

# Online Buying and Selling Transactions during The Covid-19 Pandemic

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## ABSTRACT

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The Covid-19 pandemic that has hit the whole world since the end of 2019 has limited community activities, including economic transactions. This study aims to analyze the impact of Covid-19 on the behavior of Indonesian people. It also explained online purchases and sales and the implications of these changes. This study used quantitative descriptive analysis with data collection through online surveys. The results showed that online purchases increased significantly, the majorities are health products and ready-to-eat foods. Many MSMEs felt a positive impact, where new businesses have sprung up to respond to high demand. Some respondents have just started a business during Covid-19 and started trying to sell their products online.

## SARI PATI

*Pandemi Covid-19 yang melanda seluruh dunia sejak akhir tahun 2019 membuat aktivitas masyarakat terbatas, termasuk transaksi ekonomi. Penelitian ini bertujuan untuk menganalisis dampak Covid-19 terhadap perilaku masyarakat di Indonesia dalam melakukan pembelian dan penjualan secara online, serta mengetahui implikasi dari perubahan tersebut. Penelitian ini menggunakan analisis deskriptif kuantitatif dengan mengumpulkan data melalui survei online. Hasil penelitian menunjukkan bahwa pembelian online meningkat secara signifikan, terutama didorong oleh produk kesehatan dan makanan siap saji. Peningkatan tersebut berdampak positif bagi UMKM, dimana ditemukan usaha-usaha baru yang didirikan sebagai respon dari tingginya permintaan. Terdapat pula responden yang baru memulai usaha dan juga sudah mulai mencoba memasarkan produknya secara online.*

## INTRODUCTION

At the end of 2019, The Covid-19 virus was discovered in Wuhan, China which spread quickly to other countries in the world. Starting on March 11<sup>th</sup>, 2020, the World Health Organization (WHO) declared that the Covid-19 outbreak was a pandemic. It has affected many countries in the world that have imposed restrictions on the activities of people at home, including office activities, worship, and education. Furthermore, the Indonesian Government imposes PSBB (*Pembatasan Sosial Berskala Besar/Large-Scale Social Restrictions*) in areas that are declared red zones, such as DKI Jakarta. It has implemented PSBB rules since April 10<sup>th</sup>, 2020, and applied them in other cities and districts in Indonesia. This social restriction aimed to reduce the number of virus spread and accelerate the handling of Covid-19. With social rules, of course, there is also limited interaction between people. However, the Government still allows some business sectors to continue operating hence health, food, energy, finance, logistics, construction, strategic industries, essential services, and business sectors that serve daily needs. The PSBB and PPKM (*Pemberlakuan Pembatasan Kegiatan Masyarakat/Enforcement of Restrictions on Community Activities*) imposed by the Indonesian Government at that time were quite effective in suppressing the increase in Covid-19 cases in Indonesia.

This social restriction certainly has an impact on people's lifestyles. Today, people's lifestyles have changed from the closure of public places to being online. According to Yuswohady et al. (2020) with the widespread application of PSBB, people's shopping patterns have shifted from conventional to online, therefore, switch purchasing desired products (wants) to purchasing products that are needed. The increase in online shopping activity is not only caused by Covid-19 but the number of internet users in the world, including in Indonesia also increased. Based on the results of the APJII survey (2022), the number of internet users in Indonesia in 2018-2022 (Q1) steadily increased by

64,80%; 73,70% and 77,02%. When our survey goes out in 2020 the alteration in the use of e-commerce from only buying the desired goods to necessities will form a «new normal» lifestyle increasing the number of internet users in Indonesia. The result of the APJII survey (2020), the use of gadgets for online shopping motives is as much as 11%. The 4<sup>th</sup> biggest reason after entertainment, communication, and banking services. The increasing desire to shop online is seen from the visits of internet users to the marketplace. Based on price data (Q3, 2021) the top 5 marketplaces with the most visitors in Indonesia include Tokopedia, Shopee, Bukalapak, Lazada, and Blibli.

The change in lifestyle to digital can also be seen from the results of a survey conducted by of 124 respondents which stated an increase in the percentage of communication services used during Covid-19 such as video conferencing applications (zoom, google hangout, skype, etc.) by 33.5%, internet quota consumption which rose from 14.5% to 19.4%, users of fixed broadband (wi-fi) services rose from 33.9% to 42.7%. This is due to a large number of offices that implement work-from-home (WFH). According to Fernando Repi (Vice Chairman of the Indonesian Retail Association) at the 5<sup>th</sup> Industry Roundtable MarkPlus said, merchants in the market who usually transact offline/conventionally convert their business to online/digital sales. The traders in the traditional market began to interact through social messaging media (WhatsApp application) with their customers. Conditions like these force sellers and buyers to be equally technologically literate. It can be seen from the increasing use of e-commerce applications such as a survey conducted by McKinsey (2020), where as many as 86% of their respondents stated that they were very comfortable using digital platforms to shop and 75% of respondents wanted to continue using the application even though Covid-19 had passed.

