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# Can Online Commerce Help SME Owners in the Wood Industry Weather the COVID-19 Crisis?

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**ABSTRACT:** Petang and Abiansemal Sub-Districts, Badung Regency, which are dominated by wood craft industry players in the SMIs sector as the backbone of the economy, are seriously affected not only in terms of total production and trade value but also on the number of workers who have lost their jobs due to this pandemic. The concept of business resilience in direct relation to the company's ability and resilience in the face of the Covid-19 pandemic is very important in mediating E-Commerce Based entrepreneurship. This condition will help SMEs to implement various policies in an effort to improve the quality of life of business actors. In this article, a literature review and interaction of quality of life, business resilience and E-Commerce Based entrepreneurship will be discussed.

KEYWORDS: online commerce, SMES owners, wood industry, COVID-19

#### I. INTRODUCTION

The Covid-19 pandemic has had an impact on the decline in economic growth in Indonesia and has an impact on the world of industry, investment, trade, transportation, and tourism. The Covid-19 pandemic situation has greatly affected the Indonesian economy, which is currently unhealthy. Economic growth based on Year-on-Year calculations in the first quarter of 2020 showed a weakening, which only reached 2.97 percent. The data in the second quarter was also unfriendly, showing a deep decline of 5.32 percent, the worst since 1999. Most economic sectors grew negatively, for example the transportation industry experienced the lowest growth with a value of -30.84 percent. However, several sectors grew positively, such as the information and communication sector, financial services, agriculture, property, education services, health services, and water supply.

The Covid-19 pandemic doesn't always have a bad impact on the business world. This is because a number of businesses have experienced significant positive growth. One of them, online sales business people are actually in demand by many people and are considered a safe solution so that businesses can continue to run smoothly during the pandemic, customer needs are still met, and are safer from the spread of Covid-19 when compared to conventional or face-to-face businesses. In March 2020, online sales jumped 320 percent of total online sales at the start of the year. The sharp increase occurred, online sales in April 2020 recorded an increase of 480 percent from January 2020. In March 2020 the highest sales were in food and beverages, which increased 570 percent from sales in January 2020, so it can be understood that sales of consumer goods tend to increase compared to other sectors (https://www.bps.go.id).

According to a report from the Organization for Economic Co-operation and Development (OECD), the Covid-19 pandemic has affected the economy from both supply and demand sides. Companies on the supply side reduce the supply of raw materials and unhealthy labor and supply chains are also experiencing constraints. From the demand side, the lack of demand and decreasing consumer confidence in a product. The OECD also said that small and medium-sized industries are very vulnerable to being affected by business disruptions, because they often have direct contact with the tourism, transportation and culinary industries that require fast suppliers, all of which have been significantly affected by Covid-19 (OECD, 2020).

Small and medium industry (SMIs) in Indonesia is one of the business fields that has a fairly important role for economic growth, besides that SMIs also has a role in the absorption of labor and the distribution of development results. The growth in the number of SMIs units in 2016-2019 has increased by 4.2 percent annually and the average contribution of SMIs to Indonesia's Gross Domestic Product (GDP) for the last 3 years is more than 50 percent. This proves that SMEs are able to independently boost the community's economic sector and support the rate of economic growth in Indonesia. For this reason, SMIs is one of the leading

business sectors by Bank Indonesia to encourage economic growth, in the service sector because it has an increasing contribution to the Indonesian economy and trade.

Small and medium industries (SMIs) need to be researched for their survival, to obtain information in the context of their empowerment by interested parties, especially academics (academics), the private sector (business), and the government (government). In Indonesia, SMEs continue to be developed and empowered, because they can contribute significantly to the economy and create a positive business climate and build the nation's image and identity. In addition to playing a role in employment as a result of the growth of the workforce, on the other hand, small industries are based on renewable resources, creating innovation and creativity which are the competitive advantages of a nation and providing positive social impacts, including preserving and enhancing local cultural creativity. Historically, small industries have developed in several parts of Indonesia, namely by utilizing waste or useless materials, such as useless wood or roots, used paper, used plastic, pieces of glass scraps, and so on (Utama et al., 2017).

