

Accountability in SME Islamic Entrepreneurship during the Covid-19 Pandemic

Rohmawati Kusumaningtias^{1*} Amrizah Kamaluddin²,
Aida Hazlin Ismail², Pujiono¹, Lintang Venusita¹, and Rediyanto Putra¹

¹Faculty of Economics and Business, Universitas Negeri Surabaya, Indonesia

²Faculty of Accountancy, Universiti Teknologi MARA, Malaysia

ABSTRACT

The impact of the Covid-19 pandemic due to the implementation of social-physical distancing has caused the economy to decline globally. Entrepreneurs have to adapt to business processes in a revolutionary manner. This study aimed to determine the accountability of Islamic entrepreneurs operating SMEs in dealing with the Covid-19 pandemic. This research used Jaatun's (Jaatun, Pearson, Gittler, Leenes, & Niezen, 2016) conceptual framework as the initial basis for accountability. This research also used Husserl's phenomenology to explore the experiences of entrepreneurs' awareness, thoughts, and actions which are valued and accepted ethically by stakeholders. The results showed four elements of accountability: responsiveness, responsibility, appropriateness, and effectiveness. These four elements built accountability horizontally, which links the relationship between agents in the business process and vertically, representing SMEs' awareness of God's existence. Responsiveness revealed efforts to adapt while keeping health as the top priority. Responsibility delivered moral responsibility for business sustainability by redesigning the business processes. Appropriateness is an effort to present the best products through synergy and online marketing. Effectiveness showed product diversification. Vertically, entrepreneurs' performance was based on gratefulness to God for guidance and strength. The entrepreneurs perceived that every business activity is an effort to help His creatures through their products.

Keywords: Accountability, Small Medium Enterprises, Covid-19, phenomenology, sustainability

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* Corresponding Author: Rohmawati Kusumaningtias, rohmawatikusumaningtias@unesa.ac.id, Faculty of Economics and Business, Universitas Negeri Surabaya, Jalan Ketintang, Surabaya 60231, Indonesia

INTRODUCTION

In early 2020s, the issue of the movement for economic self-reliance with the support of social justice as the antithesis of capitalism and socialism was disturbed by the emergence of the Corona Virus in 2019 (Covid-19). Burhanuddin & Abdi (2020) revealed that apart from having an impact on health, economically, the weakening of the stock markets, debt securities and world gold trade it also signalled a global economic downturn. The ideal of economic self-reliance has become a doubtful goal due to the world’s declining health.