Research on buying and selling transactions through online media or e-commerce has been

done. Research about the impact of Covid-19 on the food and beverage industry in Bangladesh has been carried out (Chowdhury et al., 2020). The impact of Covid-19 on changes in online shopping behavior in Vietnam has been reviewed by Pham et al. (2020). Meanwhile, Rakhmawati et al. (2021) had previously studied online shopping transactions as buyers in e-commerce. According to Candrawati and Nuvriasari (2021), research related to changes in online purchasing decisions, changes in shopping behavior related to changes in psychological conditions, the orientation of shopping considerations, and consumer behavior during times of crisis are still little studied during Covid-19 pandemic. Therefore, how the impact of social restrictions caused by the Covid-19 outbreak on online buying and selling in Indonesia is a necessary study. The purpose of this study is how to find out the influence of Covid-19 on changes in people's buying behavior online; Covid-19 affects changes in the number of online sales; and security in buying and selling transactions online.

Online marketing can be an alternative to the use of technology to reduce interactions between people, streamline shopping time, reduce carbon emissions, reduce food loss and waste because products are not traded, and maximize warehouse capacity Perdana et al. (2020). According to Turban et al. (2015), the definition of electronic commerce (e-commerce) is using the internet and intranet to buy, sell, transport, or trade data, goods, or services. E-commerce activities like the electronic market (e-marketplace) where sellers and buyers meet online. Any individual can sell products or services online. Similarly, any individual can purchase the desired goods or services online. Both sellers and buyers are users of e-commerce services.

Attitudes toward behavior, subjective norms and control over perceived behavior are factors used to predict intentions over a person's behavior (Ajzen, 1991). These three factors can encourage a person to change their behavior. Based on Ajzen's theory (1991) for the conditions of the Covid-19 Pandemic

and the existence of social restrictions that have caused the Government to impose regulations that limit community activities. This condition encourages a person to take safe steps to stay able to do normal activities even if they are only at home. A person takes a stand on these conditions to meet their needs, one of which is by buying and selling online. From this condition, people still control the security of transactions carried out, especially on cleanliness and healthiness. These three factors finally formed a person's intention to make buying and selling transactions during the Covid-19 Pandemic from what was previously done offline to online..

## **METHODS**

This research period is during the Covid-19 pandemic in Indonesia. This study used quantitative descriptive analysis with primary and secondary data. The primer data was from a questionnaire distributed online during 9-23 May 2020 to people who made buying and selling transactions online. The sampling technique uses a non-probability sampling technique, where the samples were taken only from those who make buying and selling transactions online. The total number of respondents who answered this survey was 365 respondents. Of those who have made purchases online 355 respondents. After being asked further about their experience as a seller online, as many as 100 respondents replied that they had made sales online.

The framework of this research came about due to the Covid-19 outbreak that has hit almost all countries in the world since the end of 2019. The rapid transmission of the virus has made many countries restrict the activities and social interactions of the community. Community activities such as educational activities, offices, and other activities cause the gathering of a group of people to be restricted and even eliminated. This activity restriction directly affects people's buying and selling activities. Even the government urges the community to conduct online buying and selling

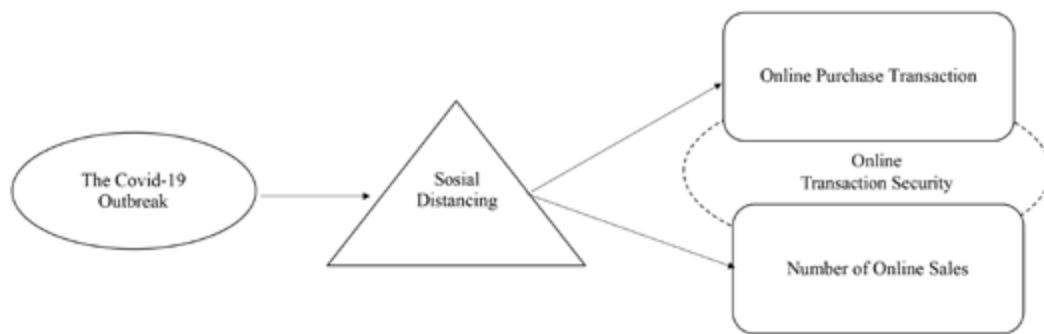


Figure 1. Frame of Mind  
Source: Researcher

transactions to reduce the transmission of Covid-19. The local government through related traditional markets seller switches to online marketing. From this description, researchers are interested in analyzing the use of the internet or e-commerce which is felt to provide benefits in influencing people's behavior in buying and selling online.