A study by the Ministry of Finance showed that the Covid-19 pandemic had negative implications for the domestic economy, such as a decline in people's consumption and purchasing power, a decline in company performance, threats to the banking and financial sector, and the existence of MSMEs. In terms of consumption and people's purchasing power, this pandemic has caused many workers to decrease or even lose their income, thus affecting the level of consumption and purchasing power of the people, especially those who are in the category of informal workers and daily workers. Most people are very careful about managing their financial spending because of the uncertainty when this pandemic will end. This causes a decrease in people's purchasing power for consumer goods and puts pressure on producers and sellers.

Regarding the Covid-19 pandemic, Government Regulation Number 21 of 2020 concerning Large-Scale Social Restrictions was issued with the aim of limiting the movement of people and goods and requiring the public if there is no urgent need to stay at home. This also has an impact on the limited operation of small and medium industries (SMIs) and a decrease in consumers who shop directly compared to normal days. The social distancing policy which was later changed to physical distancing and working from or at home had an impact on the decline in company performance which was then followed by termination of employment. There are even some companies that went bankrupt and finally chose to close their business.

The Ministry of Industry from the government side is reviewing various strategic policies to help the small and medium industry (SMIs) sector to survive in running its business amidst the pressures of the Covid-19 pandemic. This is because SMIs is one of the sectors that has been affected quite a lot, so it needs to get good handling so that it can again make a significant contribution to the national economy. The Ministry of Industry has coordinated with the heads of offices in charge of industry in all provinces in Indonesia to map SMIs affected by the Covid-19 outbreak. Reports from 34 provinces in Indonesia show that the main problems faced by SMIs are raw materials and credit restructuring.

The Covid-19 pandemic has also had a significant impact on all aspects of people's lives in the Province of Bali, both economically, socially and culturally. Bali is not the only one experiencing this challenge, the rest of the world is also facing the same predicament. Based on the Bali Province Economic Report (Bank Indonesia, 2020), Bali's economic growth in the first quarter of 2020 was minus (1.14) percent, while in the second quarter of 2020 Bali's economy declined further to minus (10.98) percent. This sluggish growth was caused by a sharp decline in income from Bali's main sector, namely tourism. The number of foreign tourists in Bali has decreased since the start of the pandemic to 99.97 percent in May 2020. Bali is experiencing a loss of around 9.7 trillion Rupiah every month from the tourism sector alone. Based on data from the Bali Provincial Manpower and Mineral Resources Office, as of May 25, 2020, as many as 71,313 formal sector workers were laid off and 2,570 people lost their jobs.

The Covid-19 pandemic has caused a decline in consumption and production of creative products and had a negative impact on 98 percent of creative industry workers. The Bali Provincial Government is committed to supporting the necessary steps for the recovery of the Balinese economy, including the creative industry sector. In general, the Bali Provincial Government through the National Economic Recovery Program (PEN) has actually prepared various programs and assistance aimed at the people most affected by the pandemic. The program is divided into two parts; Social Protection and Business Protection. In Social Protection, the PEN Program provides several assistances to ease the burden on the most vulnerable people. These assistances are: Family Hope Program, Direct Food Assistance, Social Cash Assistance, Direct Cash Assistance-Village Fund, Pre-Employment Card Program, Direct Cash Assistance for Small and Medium Industries, and Wage Subsidies. In Business Protection, the government provides an Interest Subsidy Program for small and medium industries (SMIs), SMIs Credit Guarantees, Corporate Credit Guarantees, and State Cash Placements at Partner Commercial Banks as a national economic recovery policy (www.baliprov.go.id, 2020).

The Provincial Government of Bali is committed to providing support to the creative industry, especially small and medium industries, especially for SMEs through regulatory support such as the Governor's Law no. 79/2018 and the Governor's Law No. 99/2018 which is intended to support the use and consumption of local Balinese products. In addition, during the

pandemic, the government also facilitated the licensing and investment licensing process in Bali to boost the economy. On the other hand, the improvement of creative industry human resources is carried out through a series of trainings and workshops in accordance with the respective fields developed. If the quality of our human resources is improved, the creative products will also be much better and have better added value.