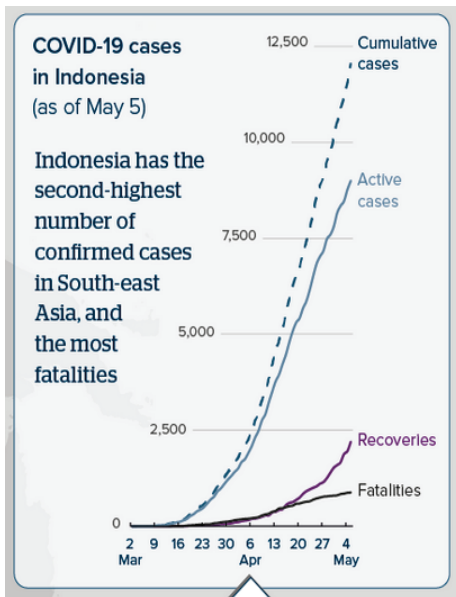


Figure 1: Prediction of Covid-19 Spread
Source: www.emerald.com/insight

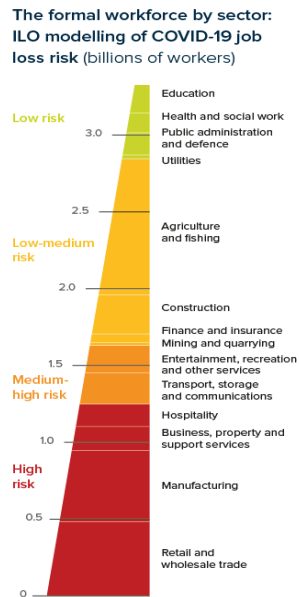


Figure 2: Covid-19 Affected Sectors
Source: www.emerald.com/insight

Figure 1 is the result of a statistical analysis of the spread of Covid-19. As of May 5, 2020, predictions showed that Indonesia had the second largest risk in Southeast Asia if the danger of Covid-19 if the public is not made aware of the importance of health protection for individuals and families. Health considerations also encouraged the government to urge the public through the implementation of social distancing, physical distancing, and Large-Scale Social Restrictions (LSSR). However, like the dilemma “between the devil and the deep sea” this provision froze various sectors

that relied on crowds, such as retail, manufacturing, services, hospitality and entertainment sectors (Figure 2).

This impact is no exception to Small Medium Enterprises (SMEs). SMEs help economic growth in East Java. As shown in Table 1 the growth of SMEs each year was able to contribute to increasing the GDP of East Java. The table shows that although in 2016 labour absorption decreased by 8.75%, but in terms of business units, the development of SMEs still showed an increase of 4% and was able to increase GDP by 15.5% from the previous year. This data shows the important role of SMEs in East Java.

Table 1: Growth table for GDP and SMEs in East Java

Year	GDP	SME's	
	(Rp. Billion)	Business Unit	Human Resource
2010	5.285.290	52.769.426	98.885.997
2011	6.068.762	54.119.971	100.991.962
2012	7.445.344	55.211.396	104.613.681
2013	8.241.864	56.539.560	110.808.154
2014	9.014.951	57.900.787	117.681.244
2015	10.141.340	59.267.759	127.423.438
2016	11.712.450	61.656.547	116.273.356
2017	12.840.859	62.928.077	120.260.177
2018	14.038.598	64.199.606	120.598.138

Source: <http://www.depkop.go.id/data-umkm> (2019)

Responding to these conditions, the Minister of Finance of Indonesia, Sri Mulyani said that the economy is predicted to only reach 2.3% or vice versa, but could reach minus 0.4% (Kontan. Co.id). The government's response to anticipating the situation in order to remain stable is in the form of providing an economic stimulus in the form of regulations. First, Perpres No. 54 of 2020 concerning Posture Changes and Details of the 2020 State Expenditure Budget, allocated a focus on spending on health, social safety nets, and economic recovery. Second, with regard to the protection of SMEs as businesses that contributed 60.3% of GDP and absorbed 97% of the workforce, the government issued the Financial Services Authority Regulation No.11 / POJK.03 / 2020 which provided convenience through restructuring credit and financing for SMEs that were affected by the

Pandemic for 6 months. Third, still related to SMEs, the Government also issued PMK No. 44 / PMK.03 / 2020 concerning Tax Incentives for Taxpayers Affected by the Pandemic which provided exemption from income tax for taxpayers in accordance with PP Number 23 of 2018, for 6 months, from April to September 2020.

The tax relaxation and various regulations were external measures to help anticipate a further economic downturn. Internally, entrepreneurs needed to adapt to this condition. In reality, based on predictions of the spread of Covid-19 and the absence of a suitable vaccine, it was predicted that this pandemic will not necessarily end in the near future. Business acceleration through engagement of technology was urgent. These changes required a comprehensive arrangement of mechanisms to ensure business sustainability.

Covid-19, in plain view, is a threat for health and the economy. However, if the impact of this virus is not given enough attention, it will spread to moral and human threats. The global and national impacts in the previous description stem from individual decisions in viewing the influence of Covid-19 on themselves and the environment. Individually, Hadiwardoyo (2020) explained that for entrepreneurs it will have an impact as loss of income, the incidence of losses due to fixed cost expenses, damage to goods and facilities, the emergence of fines due to late payment of debt or delivery, and termination of employment. According to Donnarumma & Pezzulo (2020) as well as Yang & Ren (2020), entrepreneurs as individuals need to gain an understanding of the moral responsibilities on the impact of Covid-19 for stakeholders. Making decisions about the future of the affected businesses needs to be strengthened, one of which is through the form of accountability for businesses.

