

Analysis of Factors Affecting the Income of MSMEs Marketing Products through Gojek during the Covid Pandemic

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Keywords: Factor Analysis, MSMEs, Gojek

Abstract: The purpose of this study is to test what factors affect the income of MSMEs who market products through Gojek during the pandemic. Data retrieval and collection techniques using google form. As for data analysis methods using factor analysis. The results of this study showed that there are 32 statement indicators that are in rotation into 6 new factors formed including the capital factor (X1) has the highest loading value of 0.763, the wage or salary factor (X2) has the highest loading value of 0.723, the resource factor (X3) has the highest loading value of 0.827, the factor Raw materials (X4) have the highest loading value of 0.745, labor quality factor (X5) has the highest loading value of 0.730 and utilization factor (X6) has the highest loading value of 0.755. Then the most dominant MSME income factor influences the factor with a percentage of variance value of 47,797%.

1 INTRODUCTION

The important role of the existence of MSMEs in Indonesia is increasingly felt in the process of national economic development in Indonesia. At first, the existence of MSMEs was considered an important source in the creation of job opportunities. However, in the current and future era of globalization, the role of the existence of MSMEs is increasingly important, namely as one of the sources of non-oil and gas export foreign exchange. During this time MSMEs also play a role in times of crisis. The existence of small and medium-sized businesses is the main driving factor of the Indonesian economy. Especially in times of crisis investment activities and government spending are very limited, then the role of small and medium enterprises as one form of the people's economy. (Tambunan, 2020).

According to data from the Central Statistics Agency in 2020, the number of MSMEs from Batam city as many as 81,575 business actors. Currently the total number of business actors from all districts and cities in Riau Islands Province is 112,155.

In the business world in the era of globalization, the sale of products (including goods and services) can all take advantage of advances in information technology. Information technology products can provide the best benefits for business people. Online

marketing and sales done through the internet or Internet e-commerce has become one of the important content in business, especially in marketing. Online marketing through the media is the right step that must be done by business people (Suswanto & Setiawati, 2020).

As a leading technology company in Indonesia, Gojek again shows its commitment to helping MSMEs expand market share and expand business scale. The launch of Gojek entrepreneur can reflect commitment. Gojek entrepreneur is a business training program that provides a knowledge base in building a business to promote MSME participants in Indonesia by entering the digital world. According to data from the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia in 2018, there are 99% of industries in Indonesia assisted by MSMEs. MSMEs also have 62 million units to create employment opportunities.

Efforts to support MSMEs to jump into online business in the midst of this pandemic are just the first step. Gojek will present various other innovations to support MSMEs which are the backbone of the Indonesian economy. A total of 113 small and medium enterprises (MSMEs) in Batam City participated in the Go-Digital IKM program held by Gojek in collaboration with the Ministry of Industry and Trade (Disperindag) and the Regional National Craft Council (Dekranasda) of Batam City. The

program begins with the registration of participants to become Gofood and Goshopmerchants. Through the Go-DigitalIKM program, Gojek provides a series of training to improve the durability of MSMEs from prolonged pandemic exposure. This effort is a collaboration that has a positive impact on small and medium-sized industry players, especially in increasing the durability of small and medium-sized industries.

Gofood managed to increase the turnover of 74,000 business partners through various popular cooking promotions through the HARKULNAS program held from April 1 to May 5, 2020. Compared to unplanned merchants, Gofood orders and turnover were higher (12%). Batam, Jabodetabek and Surabaya had the highest transaction growth during the program period. Through the HARKULNAS program, GoFood has launched many programs to increase daily sales of MSMEs while reducing business costs. Gofood supported MSME efforts during the pandemic. Since the beginning of May, GoFood's overall transaction volume has increased 10% compared to the previous week in April.

Based on this phenomenon, researchers are interested in researching more about the influence caused by MSME income. The title taken is "Analysis of factors that affect the income of MSMEs who market products through Gojek during the pandemic".

2 LITERATURE REVIEW

2.1 Revenue

Income depends on the increase or increase in assets and the decrease or decrease in the company's liabilities which are the result of operating activities or procurement of goods and services to the community or boarding in particular. (Harnanto, 2019).

2.2 Capital

Capital is a factor of production that has a strong influence in obtaining productivity or output, macro capital is a big driver to increase investment both directly in the production process and in production infrastructure, so as to encourage increases in productivity and output. (Meij, 2018).