The Badung Regency Government through the Department of Industry and Manpower in an effort to improve and develop insights and abilities in making, utilizing information technology to develop marketing of SMIs products held a Tutorial Workshop on the use of E-commerce and successful tricks to become an online entrepreneur in the context of implementing the Study Program (SMIs Go Products). Digital) as well as the product launch of Prodigi, taking place at the Kertha Gosana Room of the Badung Government Puspem. This activity can be one of the answers to the constraints of product marketing competition that is so tight, besides being a milestone and trigger for the development of Small and Medium Industry products. Through this Study Program program, it will be able to give birth to creative and innovative products that will become icons of Badung Regency so as to be able to seize the national and even international market, and be able to raise the class of SMIs in Badung Regency to become a big industry that is able to provide welfare for the people of Badung Regency. By bringing in directly the E-Commerce application provider, it is hoped that it can help and facilitate the marketing of creative and innovative products created in Badung.

Another effort by the Badung Regency Government through the Department of Industry and Manpower is to conduct a Workshop which was attended by 225 Small and Medium Industry business actors in Badung Regency, as well as invite resource persons from Marketplace or E-Commerce application providers in Indonesia, namely Tokopedia Jakarta, Shoppe Jakarta and Bukalapak Community Bali (https://badungkab.go.id, 2021). The socialization of the implementation of the Badung Local Electronic Catalog to SMIs actors was also carried out by the Badung Regency Government. The socialization activities for SMIs are part of the implementation of services or goods in Badung Regency in accordance with the provisions of the applicable laws and regulations. Cooperation is also carried out with the Pandawa Bali Global IT Vocational School and ITB STIKOM Bali group to accelerate the digitization of the creative industry in Badung Regency (https://badungkab.go.id, 2021).

Badung Regency is famous as a tourism area, because of the many tourism objects in the Badung area. The direction of development policy in Badung Regency is in an effort to improve the welfare of the community, especially North Badung with the dominance of plantation activities directed at export commodities and supporting tourism, natural potential for tourism objects, water and soil conservation, small industries and household crafts. The tourism potential in North Badung is directed at agro tourism and adventure tourism without disturbing the function of the area as a buffer and protected area. The potential handicraft industry in Petang and Abiansemal Sub-Districts is the wood craft industry. The number of wood craft industries in Petang Subdistrict in 2021 is 21 units with a workforce of 29 people (BPS Badung Regency, Petang District in Figures 2021), while the number of wood craft industries in Abiansemal Sub-District in 2021 is 139 units with a total workforce is 750 people (BPS Badung Regency, Abiansemal District in Figures 2021). Knowing the development of timber SMI players in Petang and Abiansemal Sub-Districts in 2017-2021 is presented in the following graphic form.

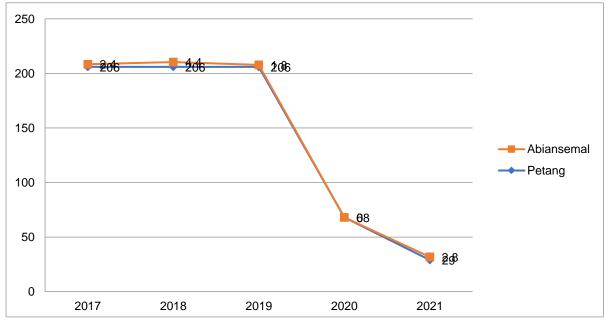


Figure 1. Number of Timber SMIs in Petang and Abiansemal Sub-Districts Badung Regency Year 2017-2021 Source: Petang and Abiansemal Sub-Districts in Figures 2017-2021.

Based on Figure 1, it shows a decreasing trend in the number of timber SMIs actors in Petang and Abiansemal Districts from year to year from 2017-2021. The decline in the number of wood SMI players shows the low business resilience of wood SMI players due to the increasing number of wood craft products that are easy to imitate and can be produced quickly in large quantities at lower prices. Many of them are forced to go out of business because of the lack of income to meet their needs due to declining incomes.