Normally, the conventional form of business transaction that initially applies is the meeting of buyers and sellers in one space and time. Currently, to reduce the spread of Covid-19, social-physical distancing and the enactment of the LSSR has urged business players to change their business forms. This moral awareness also required appropriate business strategies because as doing business for SMEs currently relies on technology, according to Mahto & McDowell (2018), it is prone to information asymmetry. Therefore, all forms of business resilience as an organizational

effort to continue to function with consideration of the resources owned during and after the pandemic period (Doern, Williams, & Vorley, 2019) need to be elaborated. Loss of income, loss of business, and the threat of termination of employment are real impacts experienced by entrepreneurs. For the sake of health protection, the implementation of social-physical distancing and LSSR forced a shift from conventional business forms to virtual ones through online media. Entrepreneurs needed to consider systems, supply chains, human resources, products and governance. This need is summarized in accountability. The accountability formula is expected to be able to illustrate entrepreneurs fast response to protect their business and workforce. Thus, the design of accountability for SME companies during the Pandemic needs to be studied h can later be used as benchmarks for other SMEs. In addition, results of this research can be used by policy makers to take regulatory steps that support business sustainability.

LITERATURE REVIEW

Small and Medium Enterprises

SMEs have an essential role in every economy. When Indonesia experienced an economic crisis in 1997, SMEs could survive. This was because the SME sector is relatively neutral and independent from government interference. SMEs are essential drivers of economic development and empowerment of local communities.

During this Pandemic, SMEs must be able to optimize online media use to achieve strategic goals. The use of online platforms has several advantages, including reduced barriers to market penetration, low initial investment, and easy access for customers (Chandna & Salimath, 2018a; Jung & Pawlowski, 2015). In contrast to conventional businesses that prioritize business competition, Chandna & Salimath (2018) revealed that community support in the virtual social relationship (Jung & Pawlowski, 2015) and creativity were significant factors in the sustainability of virtual businesses.

Accountability

Accountability at the primary level is related to power and responsibility (Abdullah & Khadaroo, 2017). Responsibility means to complete an assigned task. Responsibility comes from giving authority. The keyword for responsibility is to complete the task. Meanwhile, accountability explains the consequences of giving responsibility (what, how, and why happened). Accountability comes from responsibility. The keywords for accountability are answerability and reasonable. For example, when employees accept authority, employees are empowered to perform tasks (responsibility) for their superiors, but the final result remains in their hands. Superiors must explain the results of actions, decisions, and negligence against the given authority (accountability). Thus, responsibility does not necessarily include accountability, but accountability includes responsibility. Accountability is an essential factor that supports a management while running a virtual business. Accountability shows businesses' efforts in responding, maintaining and protecting businesses and their resources.

Accountability comes from the individual's awareness, the accumulation of life experiences and values which are complex and dynamic (Gibbon, 2012). The leadership (business owner) has a significant role in maintaining the performance of SMEs (Hisham, Ismail, Manan, & Ramli, 2020). Accountability in online businesses shows responsibility towards stakeholders' commitment to data security, collaboration and business creativity (Chandna & Salimath, 2018b). Besides, in virtual business, according to Van den Abbeele et al., (2009), relevant and reliable accounting information alone is not sufficient to ensure the success of an entrepreneur in making every business contracts especially with suppliers and customers. Chang et al., (2013) and Dalla Via et al., (2019) found accountability during decision-making considerations more influential on the success of getting more favourable costs from each agreed contract.