2.3 Labour

According to the Law on Employment No. 13 of 2003, labour is a person who is able to produce goods and services that can meet his own needs and meet the needs of his family. In "Law No. 25 of 1997", workers are residents aged 15 years and over. According to the latest employment law, in 2013 there was no age limit for the definition of labour, but the law prohibited the employment of children.

2.4 Raw Materials

Raw materials are the main ingredients in the production process until the finished product. Raw materials include all commodities owned by the company and used in the production process (Singgih Wibowo, 2007: 24). Activities can determine the level of inventory in raw materials and products so that the company can effectively protect the smooth production process and effectively meet the company's sales and expenditure needs.

2.5 Information Technology

Over time, conditions continued to evolve especially in the field of computer networks, and information and communication technology (ICT) also evolved. Information technology is defined as processing data in various ways, obtaining, compiling, storing, and processing data in order to provide quality, relevant, accurate, and timely information for personal, corporate, and government purposes in decision making. (Hasibuan et al., 2020).

2.6 MSMEs

In accordance with Law number 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs), MSMEs are defined as follows: micro-enterprises are productive businesses owned by individuals and/or individual business entities that have met the criteria for Micro-enterprises. Small Business is a stand-alone business, or a business entity that is not a subsidiary managed by an individual or not a branch of a company that is owned, controlled, or becomes a part either directly or indirectly of a Medium or Large Business and meets the criteria of a Small Business as stipulated stated in the Act.

Medium business is a productive economic business that stands alone, which is carried out by individual branch companies that are owned, or controlled, either directly or indirectly with Small

Businesses or Large Businesses with a total net worth or annual sales results (Sudati, 2019).

MSME is a form of productive economic business carried out by individuals or individual business entities that have met the criteria of Micro, Small, and Medium Enterprises (Suryani E, 2021).

The characteristics of MSMEs are using simple or manual technology so that technology transfer is easy, raw materials are easy to obtain, have basic skills that are generally obtained from generation to generation, market opportunities are wide enough, are labour intensive or absorb a large number of workers, most of their products are marketed in Indonesia. local or domestic market and some other parts have the potential to be exported (Halim, 2020)

2.7 Gojek

Gojek as a transportation that can be ordered through a smartphone. Gojek, iOS and Android applications through www.GoJek.com. In addition, another interesting thing is that there is one of the functions in this application that is shopping that can help you shop anywhere and anywhere. Gojek's presence provides jobs for some people who lose their jobs, but own motorcycles. (Kuswanto et al., 2019).

2.8 Covid-19 Pandemic

The Covid-19 pandemic was first reported by officials in the Chinese city of Wuhan in December 2019. Coronavirus (Covid-19) is an infectious disease caused by a newly discovered virus. Many residents are infected with viruses that experience respiratory diseases without requiring special treatment. At the age of 40 years and above usually have internal diseases such as diabetes, asthma, heart, and cancer to develop more serious diseases. (World Health Organization, 2020).

2.9 Research Framework

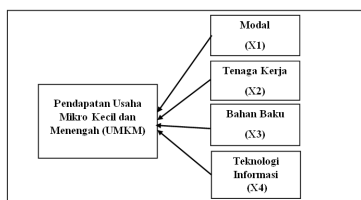


Figure 1: Research Framework.

3 METHODS

3.1 Design, Population, and Research Samples

The study used quantitative methods using factor analysis. According to Supranto (2013). The engineering analysis used is factor analysis which is a multivariate statistical method designed to explain the relationship between several independent variables so that one or more sets of modifiers can be generated with a number of variables that are less than the initial number.

The population in this study is MSMEs who market their products through the Gojek platform. Sampling technique uses incidental sampling using the formula Lemeshow, this is because the number of populations is unknown or infinite, so a sample of 100 people is obtained

3.2 Variable Operations

Operationalization of this research variable adopted from Endang Purwanti (2018), Joko Jasinar Silalahi (2018) Pitri Komalasari, Enas Enas, Enjang Nursolih (2020), Halifa Haqqi, Andika Drajat Murdani (2021).

Table 1: Variable Operationalization.