Technology is an important factor in the company. The lack of technology, including information technology owned or applied by SMEs, will hinder its development (Utama et al., 2017). The theory of Technology Acceptance Model (TAM) developed by Davis (1989), offers a theory as a basis for studying and understanding user behavior in accepting and using an information technology system. The behavioral aspect in the adoption of information technology is an important thing to pay attention to SMIs business actors who are affected by Covid-19. Utilizing E-Commerce Based information technology in business operations, SMEs entrepreneurs will gain wider market access and have the opportunity to attract new customers. Customers will find it easier to get the information they need online. E-Commerce Based entrepreneurship based on the research study of Paton et al. (2006), Adkins (2010), Nicholls (2012), Marya (2013) measured from four indicators, namely: communication perspective, business process perspective, service perspective and online perspective. The sophistication and modernity of information technology through e-commerce, if used properly and maximally, will certainly produce positive benefits for business actors in marketing their products during a pandemic. The success of product marketing will have a positive impact on the resilience of the SMIs business. The results of research by Ahmadi et al. (2017), Rakanita (2019), Kusumastuti (2020), Leong et al. (2020), Nalini (2021), and Nasution et al. (2021) empirically proves that E-Commerce Based entrepreneurship has a positive effect on business resilience. The results of the research that has been conducted by researchers found the obstacles faced by SMEs in adopting e-commerce including connection and network constraints (As'ad et al., 2012), the existence of driving factors, people and sources of information (Govindaraju & Chandra, 2012), while according to Maryeni et al. (2014) the difficulty of adopting e-commerce by SMEs is influenced by the level of complexity of e-commerce which is seen as too complicated to be implemented by SMEs. This condition, of course, may not have an impact on business resilience.

Information technology through e-commerce is part of a social system where entrepreneurs as business actors are connected and exchange messages with each other. The purpose of the exchange of messages is to bond with each other and produce economic exchanges, where exchanges in the economic system are considered equal if the rewards received are in accordance with the sacrifices made (Griffin, 2012). The main impetus in economic exchange, where SMEs affected by Covid-19 are satisfied when they receive feedback that is in accordance with their performance using information technology. Entrepreneurship determines whether small entrepreneurs are able to grow into middle-class companies or remain small and get worse. The pandemic period affects digital acceleration in society, especially business actors. This affects the selling style, giving rise to a new strategy in doing business. The readiness of entrepreneurs to use and utilize information technology through e-commerce to establish relationships with various parties online will affect the quality of life of business actors in terms of satisfaction with their economic welfare. The results of the research by Kusumastuti (2020), Leong et al. (2020), Sumadi (2021) and Nasution et al. (2021) empirically proves that E-Commerce Based entrepreneurship has a positive effect on the quality of life of business actors. Different results are shown by the research of Ahmadi et al. (2017) and Nalini (2021) that E-Commerce Based entrepreneurship has no effect on the quality of life of business actors.

There are 779 business players in the wood craft industry in the SMIs sector in Petang and Abiansemal Districts, Badung Regency. Most of the entrepreneurs as timber SMIs players in the Petang and Abiansemal Districts, Badung Regency, have used e-commerce before the pandemic to run their businesses. This is because the presence of social media has been felt to be quite effective as a tool for developing SMEs, especially marketing long before the pandemic. Utilization of social media before the pandemic period, it can be seen that wood SMIs players used e-commerce by marketing their products through social media as many as 539 people or 69.19 percent. The social media used are Facebook and Instagram. The second use of e-commerce is marketing products through online messaging, which is 516 people, 66.28 percent. Meanwhile, there are 476 timber SMEs who market their products in the conventional way or 61.05 percent. The use of marketplaces such as Shopee, Bukalapak, Tokopedia and others is only 281 people or 36.05 percent. Prior to the pandemic, many wood SMI players had used social media to market their products. This proves that E-Commerce Based entrepreneurship existed before the pandemic. According to Mumtahana's research (2017) explaining that the use of e-commerce technology can have an impact on increasing SMIs income by 15%. Because of this positive influence, SMIs have taken advantage of e-commerce before the pandemic. Not only for business actors, the use of E-Commerce Based entrepreneurship is also able to attract many consumers in Indonesia before the pandemic.