The Covid-19 outbreak that swept the world is suspected to have a positive influence on the number of online sales. This is due to the movement restriction of people to buy offline in the market. In transacting online, of course, there must be security felt by buyers and sellers. Given the importance of security in online transactions, researchers also want to know what fraud experiences sales and buyers have experienced, as well as how they mitigate and prevent fraud in the future.

## RESULTS AND DISCUSSIONS

Based on the survey results, 355 respondents have made purchases online. From Table 1 below, you can see the demographics of these respondents. The characteristics of the respondent gender are female with productive age and domiciled in Java Island. Following a survey conducted by MarkPlus, where the result is that 71% of respondents download new applications on their phones. Respondents aged range 35 to 44 download e-commerce apps (63%). The data shows the weakness of the results of this survey, namely that the data obtained is less varied. It may be due to the dissemination of questionnaires, which are carried out online and in chains so that they are

less thorough to various regions and various walks of life. The Respondents are dominated by higher education levels with occupations as government employees with salaries more than Rp. 7,000,000 each month.

### Online Purchases During the Covid-19 Pandemic in Indonesia

Of the survey result of 355 respondents, 96% or 341 respondents have made purchases online since the Covid-19 pandemic. According to Yuswohady et al. (2020), people's consumption patterns in making online purchases have shifted from those who usually only buy the desired products (wants) to products that are indeed the needs of daily life (needs) such as home cleaning products, basic foodstuffs, and vitamins. The pattern of online shopping is widening with increasingly large purchases (deepening). Figure 2 shows a comparison of purchased online products both before and after the pandemic Covid-19. Respondents continued to buy groceries, beauty products, household products, processed foodstuffs, health products, delivery/repair/hygiene products, and hobbies online. Interestingly, two products experienced an increase, namely health products, which increased by 35%, and processed/ready-to-eat food products which increased by 29%. Meanwhile, fashion and beauty products have the biggest decline (15%).

In Taiwan, the demand for foodstuffs has increased (Chang and Meyerhoefer, 2020). It is hard to meet basic daily needs during the Covid-19 Pandemic through offline shopping. People prefer to buy

processed food products to make them more practical and faster to process because even though they are at home, they are still busy working online or supervising children who go to school online from home. In addition to foodstuffs, the number

of purchased health products has also increased in line with the increasing public awareness to maintain their health and keep protocols during the Covid-19 Pandemic.

Table 1. Demographics of Respondents Based on Survey Results (2020) (n=355)

Character	Freq	Percentage (%)	Character	Freq	Percentage (%)
<b>Gender</b>			<b>Occupation</b>		
Female	249	70,14	PNS/TNI/Polri/BUMN/BI	161	45,35
Man	106	29,86	Entrepreneur	24	6,76
<b>Age (Years)</b>			Teacher/Lecturer	9	2,54
21-30	117	32,96	Housewives	29	8,17
31-40	185	52,11	Private/State-Owned		
41-50	36	10,14	Employees	102	28,73
>50	17	4,79	Other	25	7,04
<b>Education Level</b>			Unemployment	5	1,41
Collage/University	326	91,83	<b>Domicile</b>		
High School/equivalent	28	7,89	Jabodetabek	220	61,97
Junior High School/equivalent	1	0,28	Bali and Nusa Tenggara	4	1,13
<b>Salary per Month</b>			Jawa	96	27,04
< 1.000.000	14	3,94	Kalimantan	11	3,10
1.000.000 - 3.000.000	43	12,11	Maluku	5	1,41
3.000.001 - 5.000.000	68	19,15	Papua	3	0,85
5.000.001 - 7.000.000	90	25,35	Sulawesi	7	1,97
> 7.000.000	138	38,87	Sumatera & Kep.Riau	9	2,54
N/A	2	0,56			