Variable	Indicators
Capital (X1)	Capital as the main condition (X1.1)
	Capital Utilization (X1.2)
	Capital (X1.3)
Labour (X2)	Quality of work (X2.2)
	Gender (X2.3)
	Labour wages or salaries (X2.4)
Raw Materials (X3)	Estimated use of Raw Materials (X3.1)
	Raw material price (X3.2)
	Real usage (X3.3)
	Waiting time (X3.4)
Information Technology (X4)	Can improve market competitiveness (X4.1)
	Lower operating costs (X4.2)
	Range (X4.3)
	Increase customer loyalty (X4.4)
	Improve supply management (X4.5)

3.3 Types and Data Sources

Data is raw material that needs to be processed to produce factual information or qualitative and quantitative information. Data from the source of the collection is divided into two parts, namely:

1. Premier Data

According to Sugiyono (2018) is a data source that directly provides data for data collection. Premier data source is a source of data obtained directly from the original source without intermediaries. This data requires questionnaires.

2. Secondary Data

According to Sugiyono (2018) is a data source and does not directly provide data collection, such as through others or through documents. The secondary data for this study comes from previous research.

3.4 Data Analysis Method

The tests used in this study used factor analysis tests. The factor analysis test is one of the interdependent analyses between variables. Factor analysis is a model in which no variable is divided into free variables and bound variables, but to look for interdependence between variables to determine the dimensions or factors that make up them.

Factor analysis is used to reduce data or summarize, from old variables that have been changed to a few new variables called factors, and still contain most of the information contained in the original variables (Supranto, 2004).

4 RESULTS AND DISCUSSIONS

4.1 Gojek Helps MSMEs during Pandemic

Throughout 2020, Gojek released a series of digital solutions to make it easier for small, medium- and micro businesses to migrate to online businesses. Through Gojek's joint #Melaju project, thousands of small, medium and micro businesses are increasingly aware of the importance of digital technology in business and successfully survive pandemics. Learning from this success, Gojek shares recipes and business trends that are expected to be in high demand in 2021 to further encourage MSMEs to move forward.

The COVID-19 pandemic has awakened everyone, including MSMEs, about the importance of

opening businesses on digital platforms. This is seen in one day, up to 3,000 MSMEs register to become Gojek merchants. Nonetheless, there are still many budding entrepreneurs who need support to continue to improve their business. Gojek will continue to work even harder to give birth to technological and non-technological innovations that help MSMEs from all fronts and at every stage of the business.

4.2 Gojek Features and Services

To date, Go-Jek has provided 23 services, namely:

1. Go-Ride, Motorcycle transport service.
2. Go-Car, Car transportation service.
3. Go-Buebird, a transportation service that can be booked without having to book conventionally.
4. Go-Send, Instant Courier Service.
5. Go-Box, Service moves large size goods.
6. Go-Transit, a service to facilitate its multimodal travel
7. Go-Food, Food delivery service.
8. Go-Shop, a service for shopping for any food that is not listed on the Go-Food service
9. Go-Mart, a service for shopping for thousands of types of goods.
10. Go-Pulsa, a service for buying credit or internet.
11. Go-Nearby, a service that makes life easier for the closest business associates who can use Go-Pay.
12. Go-Bill, Service to pay water bills, BPJS, dl.
13. Go-Give, Services for donating, zakat, infaq san alms (ZIS) and zakat calculator.
14. Go-Sure, a service that provides a wide range of insurance products.
15. Go-Investment, Services to invest.
16. Go-Fitness, Services to improve the development of the sports industry in Indonesia.
17. Go-Service, a service that focuses on vehicle tax payment services.
18. Go-tickets, Ticket purchase access service directly into your hands.
19. Go-Play, a Service that serves local content.
20. Go-News, a service that presents a number of up-to-date news about events that occur.
21. Go-Greener, Indonesian Plastic Bag Diet Movement (GIDKP) to educate Go-Food customers.
22. Go-Club, Loyalty program service can be followed by Gojek users as members who will get points(rewards)
23. Go-Med, instead connecting users with more than 1000 pharmacies.

4.3 Statistics Descriptive

4.3.1 Characteristics of Respondents based on Income Per-month

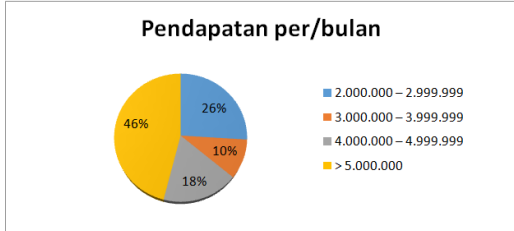


Figure 2: Income per month.