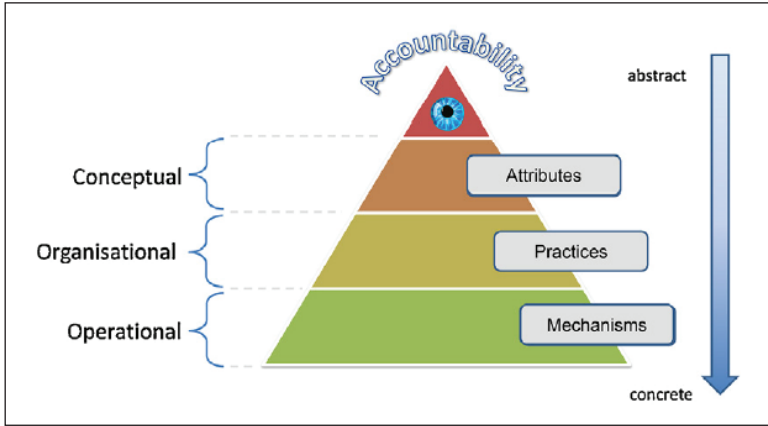


Figure 3: A Conceptual Framework for Accountability

Source: (Jaatun et al., 2016)

Accountability in a virtual business that was the focus of this research included basic concepts, practices, and operational procedures. Jaatun et al., (2016) mentioned seven criteria included in the concept of accountability: transparency, responsiveness, remediability, responsibility, verifiability, appropriateness, and effectiveness. The seven criteria were incorporated into operational practices and mechanisms.

METHODOLOGY

Phenomenology

Defining accountability is a challenging responsibility because there are multiple conceptualisms. The concept of accountability formulated in this study is related to virtual business response during the Covid-19 Pandemic. Phenomenology was used in this study to express the meaning of accountability from the entrepreneur side.

Phenomenology here aimed to explore entrepreneurs' consciousness, thoughts, and actions with value which could be accepted ethically by stakeholders. According to Moran (2011) and Weiss (2012), phenomenology can construct important concepts and meanings within the framework of intersubjectivity. Phenomenology in Greek is "to appear". This phenomenon

is realized in entrepreneurs and is seen through experiences in maintaining their business during the Covid-19 Pandemic. Phenomenology in this study refers to Husserl's (Elliott, 2004) epoch, which delays reality to bring out its true meaning. Husserl (Elliott, 2004) revealed the real meaning and reality in the word "thing in themselves". The components of Husserl's (cited in Elliott, 2004; Moran, 2011) version of phenomenology are intentionality, noema-noesis, intuition, and intersubjectivity.

According to Miles & Huberman (1994), data validity and reliability are interpretive validity, which refer to objects, activities, behaviours, and ideational/mental, meaning/understanding, including feelings. Hence, with that persistence, the interview process and the way of writing the transcript are essential to ensure validity and reliability. Persistence was intended to find specific and distinctive features relevant to the issue of accountability. The interview process was carried out carefully through data triangulation by comparing one informant's circumstances and perspectives with other informants. Meanwhile, writing the transcript and presentation were done by writing down the actual conditions.

Primary data sources from entrepreneurs who switched their business from conventional to virtual forms were obtained through semi-structured interviews through online media. Meanwhile, secondary data was obtained through a literature review of articles and references to related reading. The analysis techniques used were (1) making lists and conducting interviews, (2) describing the experiences of entrepreneur (intentionality analysis), (3) marking essential statements to make meaning (noema-neosis), (4) making textual-structural descriptions (intuition-intersubjectivity), and (5) formulating the meaning of accountability.

Research Sample

SMEs were the object of this research, hence, the assistance of the East Java Provincial Government was obtained. Based on Law No. 8 of 2008, these SMEs were included in the micro criteria.

Samples or informants refers to the depth of information; therefore, the method of determining informants was purposive sampling, the method of determining the sample was carried out deliberately based on reasons or

objectives. The consideration of determining the sample was turnover that was stable before the Pandemic and represented the fields of handmade as well as food and beverage products. The goal was to understand deep and distinctive information to generate concepts.