The concept of business resilience in direct relation to the dynamics of capabilities, and an important review of company resilience in the face of the Covid-19 pandemic is very important. Resilience is defined as the ability to cope with shocks and stresses, to cope with uncertainty and to be prepared for any future challenges. Business resilience can help organizations reduce

losses and also derive many significant co-benefits (Dircke, 2019). This condition will help SMEs to implement various policies in an effort to improve the quality of life of business actors. Business resilience in this study is the reliability of wood SMI players to maintain business as a result of the Covid-19 pandemic on how to handle problems efficiently, adapt to change, react in response to pressure, and build relationships with various institutions and organizations. Business resilience refers to research by Gunasekaran et al. (2011), Kumar et al. (2011), Sullivan-Taylor and Branicki (2011), Lee and Vargo (2013) measured from seven indicators, namely: investment financing, relational networks, material assets, strategic flexibility, operational flexibility, continuous improvement, and aspects of learning as a culture.

Business resilience is a dynamic adaptation process that allows business owners to continue to look ahead despite difficult market conditions with various changing conditions that they consistently face in the market. Resilient entrepreneurs accept change instead of resisting change, they work hard to achieve goals and manage challenges, take risks, and have a high tolerance for ambiguity (Fatoki, 2018). Business resilience in an interrelated and dependent system has an impact on the smooth running of people's lives and has an impact on improving the quality of life of individuals (Dircke, 2019). Fisher and Lobo (2016), Fatoki (2018), Vargas (2018), and Chakraborty (2019) in their research prove that business resilience has a positive effect on the quality of life of business actors. However, Ofunoye (2017) in his research found an insignificant relationship between resilience to the quality of life of business actors as measured by personal entrepreneurial success. Zohurul (2015) in his research also shows that business resilience based on organizational performance has no effect on the quality of employees' work life.

Petang and Abiansemal Sub-Districts, Badung Regency, which are dominated by wood craft industry players in the SMIs sector as the backbone of the economy are seriously affected not only in terms of total production and trade value but also on the number of workers who have lost their jobs due to this pandemic. The concept of business resilience in direct relation to the company's ability and resilience in the face of the Covid-19 pandemic is very important in mediating E-Commerce Based entrepreneurship. This condition will help SMEs to implement various policies in an effort to improve the quality of life of business actors.

This research is expected to provide practical benefits in the form of policy directions for small and medium industries (SMIs) by paying attention to one of the business resilience factors, namely E-Commerce Based entrepreneurship in an effort to improve the quality of life of SMIs actors. Thus, the SMI players will have information related to the things that most affect the resilience of the business. Quick adaptation and taking advantage of opportunities is the key in dealing with changes in consumer behavior and preferences for wood SMI players in an effort to strengthen business resilience and quality of life for wood SMI players. The performance of timber SMI players will slowly begin to improve along with various initiatives carried out both from the operational and business side. Technology-based timber SMI players will focus on innovating both operationally and in business, in order to provide solutions for partners and customers. The results of this study are also expected to be used by the Badung Regency Government to be a reference in producing policies that can support the resilience and quality of life of wood SMI players during the Covid-19 pandemic in Petang and Abiansemal Districts.

Over the past decade, economists have tried to focus their studies on the economics of happiness, which is also known as a subjective approach to well-being. Economics of happiness is an approach to assessing or measuring subjective well-being by combining the techniques used by an economist and the techniques used by a psychologist (Graham, 2009). This theory is based on economic theory in which each individual always tries to maximize utility, and furthermore it will produce satisfaction (happiness/satisfaction).

Happiness is something that is intangible so researchers in the field of economics use several techniques or approaches so that happiness can be measured. Research on happiness in the economic field is part of a subjective well-being approach in which utility is something that can be measured through several information gathering techniques. This approach allows economists to measure happiness in the economy quantitatively through a question "how happy are you with your life right now?". This is what makes happiness from an economic point of view different from the point of view of other disciplines (Easterlin, 1974).