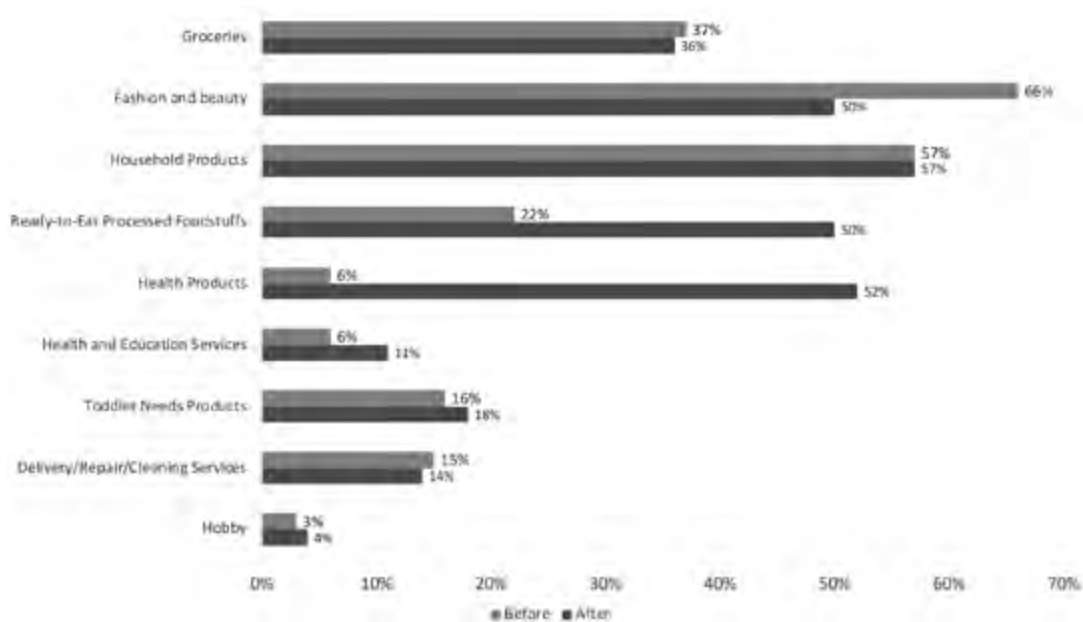


Figure 2. Comparison of Products Purchased Online Before and After Covid (%)  
Source: Survey Results (2020)

In line with the survey results, MSME players stated that due to the PSBB and the decline in the purchasing power of Muslim clothing sales decreased by 90% (Komalasari, 2020). Fashion sales in Indonesia have decreased by around 70% (Febrinastri, 2020). Not only in Indonesia but also the world clothing name Ralph Lauren dan Jimmy Cho have a decline in purchases of fashion products. Their losses reached 100 million US dollars (Enesis Group, 2020). Until 2021, fashion companies around the world have felt the huge impact of Covid-19 and lost profits by more than 90% (McKinsey, 2021). In line with our survey's result, Jakpat's survey also stated that beauty products also experienced a decrease in online purchases. Cosmetic products such as eyeliner (down 18.9%), foundation (down 18.6%), mascara, blush, and eye shadow were the sharpest declines. The not-so-deep decline in online sales of cosmetics in the form of face powder (down 9.1%) and liquid lipstick (down 10.5%) and those who did not use cosmetics increased by 2.4% compared to before the pandemic (Pandamsari, 2020).

Figure 3 shows online shopping media operated after the pandemic have all experienced a sequential increase in usage, namely the WhatsApp application increased by 64%, social media (Instagram and Facebook) increased by 20%, official websites/marketplaces increased by 13% and SMS or telephones rose by 4%. From the survey

results, we can find out the biggest reason, 41% of the use online media during the pandemic because services are faster. Another reason is to avoid Covid-19 (17%), feel more practical and the number of attractive promos (13%), prices through online media are considered cheaper (11%), others feel safer, shipping costs are cheaper, and have become subscriptions (5%). The payment type in online shopping was dominated by money transfers from buyers to sellers (47%). The massive use of digital money was also in demand by 38% of respondents, the other respondents prefer to use cash during COD (cash on delivery), which is 13%. Only 1% use credit cards. As many as 34% of respondents answered their reasons for using these payment instruments during online shopping because they choose to be more practical, 30% felt safer, 20% of respondents wanted to avoid Covid-19, 15% were interested because of discounts/cashback, and 1% answered other reasons. Of all respondents, as many as 92% will still make purchases online even though Covid-19 is no longer there.

