and digital marketing models, and revolving capital assistance.

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