The subjective approach to well-being allows for a direct measurement of individual well-being. Frey (2010) revealed that the measurement of welfare can be done through survey questions. Furthermore, in describing subjective well-being, the variable happiness in the survey can be used to predict individual well-being because happiness is the main goal of the individual. As stated by Frey (2010) that: "The empirical concept of reported subjective well-being can be applied to studies of remembered and predicted utility... happiness is for many people an ultimate goal. That is not the case for other things we may want, but rather to give us the possibility of making ourselves happier". The concept of subjective well-being, which allows for a direct measurement of well-being, has begun to be widely used in research in the field of economics. Several literatures on individual subjective well-being often use different techniques or measurement methods to capture individual happiness. Basically, some of these methods use two variables, namely the variable happiness and life satisfaction (Frey, 2010).

Studies on positive psychology are increasingly being developed in the realm of economics. The view of positive psychology invites people to see from a positive perspective, that humans always have the potential or strength to rise from a situation that makes them powerless. Humans are able to determine their own way of looking at life. One of the topics in positive psychology is subjective well-being, namely the evaluation that a person gives to his life. Someone who is said to have high subjective well-being is someone who has satisfaction in his life. In addition, they also feel positive emotions such as joy and affection and the absence of depressive symptoms (Ardelt & Edwards, 2015). Subjective well-being is also defined as a person's assessment of his life, both cognitive and affective. Cognitive assessment relates to life satisfaction standards, while affective assessment relates to how often a person experiences positive and negative moods and emotions (Andartyastuti, Maslihah, & Chitidjah, 2015).

Subjective well-being is one of the topics of study in positive psychology in economics related to the quality of one's life. In recent years, quality of life has become an important issue in various fields of study such as psychology, economics, medicine, sociology and so on (Costanza et al., 2007). According to the World Health Organization (WHO), quality of life is defined as individuals' perceptions of their position in life in the context of the culture and value systems in which they live, and in relation to their goals, expectations, standards and concerns (Skevington, Lotfy and O' Connell, 2004). Costanza et al. (2007) consider quality of life based on a hedonistic view which means that people evaluate their quality of life according to how they perceive satisfaction or dissatisfaction in various life domains.

Furthermore, quality of life includes a person's cognitive processes, namely perceptions, thoughts, and feelings about living conditions, and reactions to these conditions (Diener, 2006). In simple terms, the interaction between stimulus and response plays an important role in the value of quality of life. This perspective puts forward the idea that psychological factors are very important in life to overcome one's problems in his subjective assessment of life. Therefore, individual perceptions of quality of life can affect subjective well-being which shows positive and negative evaluations of life. The results of this evaluation should of course reflect cognitive assessments of life satisfaction, satisfaction domains, positive and negative emotions. Based on this, this domain can be considered as a frame for judgments made about quality of life (Diener, 2006; Diener, Oishi and Lucas, 2003).

Malkoç's (2011) study was designed to investigate the effect of QoL and its four domains on subjective well-being and also examine QoL in terms of various demographic variables. The results of the study revealed that the quality of life affects subjective well-being. In detail, psychological health, social relationships and the environment significantly predict subjective well-being, but it is surprising to see that there is no correlation between physical health and subjective well-being. This could be due to the fact that the study sample consisted of relatively young participants ranging from 17 years to 29 years. The sample of this study was less likely to have physical health problems. Therefore, they may underestimate the importance of physical health in life. In addition, socioeconomic level is a significant demographic factor for quality of life. Quality of life scores of individuals with high socioeconomic levels appear to be higher than individuals with average and low socioeconomic levels. This shows that individuals with high socioeconomic levels are more satisfied with their lives than those with average and low socioeconomic levels.