It can be concluded that the average income per month of respondents is highest >5,000,000 which is as much as 46%.

4.3.2 Characteristics of Respondents based on Length of Business

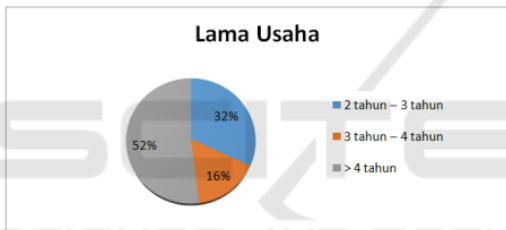


Figure 3: Length of Business

It can be concluded that the average length of effort of the highest respondents >4 years is as much as 52%.

4.3.3 Characteristics of Respondents based on Business Type

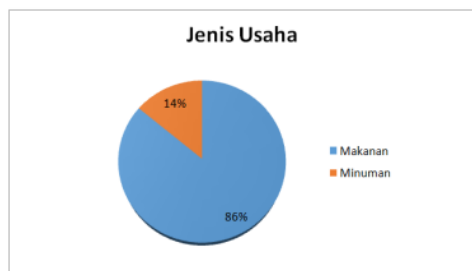


Figure 4: Type of Business

It can be concluded that the average type of effort of the highest respondents of food is as much as 86%.

4.3.4 Characteristics of Respondents based on Age

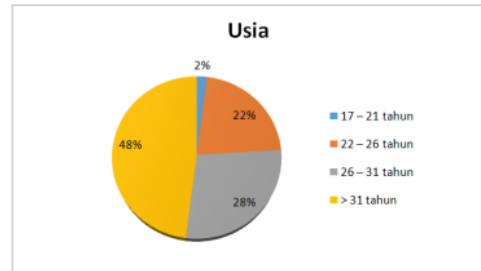


Figure 5: Age

It can be concluded that the average age of the highest respondents >31 years is as much as 48%.

4.3.5 Characteristics of Respondents Based on Gender

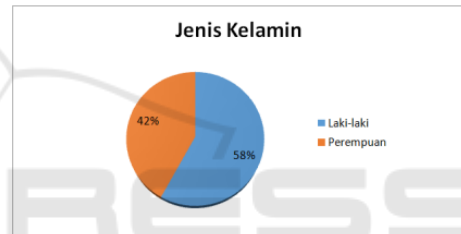


Figure 6: Gender

It can be concluded that the average gender of respondents is equally male and female which is as much as 58%.

4.3.6 Characteristics of Respondents based on Length of Promoting Business Products in Gojek

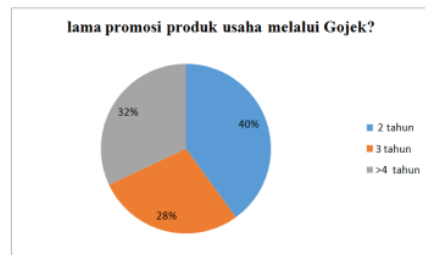


Figure 7: Length of Promotion Business Product in Gojek.

It can be concluded that the average length of promoting business products in Gojek is the highest respondent 2 years as much as 40%.

4.3.7 Characteristics of Respondents based on Duration of Intense Market Promotion during Pandemic

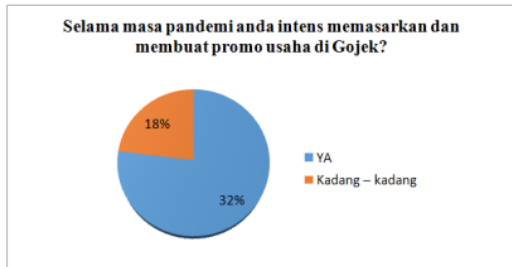


Figure 8: Duration of Intense market Promotion During Pandemic.

It can be concluded that on average during the pandemic you intensely market and make promos on Gojek the highest respondent YA year which is as much as 32%.