**Online Sales During the Covid-19 Pandemic in Indonesia**

The Covid-19 pandemic that has hit the world since the beginning of 2020 has had an impact on all community activities in the world. Likewise in the business sector or business. The results of the study (Nordhagen et al., 2021) show that in 2020, at least 94.3% of the survey respondents experienced

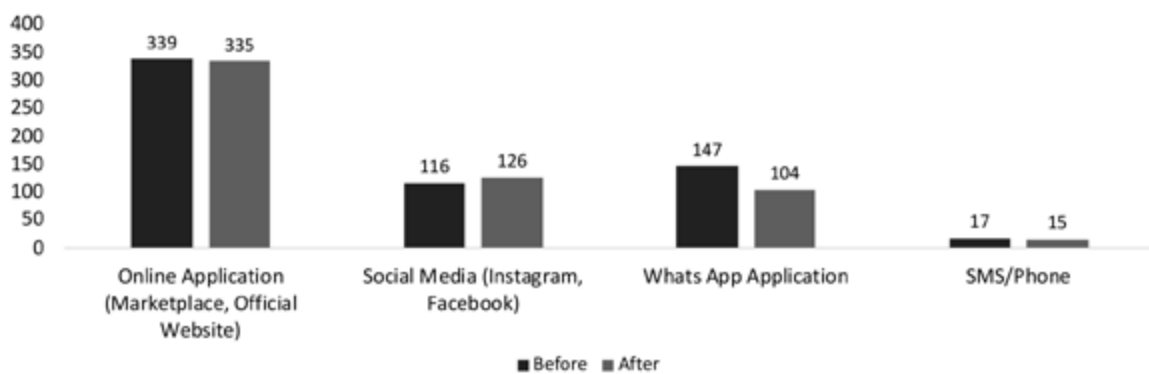


Figure 3. Media Used by Respondent for Online Shopping Before and After Covid-19  
Source: Survey Results (2020)

the impact of the Covid-19 Pandemic. Some of the impacts experienced include decreased sales, difficulty in accessing the supply of raw materials and production equipment, financing difficulties, limited financial reserves, the closing of stores or sales outlets, and loss of contracts with clients. In addition, the Covid-19 pandemic has also impacted the supply chain of the food system not only in Indonesia but also throughout the world and ultimately has an impact on consumer demand and purchasing power (Barrett 2020; Damuri et al. 2021; Torero 2020). Problems related to supply chains can be divided into 3 categories: (i) global supply chain problems that are disrupted as a result of efforts to prevent the spread of Covid-19; (ii) MSME supply chain management which tends to be highly dependent on one supplier or market availability; (iii) financing the supply of raw materials (Damuri et al., 2021).

Closing of sales stores, declining consumer purchasing power, and changes in consumer behavior have the biggest contribution as the cause of the decline in company sales. This is not only felt by large companies but also by MSMEs. During the current Pandemic, consumers choose a safe way to shop. Companies can experiment to support new sales systems for example through online platforms (Nordhagen et al., 2021).

Online marketing is one way that entrepreneurs can use to maintain their business continuity, especially during social restrictions during the Covid-19 Pandemic. Based on Survei Kegiatan Dunia Usaha (SKDU) from Bank Indonesia, the three MSME sectors that were most affected in the first semester of 2020 were the provision of accommodation and food provision, wholesale and retail trade, repair and maintenance of cars & motorcycles, and manufacturing industry. In the era of new normal life after Covid-19, MSMEs are likely to be forced to adapt to new habits, ranging from supply chains, business activities, and transactions using digital technology, to survive during a crisis (Damuri et al., 2021). In addition to the availability

of adequate information technology infrastructure, the ability to adapt is the key needed to be able to survive and maintain business continuity during the Covid-19 Pandemic. Business actors also need to have competence, psychological factors to innovate, optimism, and self-confidence (Nah and Siau, 2020).

Of the 355 MSME respondents who took part in this survey, MSME actors have been selling online since before the Covid-19 Pandemic, and 24 MSME actors have then tried to sell online since the Covid-19 Pandemic occurred in Indonesia. Of the total respondents, there are at least 10 respondents who lost their jobs at the beginning of the Covid-19 pandemic and 4 respondents who tried to do business online. These results are in line with the BPS survey which noted that there were 47.75% of businesses had implemented online marketing since before the pandemic period, and 5.76% of businesses had just started marketing their products online since the beginning of the pandemic (BPS, 2020b). However, there are also business actors who were forced to close their online businesses during the Covid-19 pandemic in Indonesia. The number is quite a lot, namely around 21 MSME actors.

Judging from the percentage of online business results that are used as their main income, the majority of respondents admit that the results of online businesses that are used as their main income are still less than 25%. This indicates that the online business being run is a side business. Meanwhile, there are only 17 MSME actors who make online businesses their main business. This is in line with the reason that most respondents sell and market their products online, namely to earn additional income and take advantage of their spare time. In addition, another reason is to expand the marketing area throughout Indonesia and to avoid the Covid-19 virus.