Camfield and Skevington (2008) research integrates multi-disciplinary areas of quality of life and subjective well-being, taking into account the relationship between quality of life and subjective well-being through concept definitions. Preliminary observations indicate that the field of subjective well-being shows the development of theoretical definitions rather than methodological definitions. The results showed that the methodological definition of subjective well-being has high convergence with the definition of quality of life. The definition of subjective well-being embraces values that are also contained in the definition of quality of life. On this basis, it is concluded that subjective well-being and quality of life are almost identical to each other.

Diener's (2006) research shows that there are substantial individual differences in SWB, as well as differences in mean levels between cultures. Are the causes of high SWB universal or culture-specific? Several needs such as temperature control, food, health, environmental control, and social relations may be required for SWB. These needs are so likely to drive people's wants and goals that they almost certainly have an impact on SWB. However, there also appear to be differences in goals and values between individuals, and between cultures, leading to different predictors of SWB. Is there a good culture, and is there a bad culture that can produce higher levels of SWB than others. Low or high levels of SWB may be found in very poor countries and in former Soviet bloc countries as indicators of measurement. Do people want to be happy, or do they want some other worthy goal more than happiness? Do they want those other goals because they will make them happy? We suggest that people around the world most want to be happy by achieving the things they value. Proving this statement is one of the goals of future research.

If the research of Diener (2006) Diener, Oishi and Lucas (2003) is related to this research, the gap that occurs is the weakness in the perception of the application of Diener's theory that there is no spiritual element and there is no application of quality of life to timber SMEs in rural areas. Diener's research discusses the application of different cultures from each country which shows there is a difference between good culture and bad culture. The results of the study will of course be biased because it is not necessarily in a poor country with a culture that is considered bad, the level of SWB is lower than a developed country

with a good culture. High levels of SWB may be found in very poor countries, and low levels of SWB may also be found in developed countries.

#### **II. LITERATURE**

#### A. Quality of Life

In general, the quality of life is related to the achievement of an ideal or desired human life (Diener and Suh, in Paraskevi, 2011). Goodinson and Singleton (O'Connor, 1993) put forward the definition of quality of life as the degree of satisfaction with the acceptance of the current life atmosphere. According to the World Health Organization Quality of Life (WHOQOL) (in Billington et al., 2010) defines quality of life as an individual's perception of the individual's position in life in the context of the cultural and value system in which the individual lives and in relation to goals, expectations, standards and concerns.

Swamy et al. (2015) concluded that career achievement, career satisfaction and career balance are not only important variables to achieve a good quality of work life, but quality of work life as one of the most attractive methods to increase employee motivation and performance. Quality of life is a way of life, something that is essential to encourage life, the existence of various physical and mental experiences of an individual that can change the subsequent existence of the individual in the future, high social status, and a typical characteristic picture of an individual's life (Sharkey). , 2003). According to Folkman (1984), quality of life is a level that describes an individual's excellence that can be judged from their lives. The individual's superiority is usually seen from his life goals, personal control, interpersonal relationships, personal development, intellectual and material conditions.

Some of the results of the analysis of the concept of experts provide various definitions of quality of life. Quality of life is defined as a term of life satisfaction (Ferrans, 1996; Zhan, 1992), quality of life is defined as life experience, life satisfaction, and well-being (Meeberg, 1993, Hass, 1999). Feinstein (1987) states the concept of quality of life as an umbrella that covers a variety of functional concepts, health status, perception, living conditions, lifestyle, and happiness. However, until now there has been no consensus on a precise and specific definition of quality of life. In addition, there is also no consensus on a measuring tool to determine/measure individual quality of life or whether individual quality of life can or should be measured? The absence of these consensus causes the quality of life is still an ambiguous concept.

The concept of quality of life clarifies the various meanings of quality of life, especially related to the life of an individual, identifies various uses of the concept of quality of life, identifies the essential characteristics of the attributive definition of the concept of quality of life, and presents various constructions of case models and other additional cases. An explanation of the antecedents, various consequences and empirical references of the concept of quality of life are also discussed to complete the discussion of the analysis of the concept of quality of life in this paper.