4.3.8 Characteristics of Respondents based on Order Frequency from Regions

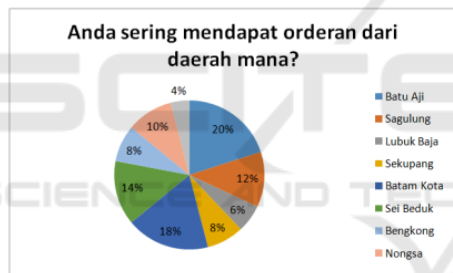


Figure 9: Order Frequency.

It can be concluded that the average often gets orders from the highest respondent area of Batu Aji which is as much as 20%.

4.4 Description of Variables

4.4.1 Description of Capital Variables

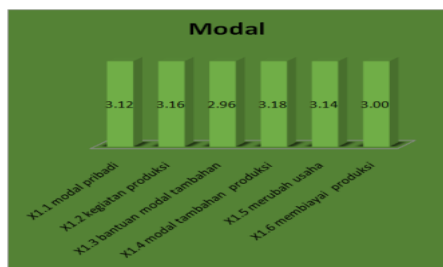


Figure 10: Mean Description of Capital Variables.

Based on the bar chart image, it can be seen that the statement that has the highest mean value is the statement (X1.2) regarding where this statement has a mean value of 3.16 so that it can be stated that the respondent's answer feels very good.

4.4.2 Description of Labour Variables

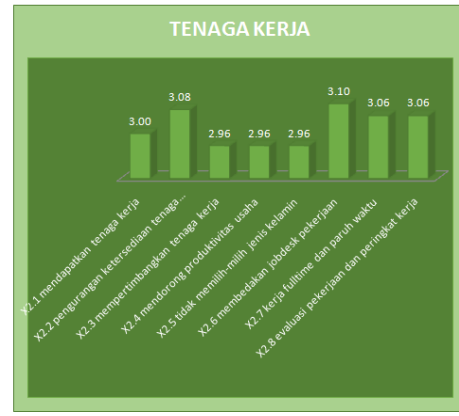


Figure 11: Mean Description of Labour Variables.

Based on the bar chart image, it can be seen that the statement that has the highest mean value, namely the statement (X2.4) regarding the labour pandemic that I have is able to encourage business productivity where this statement has a mean value of 3.08 so it can be stated that the answer respondents feel very good.

4.4.3 Description of Raw Material Variables

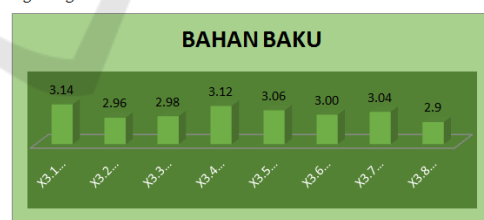


Figure 12: Mean Description of Raw Material Variables.

Based on the bar chart image, it can be seen that the statement (X3.1) regarding the pandemic period using raw materials effectively and efficiently can reduce the supply of raw materials where this statement has a mean value of 3.37 so it can be stated that the respondent's answer feels very good, good.

4.4.4 Description of Information Technology Variables



Figure 13: Mean Description of Information Technology Variables.

Based on the bar chart image, it can be seen that the respondent's answers are in the very good category and the statement that has the highest mean value is the statement (X4.7) regarding in the pandemic period offering products to customers need, so as to satisfy customers where this statement has a mean value. of 3.65 so that it can be stated that the respondent's answer feels very good.

4.5 Factor Analysis

The analysis of factors in this study was conducted in order to know specifically or specifically what new factors will be formed in the income data group of MSMEs who market their products through Gojek so that it can be a decision which factors are dominantly influential.

Calculation of factor analysis in this study using the help of SPSS application program version 25. The Feasibility Test Stage and the Factor Extraction Stage are tested as follows:

4.5.1 Kaiser-Meyer-Olkin (KMO) and Bartlett's Test

KMO Measure of sampling adequacy must be ≥ 0.5 so that factor analysis can be further processed. Bartlett's Test of Sphericity is a test used to test interdependence between variables that are indicators of a factor. This analysis intends to state that the variables in question are not correlated with each other in the population. Significance in Bartlett's test must also indicate a < 0.05 for a factor analysis to be performed. The results of KMO and Bartlett's Test in this study can be seen in the following table:

Table 2: KMO and Barlett's Test Results KMO.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.791
Bartlett's Test of Sphericity	Approx. Chi-Square	1274.189
	Df	496
	Sig.	.000

4.5.2 MSA (Measure Sampling of Adequacy)

The result of calculating the value of MSA (Measure of Sampling Adequacy) is a table that is indicated by a number of numbers that form a diagonal marked "a" that indicates the number MSA (Measure of Sampling Adequacy) a variable or indicator. According to Santoso (2012) If the MSA number is a variable below 0.5 then the variable must be issued and also repeat the selection of variables

Table 3: MSA Results (Measure Sampling of Adequacy).