The most widely sold products online based on survey results are fashion and beauty products, as

well as processed food ingredients. During the early period of the Pandemic, sales of health products and processed foodstuffs experienced an increase in sales. In line with the results of the BPS survey (2020a), the products sold in the marketplace decreased in March 2020. However, in the April-May period, several products experienced an increase in sales, such as data packages, health products, food and beverages, and other products. body care. According to Nah and Siau (2020), changes or adjustments to the types of products sold are one of the business strategies that need to be carried out during the pandemic because it adapts to the needs of buyers and extends the shelf life of the products sold. The need for health products and foodstuffs are products that are important and needed at this time.

MSME actors market their products through 3 media, namely marketplace/website applications, social media, and Whats App. The three media have almost the same proportion. However, since the Covid-19 Pandemic, the use of social media and Whats App has increased compared to marketplace application media and websites (see Figure 5). Big data analysis conducted by BPS at the beginning of the Covid-19 pandemic also shows that in the period March-April 2020 the number of online shops selling

in marketplaces decreased, but increased again in May 2020 (BPS, 2020a).

The use of online marketing media such as social media and Whats App is felt to be faster in serving buyers, can do promotions more often, is safer in transactions, and avoids the spread of the Covid-19 virus. Social media such as Instagram, apart from being used as a marketing communication medium, are also very effective in increasing consumer awareness of advertising, building brands, and establishing relationships and interactions with consumers (Hartoyo and Sitorus, 2021; Watajdid et al., 2021). Instagram is also a prospective channel for selling goods and services at this time (Baron and Ciechomski, 2019). But generally, Instagram requires other platforms such as Whatsapp to continue communication between sellers and buyers or even the seller's website and marketplace (Latiff and Safiee 2015). Therefore, from the survey results, the most widely used marketing media are social media and Whatsapp.

Gilbert (2019) said that 74% of consumers tend to purchase of a product or service after watching a video. Streaming video is more practical and low-cost but can increase customer engagement and have a big impact on sales. From the results of

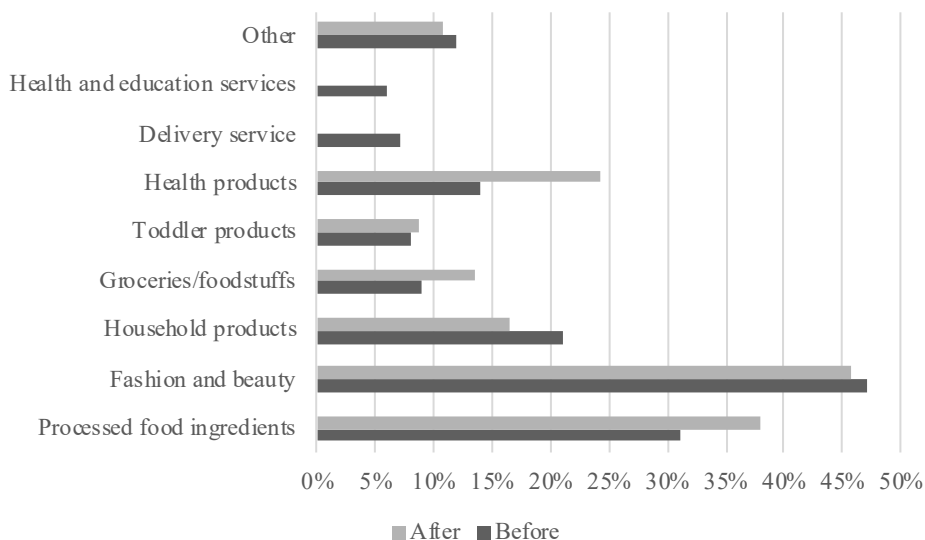


Figure 4. Products Sold by MSMEs Before and After the Covid-19 Pandemic  
Source: Survey Results (2020)