Table 2: SMEs and their Products

No	Description	UKM	Location	Product	Key Informant
1		Pernik Krist	Asemrowo Gang 6 no. 6	T-shirt and totebag	Kristyana
2	Handmade	Dhandmadey	Jl. Sumurwelut RT 01, RW 01	Macrame	Diana Sischa
3		Ama Opi	Jl. Raya Wonorejo No. 25	Accessories	Acik
4		Elan Coklat	Jl. Tempura 2., No. 51	Chocholate	Syani Novita
5	Food and Beverage	Payu Payu	Jl. Balongsari Dalam Blok 4A No 7	Wader Crispy	Deny Wijayanti
6		Guna Guna Snack	Jl. Jajartunggal Utara J-19 Kav 308	Cookies	Achmad Bagus Nursandy

Source: Surabaya City Government (2020)

Pernik Krist, Dhandmadey, and Ama Opi are SMEs that represented the handmade field. The three SMEs were chosen because they had national prestige. For example, Ama Opi is an accessory product whose owner is the facilitator of the Ministry of Women’s Empowerment and Child Protection of the Republic of Indonesia with programs to increase productivity and improve the economy. Meanwhile, Elan Coklat, Payu Payu, Guna Guna Snack are SMEs that can represented the food and beverage sector with a reasonably high turnover.

RESULTS AND DISCUSSION

Accountability is not static but is a process to become “mature” to achieve good corporate governance. Accountability is formed from the interaction between agencies continually, reflecting the acceptance of ethical responsibility to perform right, fixing failures as a kind of compliance with stakeholders reflecting organizational values (Jaatun et al., 2016). During this Pandemic, accountability requires digital acceleration from SMEs owners to adapt to “new normal” situations so, accountability, in this case, is connected to digital literacy.

Identification of the results of the interview was carried out. There were 4 points found during the study to explain accountability: responsiveness, responsibility, appropriateness, effectiveness, transparency.

Responsiveness

Responsiveness of the owners of SMEs showed different meanings conceptually. This can be seen from the following expressions:

“...My business was affected, and turnover dropped dramatically. It did not take long for me to take steps to start actively **doing digital marketing immediately...**”

“...**Still believe in Allah** that Allah has determined each servant’s sustenance and always asks for Allah’s help in every condition and effort that we do...”

The speed of reacting to this pandemic was not only done outwardly, but also done spiritually. The owners of SMEs were conscious and believed in the provision and help of God Almighty. Therefore, this raised responsiveness vertically through belief in God.

Responsibility

Responsibility is the effort of owners of SMEs in complying with all government regulations and policies. Even though owners of SMEs affected, they were responsible for complying with their rules for long-term business sustainability rules.

“...When I heard the first news about Covid 19, what occurred to me was not my business but **my family’s safety**, how my family and I try to **comply with health protocols and continue to pray to Allah** so that we are constantly under Allah’s protection and given health and safety to continue to do activities and provide benefits to others. After that, I started to see the development of my business condition...”

“...It different because before the pandemic, the business strategy could be more flexible to sell our products. In times of pandemic, there are many limits **that we must obey**, and to increase sales requires a different strategy; also, it takes time...”

The owners of SMEs believed that the responsibility towards the government must still be carried out. Furthermore, faith dominated their belief to always depend on God’s help. Hence, the form responsibility was carried out vertically and horizontally.

Appropriateness

Appropriateness is business feasibility to survive with the various efforts made by the owners of SMEs. Persistence and support from various parties was an essential element that encouraged SMEs owners.

“...Of course, there is business competition, but how can we **collaborate with fellow entrepreneurs** who have the same field to **support each other**. Because in a pandemic, **collaboration is more important than competition...**”

“...What profit means to me is not just material gain. Since the beginning, I built this business with my husband, and we wanted our business to be of **benefit not only for us but also for others** so that our efforts **will be a blessing...**”

Business feasibility during this Pandemic was manifested through support between SMEs entrepreneurs and the use of products to others. Both of these were forms of the appropriateness of SMEs actors to God. This meant that every effort of the SMEs was devoted to God in the form of goodness to others.