Indicators	MSA value
X1.1	0.638 ^a
X1.2	0.703 ^a
X1.3	0.632 ^a
X1.4	0.668 ^a
X1.5	0.701 ^a
X1.6	0.800 ^a
X2.1	0.738 ^a
X2.2	0.774 ^a
X2.3	0.596 ^a
X2.4	0.808 ^a
X2.5	0.575 ^a
X2.6	0.586 ^a
X2.7	0.764 ^a
X2.8	0.653 ^a
X3.1	0.773 ^a
X3.2	0.912 ^a
X3.3	0.859 ^a
X3.4	0.855 ^a
X3.5	0.736 ^a
X3.6	0.822 ^a
X3.7	0.856 ^a
X3.8	0.801 ^a
X4.1	0.786 ^a
X4.2	0.845 ^a
X4.3	0.842 ^a
X4.4	0.832 ^a
X4.5	0.853 ^a
X4.6	0.720 ^a
X4.7	0.873 ^a
X4.8	0.708 ^a
X4.9	0.786 ^a
X4.10	0.776 ^a

4.5.3 Communalities

The communalities of each indicator can at least account for a minimum of 50% or 0.5 diversity of data from the origin variable. The factor extraction method used in the study was Principal Components Analysis (PCA). The following is a table of Communalities results that show variations of the indicators, namely as follows:

Table 4: Communalities.

<i>Communalities</i>		
	Initial	Extraction
X1.1	1.000	.605
X1.2	1.000	.815
X1.3	1.000	.875
X1.4	1.000	.758
X1.5	1.000	.778
X1.6	1.000	.649
X2.1	1.000	.554
X2.2	1.000	.717
X2.3	1.000	.579
X2.4	1.000	.794
X2.5	1.000	.542
X2.6	1.000	.734
X2.7	1.000	.781
X2.8	1.000	.810
X3.1	1.000	.690
X3.2	1.000	.704
X3.3	1.000	.713
X3.4	1.000	.807
X3.5	1.000	.791
X3.6	1.000	.634
X3.7	1.000	.669
X3.8	1.000	.758
X4.1	1.000	.657
X4.2	1.000	.653
X4.3	1.000	.672
X4.4	1.000	.723
X4.5	1.000	.704
X4.6	1.000	.708
X4.7	1.000	.733
X4.8	1.000	.715
X4.9	1.000	.572
X4.10	1.000	.766

4.5.4 Total Variance Explained

Total Variance Explained is used to determine how many factors will be formed with the determination of the value on the Total Initial Eigenvalues must have a value of at least 1,000. The total variance explained calculation results are displayed in the table as follows:

Table 5: Total Variance Explained.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	18.295	47.797	47.797	15.295	47.797	47.797	4.869	15.216	15.216
2	2.286	7.145	54.942	2.286	7.145	54.942	4.184	13.074	28.290
3	1.518	4.744	59.686	1.518	4.744	59.686	4.035	12.683	40.972
4	1.416	4.425	64.111	1.416	4.425	64.111	3.746	11.705	52.678
5	1.263	3.948	68.059	1.263	3.948	68.059	3.554	11.106	63.784
6	1.171	3.661	71.720	1.171	3.661	71.720	2.540	7.936	71.720

4.5.5 Scree Plot Graphic

A scree plot graph is a graph that shows the number of components or factors that can be formed as a follow-up explanation in previous Total Variances Explained used to determine the intersection of the X and Y axes of components or factor 1 with Total Initial Eigenvalues. The following is an appearance of the scree plot graph formed from the results of this study, namely:

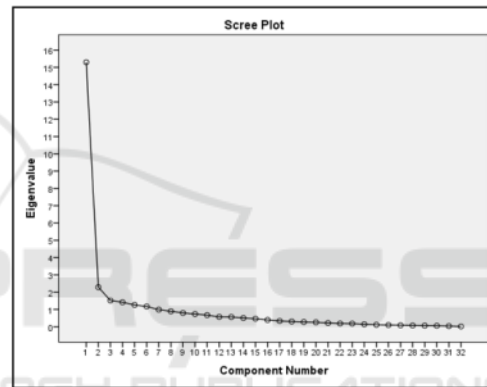


Figure 14: Scree Plot Graphics.