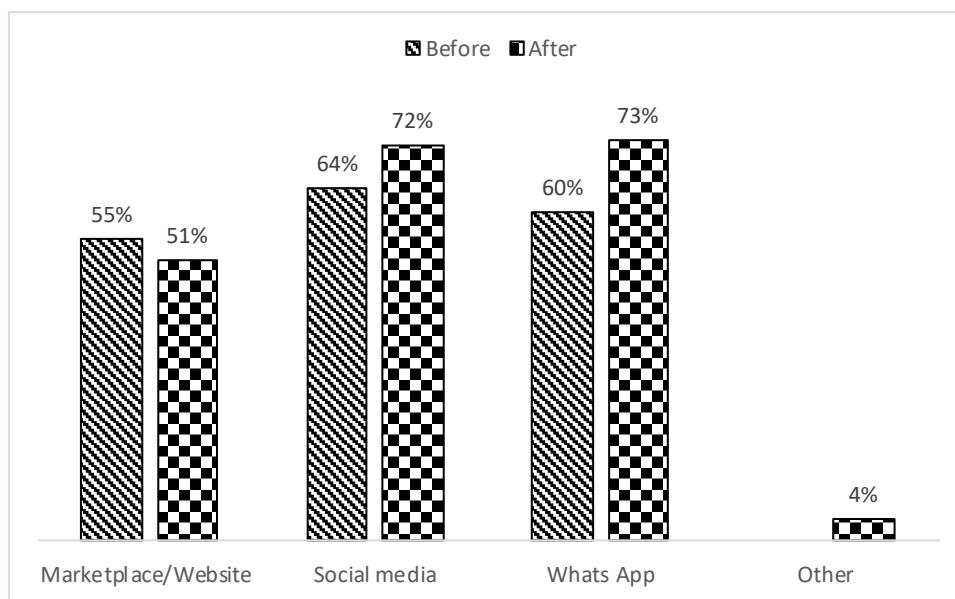


Figure 5. Online Marketing Media Used by MSMEs Before and After the Covid-19 Pandemic  
Source: Survey Results (2020)

observations made by researchers on Instagram social media, there are MSME actors who market their products in a relatively new way, namely using live broadcasts on Instagram. In this way, MSME actors can directly interact with buyers and show directly the products they offer. One of the Fashion SMEs in Klaten, Central Java, admitted that since the Covid-19 pandemic, his business has also been affected and sales have declined. The supplier craftsmen were also affected. However, after he tried to market his products by way of live broadcasts on Instagram, his business is now able to market products throughout Indonesia. Even the sales that previously mostly came from offline sales, namely 80% offline sales and 20% online sales, now it's the opposite, namely 80% online sales and 20% offline sales. Likewise, the supplier craftsmen claim to be happy because they are also flooded with orders and can produce normally again (Natalia, 2021).

In addition to the fashion sector, there are also businesses in the hobby sector whose sales trend increased during the pandemic, namely the sale of plants. One of the MSME players in the ornamental plant sector in the Cibubur area, Bekasi, West Java,

admitted that his sales experienced a significant increase during the Covid-19 pandemic. Started by selling cactus plants in 2017 with a gallery and also meeting the export demand for cactus plants. This UMKM continues to develop its business by expanding its plant gallery; providing more types of plants, pots, and growing media; as well as adding other facilities such as cafes and children's play areas. Currently, there are at least 200 types of plants provided by these SMEs. In addition to selling offline, he also markets through the marketplace and Instagram social media. An interesting sales technique from this UMKM is that every week there is always a Sweet Thursday promo that sells plants at lower prices. During the PPKM period in June 2021, these MSMEs conduct live broadcasts on Instagram both to sell plants directly to their customers and to inform products that are being promoted on Sweet Thursday. The plants sold come from their cultivation, imports, and also local farmers (Musa, 2021).

Based on the survey results, as many as 50% of MSME actors' business turnover decreased during the Covid-19 pandemic. The majority of the decline in turnover is less than 10%. However, there are

also MSME actors whose business has experienced an increase in turnover, amounting to 14%. The increase in turnover varies from 10% to 75%. The increase in demand that occurred during the Covid-19 pandemic must of course be accompanied by the availability of products and raw materials. According to (Dannenberg et al., 2020), one of the e-commerce in Germany was unable to meet all existing demands admitting that they received increased demand during the Covid-19 Pandemic but were hampered by capacity availability so they could not meet all existing demands.

**Respondents' Experiences Regarding the Security of Online Buying and Selling Transactions**

Although online buying and selling transactions are considered safer and more efficient during the Covid-19 pandemic, this activity is certainly not without risks. Risks that may occur include disease transmission through goods received or sold, fraud, and so on. Of all respondents, 88% feel safe and comfortable buying and selling online. In minimizing the spread of Covid-19 when receiving goods or transacting, as many as 28% wash their hands before sending goods and or after receiving goods, 24% use digital money, 23% spray disinfectant before handling goods, 4% using gloves and only 2% who checks the courier's body temperature. Of the 365 respondents, 58 people, 54 buyers have

experienced fraud when buying goods online and 3 sellers were deceived by proof of transactions sent by buyers, and 1 seller whose goods were damaged in shipping. Fraud experienced by buyers as much as 50% of goods that have been purchased, was not sent by the seller; 44% of the goods shipped turned out to be counterfeit; The remaining 6% felt cheated because the number of items sent was less.