Effectiveness

Effectiveness was the effort of SMEs actors to act effectively in dealing with a Pandemic. This action was an operational mechanism for survival.

“...Then we must continue to **upgrade our strategy** to target **new market segments** that are suitable for our products...”

“...**Alhamdulillah**, although the t-shirt and screen-printing business declined, I started adding children’s book products. There the turnover is not bad, so there is income. To expand the t-shirt and screen-printing business, I saw an opportunity to print masks, where currently the need for masks is increasing. So, I made a mask product from Surabaya, and I opened an order for a custom mask. From here, **thank God**, there are starting orders again...”

Representation of effective action by SMEs was carried out through product diversification related to needs during a Pandemic. Additionally, the expressions conveyed by the owners of the SMEs indicated that every activity carried out followed God’s guidance.

Discussion

The Surabaya City Government had assisted the development of SMEs through regular exhibitions, organizational and digital training, as well as export sales. However, during this Pandemic, all activities stopped. As a result, sales turnover decreased significantly. The owners of SMEs were not fully prepared for this situation because every previous activity was carried out offline. From the findings above, there were four things to explain regarding accountability of SMEs during this Pandemic.

Conceptual/attributes

Conceptually, the following is a summary that determined the definition of accountability for SMEs during this Pandemic.

Table 3: The Concept of Accountability of SMEs Entrepreneurs

<i>Responsiveness</i>	Actively looking for a business strategy	horizontal accountability
	Connect themselves to God	vertical accountability
<i>Responsibility</i>	Comply with government regulations	horizontal accountability
	Ask God for help	vertical accountability
<i>Appropriateness</i>	Collaboration, synergy, and marketing support among SMEs. Ensuring product safety and services toward consumers.	horizontal accountability
	The benefits of SMEs' existence to the community to seek God's blessings.	vertical accountability
<i>Effectiveness</i>	Product diversification	horizontal accountability
	Asking for guidance and as a kind of gratitude to God.	vertical accountability

Source: Processed Results (2020)

As shown in Table 3, it can be seen that the owners of SMEs relied not only on their abilities, but also assistance from the city government or official institutions. However, more than that, the owners of SMEs believed in God’s help in their endeavors. Therefore, the owners of SMEs always connected themselves with the presence of God. Hence, accountability occurred horizontally to fellow creatures of God and vertically, the relationship between humans and their God.

Organizational/practices

In organizational practice, owners of SMEs practiced accountability through their moral actions to maintain business sustainability (Hisham et al., 2020). The efforts of owners of the SMEs can be seen in Table 4.

Table 4: Moral Actions of SMEs Accountability

<i>Responsibility</i>	Moral responsibility for business sustainability	Redesigning the business process for effectiveness and efficiency
		Conduct a SWOT analysis according to pandemic conditions
		Product cost recalculation
		Bookkeeping implementation through internet application
		Creating a BMC (Business Model Canvas), to identify costs, resources, revenue, customers, partners, and potential business segments

Source: Processed Results (2020)

As shown in Table 4 owners of SMEs owners were morally responsible for ensuring accountability and this was extended to all their business processes. This meant that the service and quality of the products they produced were guaranteed even though they had limited resources.

Operational/mechanism

An operational action is a kind of technical mechanism as an implementation of the concept of accountability. This mechanism ensures sustainability through the quality of services and products produced.

Table 5 presents the entrepreneurs implementation of accountability through active efforts to ensure product quality and improve digital literacy skills for product sustainability. Besides, collaboration was essential for the SMEs community to support each other in facing the Pandemic. This meant that there was no more extended business competition but synergy to complement and improve each other’s shortcomings.