4.5.6 Factor Rotation Stage

This stage or step is a way to ensure a variable indicator enters into which factors can be seen by determining the largest correlation value between the variable indicator and the component or factor formed. The rotation of factors in this stage uses the varimax method. The following is a table that shows the results of the analysis of rotation model factors obtained, namely:

Table 6: Stage Rotation Factor.

Item	Component					
	1	2	3	4	5	6
X1.1	.763	.202	.006	.022	.082	.272
X1.2	.551	.394	-.028	.304	.083	.467
X1.3	.277	.492	.231	.119	.257	.498
X1.4	.143	.066	.063	.331	.082	.755
X1.5	.358	.180	.149	.061	.269	.629
X1.6	.520	.411	.113	.348	.251	.156
X2.1	.403	.467	.300	.317	.114	.154
X2.2	.244	.519	-.082	.330	.591	.008
X2.3	.272	.680	.357	.258	.159	.047
X2.4	.181	.220	.279	.146	.730	.228
X2.5	.142	.586	.303	.483	-.045	.026
X2.6	.069	.628	.292	.028	.191	.234
X2.7	.150	.723	.256	.022	.261	.075
X2.8	.397	.446	-.024	.223	.614	.169
X3.1	.556	.259	-.084	.596	.224	.186
X3.2	.313	.139	.078	.685	.238	.151
X3.3	.158	.273	.239	.561	.375	.170
X3.4	.153	.055	.228	.745	.171	.244
X3.5	.276	.355	.285	.615	.220	.170
X3.6	.566	.061	.282	.280	.104	.296
X3.7	.073	.008	.065	.366	.564	.436
X3.8	.246	.229	.441	.214	.481	.291
X4.1	.745	.197	.280	.239	.112	.206
X4.2	.209	.259	.337	.276	.555	.075
X4.3	.670	-.014	.331	.343	.313	.061
X4.4	.194	.237	.666	.163	.288	.433
X4.5	.691	.243	.306	.198	.311	-.116
X4.6	.016	.468	.692	.073	.291	.154
X4.7	.517	.018	.432	.141	.464	.114
X4.8	.332	.079	.539	.336	.370	-.045
X4.9	.287	.328	.678	.168	-.046	.116
X4.10	.113	.232	.827	.091	.068	-.013

4.5.7 Grouping and Interpretation of Factors

After rotating factors, the next step is to interpret the factors that have been formed. This is done in order to represent the member variables formed. According to Suliyanto (2005), naming factors that have been formed in factor analysis can be done in the following ways:

1. Provide the names of factors that can represent the names of the variables that make up those factors.
2. Give the name of the factor based on the variable that has the highest *loading* factor value. This is done when it is not possible to name a factor that can represent all the variables that make up the factor.

After all stages of factor analysis were carried out, from 32 indicators, 6 new factors were formed in this study.

4.6 Discussion

The following are the details and analysis of the factors which show that there are 6 new factors formed by 32 original variable indicators, namely as follows:

4.6.1 The First Factor, the Capital Factor

As for the relationship with capital factors in this study, capital factors are related to something that can be used to support the production process or so on. Capital can be in the form of money, equipment and so on. Capital has a very important role in economic activity, especially the production process. If there is

no capital, the production process will be hampered or cannot be carried out. Capital can be obtained independently, such as working or saving. However, it can also be obtained from the assistance of other parties, such as borrowing from a bank.

Based on the research, capital factor analysis is included in the factor with the first highest loading value. Based on the first factor grouping on the indicator after factor rotation, there are 8 items including X1.1, X1.2, X1.6, X3.6, X4.1, X4.3, X4.5 and X4.7 with the statement "My working capital comes from personal capital". has the highest contribution. Based on descriptive statistics, the average capital variable is in the positive or good area with a value of 3.09.

4.6.2 The Second Factor, Wage, or Salary Factor

As for the wage or salary factor in this study, namely the size of the wage or salary in a business, it cannot be seen and measured only from one or several aspects. There are several factors that can influence such as high and low productivity or products produced, skills at work, responsibilities at work and so on.