Mitigation taken to avoid fraud is that as many as 65% of prospective buyers first see the seller's testimony and track record, 22% are still asking for recommendations and opinions from friends or trusted people, and 2% feel safe buying from the marketplace or official website. Mitigation that sellers do is to check their accounts or balances before sending goods to buyers.

In online transactions, trust is one of the main foundations of the business world. Building trust in a long-term relationship between the company and its customers is an important factor to create a sense of security, mutual trust, and loyalty. Mayer in Hsiao et al. (2010) developed a model of the dimensions of trust that is ability, policy, and integrity. With the formation of buyer trust in the seller, the buyer will feel safe in transacting and loyal to the seller. One way to build buyer trust is by showing a track record of sales, as well as the reliability and professionalism

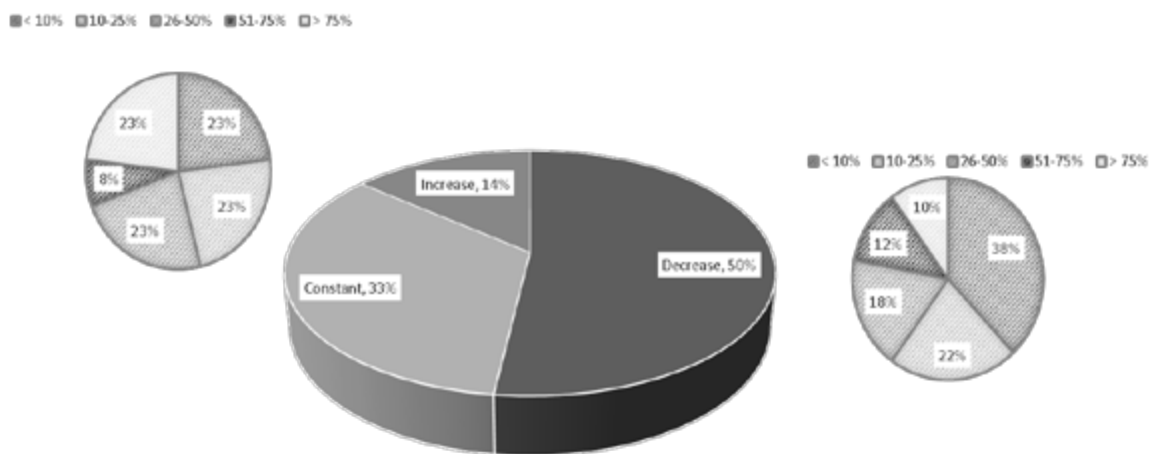


Figure 6. Economic Impact of Online Business (After the Covid-19 Pandemic)  
Source: Survey Results (2020)

of the seller in offering products and serving buyers.

The results of research conducted by (Rahmawati and Novani, 2021) show that customer interaction and involvement in MSME business processes are needed to increase the value of co-creation in creating product innovation and service innovation, one of which is to stop the spread of the virus.

#### **MANAGERIAL IMPLICATION**

In times of crisis or like during the Covid-19 pandemic, the use of online media or social media is very useful in buying and selling for both entrepreneurs and public consumers. The utilization of online media for entrepreneurs is useful to maintain the market and even expand the market. Entrepreneurs who market their products can use various ways and media. The development of technology, media, and marketing techniques encourages entrepreneurs to be more creative in marketing their products in the market so that they can attract buyers and maintain customer loyalty. It is no less important to pay attention to the quality of service before and after sales, and product quality needs to be considered to maintain customer satisfaction.

#### **CONCLUSION**

Online purchases are still being made before and after the Covid-19 pandemic. The largest increase in online purchases occurred in health products

and ready-to-eat foods. Considering that during the pandemic, health products are urgently needed for the prevention and treatment/care of Covid-19 patients. Processed or ready-to-eat food products also experienced a high increase. This is because, at the beginning of the pandemic, people did not dare to go to markets or shopping places, as well as restrictions on people's movement.

Online sales transactions during the Covid-19 Pandemic also had a positive impact on the business world, especially MSMEs because new respondents were starting a business and also starting to try to market their products online. However, some respondents were forced to stop their businesses. Various ways are carried out by business actors to continue to survive during the Covid-19 Pandemic, including trying marketing techniques that are relatively new in Indonesia, namely using of live broadcasts on social media such as Instagram. This technique is quite effective in increasing sales and expanding marketing throughout Indonesia, and the MSME suppliers also feel the impact. However, transacting online also has risks that still need to be considered, for example maintaining cleanliness to reduce the risk of disease transmission, utilizing technology such as digital money, and checking before carrying out further transaction processes. ■

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