Table 5: Technical Mechanisms of Accountability

		Collaboration and synergy among entrepreneurs
	The feasibility of SMEs' sustainability	Marketing and buying products among SMEs' entrepreneurs
<i>Appropriateness</i>		Online business training among entrepreneurs.
		Product design is more attractive Improve the quality of ingredients Prices remain affordable
	Ensuring service and product safety towards consumers	Optimization of digital marketing (Facebook marketplace, Marketplace, Instagram, Homestore, Gojek/Grab, Shopee, Droppoint, Business Web, Google My Business, Linktree. Reality video
<i>Effectiveness</i>	The right action in response pandemic	Product diversification or actively seeking new market segments.

Source: Processed Results (2020)

This research provides a concept of accountability which is different from the concept found by Jaatun et al., (2016). This can be seen in Figure 4.

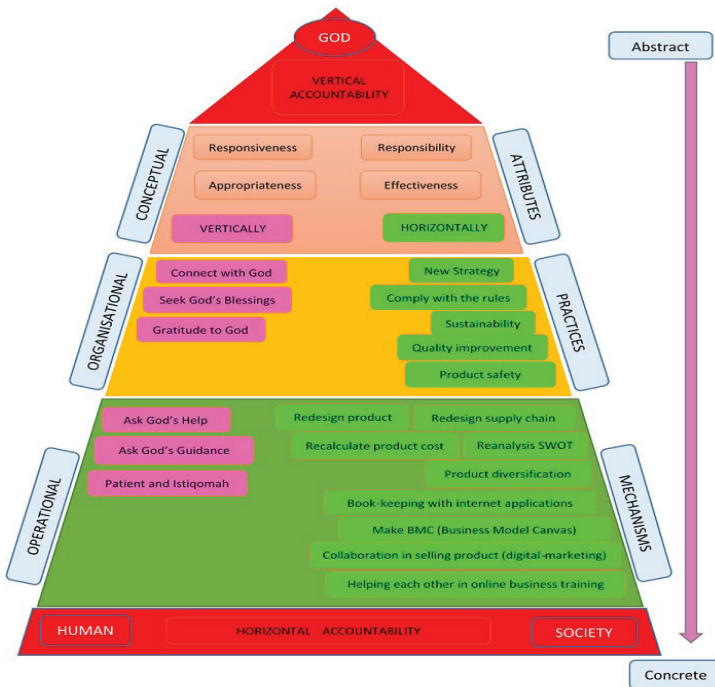


Figure 4: Accountability of SMEs during the Covid-19 Pandemic

Source: Processed Results (2020)

Accountability started with the responsiveness of the SMEs owners to adapt to the Pandemic. They tried quickly to put health first. The next accountability element was responsibility, which is morally responsible for sustainability by redesigning business processes, SWOT analysis, recalculating product cost and efficiency. The following accountability element was appropriateness, which is the SMEs owners' effort to provide quality products for consumers through synergy between SMEs actors and optimization of online marketing. The last accountability element was SMEs owners' effectiveness for product diversification or the were actively seeking new segments to ensure sustainability.

CONCLUSION

SME's make the most significant contribution to increasing GDP in East Java, Indonesia. However, the impact of Covid-19 for SME's owners is quite significant, as detected in the loss of income, damage to goods, and termination of employment. This research was conducted to find out the nature of accountability among owners of SME's during the Covid-19 Pandemic. The accountability formula can be used as a reference for SME's owners during a crisis. This pandemic period requires strategic flexibility to deal with rapidly changing conditions. This article used Jaatun's (Jaatun et al., 2016) conceptual framework and Husserl's (Elliott, 2004; Moran, 2011) phenomenology to explore the experiences of entrepreneurs' and the strategies employed. This research identified four forms of accountability: responsiveness, responsibility, appropriateness and effectiveness. These four elements built accountability horizontally, which linked the relationship between agents in the business process and vertically, representing SMEs' consciousness of the existence of God.

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