Based on the analysis of wage or salary factors, it is included in the factor with the second highest loading value. Based on the results of grouping the second factor on the indicator after factor rotation, there are 6 items including X2.1, X2.2, X2.3, X2.5, X2.6 and X2.7 with the statement "During the pandemic, there is a difference in wages or full-time and part-time salary." Has the highest contribution.

4.6.3 The Third Factor, Resource Factor

As for the relationship with the resource factor in this study, the resource is also a very important type of factor. Because it is impossible for raw materials to become semi-finished materials and then finished products/goods if there are no humans to process them. Resources are arguably the most important point in production. Even though there are some arguments that performance can be replaced by robots. But of course, in terms of taste and soul, humans are much greater. It is undeniable that this taste and soul also makes the product higher quality.

Based on the research of resource factor analysis, it is included in the factor with the third highest loading value. Based on the results of grouping the third factor on the indicator after factor rotation, there are 5 items including X4.4, X4.6, X4.8, X4.9 and X4.10 with the statement "Optimizing the use of

resources during the pandemic so that it can be efficient in financing." Has the highest contribution.

4.6.4 The Fourth Factor, Raw Material Factor

As for the relationship with the raw material factor in this study, the raw material is an important factor that determines the level of cost of goods and the smoothness of the business production process. Raw materials are required to be processed, which after going through several processes are expected to become finished goods. From the estimated usage, the price of raw materials, the actual usage is some of the factors that can affect the raw materials.

Based on the research of factor analysis, raw materials are included in the factor with the fourth highest loading value. Based on the results of grouping the fourth factor on the indicator after factor rotation, there are 5 items including X3.1, X3.2, X3.3, X3.4, and X3.5 with the statement "Changes in raw material prices during the pandemic affect me in determining budget/budget for business production." Has the highest contribution. Based on the results of descriptive statistics, the mean of the capital variable is in the positive or good area with a value of 3.03.

4.6.5 The Sixth Factor, Labour Quality Factor

As for the relationship with the quality of the workforce in this study, namely the ability of the workforce to produce products or complete a job with a certain volume within a certain time limit under standard conditions. Improve the way of working and update the way of working to increase profit.

Based on the analysis of labour quality factor analysis, it is included in the factor with the fifth highest loading value. Based on the results of grouping the fifth factor on the indicator after factor rotation, there are 5 items including X2.4, X2.8, X3.7, X3.8 and X4.2 with the statement "During the pandemic, my workforce is able to encourage business productivity." Has the highest contribution.

4.6.6 The Seventh Factor, Utilization Factor

The relationship with the utilization factor in this study is that the advantage of using own capital is that there are no costs such as interest or administrative costs so that it does not become a business burden and does not depend on other parties, meaning that it obtains or is obtained from the deposit of the owner of capital. While the disadvantage is that the number is very limited and relatively difficult to obtain.

Use 15-poin Based on the analysis of utilization factor research, it is included in the factor with the sixth highest loading value. Based on the results of grouping the fifth factor on the indicator after factor rotation, there are 3 items including X1.3, X1.5, and X1.5 with the statement "During the pandemic I get additional capital for business production activities." Has the highest contribution.

5 CONCLUSIONS

Based on the results of research and discussion conducted, the conclusions obtained are as follows:

Analysis of the factors that affect the income of MSMEs that market their products through Gojek during the pandemic by showing that there are 6 new factors formed from 32 variable indicators, namely:

1. The results of the first factor analysis of capital, the indicator of its formation is the highest loading value in the indicator grouping in factor 1 of 0.763.
2. The results of the analysis of the second factor of wages or salaries, the indicator of its formation is the highest loading value in the grouping of indicators in factor 2 of 0.869.
3. The results of the analysis of the three resource factors, the indicator of its formation is the highest loading value in the grouping of indicators in factor 3 of 0.723.
4. The results of the fourth factor analysis of raw materials, the indicator of its formation is the highest loading value in the indicator grouping at factor 4 of 0.745.
5. The results of the analysis of the fifth factor of labour quality, the indicator of its formation is the highest loading value in the grouping of indicators on factor 5 of 0.730.
6. The results of the analysis of the seventh factor of utilization, the indicator of its formation is the highest loading value in the grouping of indicators on factor 6 of 0.755. We hope you find the information in this template useful in the preparation of your submission.

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