The definition of quality of life in terms of subjective well-being consists of a scientific analysis of how a person evaluates their life, both now and over a longer period such as last year. These evaluations include people's emotional reactions to events, their moods, and the judgments they form about their life satisfaction, fulfillment, and satisfaction with domains such as marriage and work (Diener, et al., 2003). Based on this, the quality of life concerns the study of what ordinary people call happiness or satisfaction.

The subjective well-being literature includes studies that have used various terms as happiness, hedonic levels, life satisfaction, morals, and positive emotions. Subjective well-being is an individual's evaluation of their life, namely affective and cognitive evaluation. People experience subjective well-being when they feel a lot of pleasant emotions and few unpleasant emotions, when they engage in interesting activities, when they experience a lot of pleasure and little pain, and when they feel satisfied with their lives (Diener et al., 2000).

Subjective well-being is defined as a person's cognitive and affective evaluation of his life. This evaluation includes emotional reactions to events as well as cognitive assessments of satisfaction and fulfillment. Thus, subjective well-being is a broad concept that includes pleasurable emotional experiences, low levels of negative mood, and high life satisfaction (Diener, Lucas, & Oishi, 2012). Subjective well-being is someone who evaluates their life including cognitive assessments, such as life satisfaction; and affective evaluation (mood and emotions), such as feelings of positive and negative emotions. People are said to have high subjective well-being if they are satisfied with their living conditions, and experience both positive and negative emotions infrequently (Eddington & Shuman, 2005).

According to the definition described above, it can be concluded that referring to subjective well-being as a grand theory, the definition of quality of life is a form of happiness or life satisfaction that can be done by evaluating the entirety of an individual's life, either in the past, present or future. future with cognitive and affective assessment. Quality of life as an evaluation of an individual's life is characterized by high life satisfaction, high positive emotions and low perceived negative emotions.

According to Diener (1994) suggests that there are three characteristics of subjective well-being. First, it is subjective, which is in individual experience. Second, not only the absence of negative factors, but also includes positive measures. Third, it

includes a global assessment and not just a narrow assessment of one domain of life. Frey & Skutzer (2002) explain three basic things as determinants of subjective well-being. The first theory, the influencing factor comes from the individual's income level. A person with a higher income level will have a greater ability to obtain goods and services and will obtain a higher social status. The second theory states that subjective well-being can be influenced by individual characteristics which are divided into education level, employment status, and marital status. The third theory is economic conditions which include inflation, income distribution inequality, and government policies.

Conceição & Bandura (2008) mention several determinants of subjective well-being in terms of economic happiness. First is happiness and income, does higher income lead to more happiness? Easterlin's (1974) research shows that for the United States, happiness increases with higher individual income. Easterlin found clear evidence of a positive influence of income on happiness at the individual level, in line with the assumptions of standard economic theory, but at variance with the findings of objective measures of quality of life. This finding is often referred to as the "Easterlin Paradox" where per capita income growth is not reflected in increased happiness. Second, the literature on happiness has expanded to explore how other economic variables such as unemployment, inflation and the business cycle relate to happiness. This study can be an important guide for policy makers. For example, when considering monetary and fiscal policies that will have an impact on inflation and unemployment, they can analyze the magnitude of the effect in terms of reduced happiness. This literature is the subject of fundamental criticism and questions of magnitude. The basic criticism is that nominal aspects of an economy such as inflation should not be of consequence to rational people. Next up is happiness and inequality, where there is some evidence that inequality is negatively related to happiness. The research of Alesina, Di Tella & MacCulloch (2001) found that there was a negative and significant effect of inequality on happiness in Europe, but not in the US. This is due to the fact that Europeans prefer an equal society, while the US is a more mobile society, so the poor know that their current situation is not fixed.

Research by Diener (1994), Frey & Skutzer (2002), Conceição & Bandura (2008) shows that subjective well-being measures require additional research and refinement before being used in decision-making and policy. An appropriate set of indicators is needed to support the idea of developing national welfare indicators. This study uses quality of life indicators referring to the BKKBN (National Population and Family Planning Agency) (2017). BKKBN defines the quality of life based on the concept or approach of family welfare, namely by dividing family criteria into five stages, namely underprivileged families (KPS), prosperous families I (KS I), prosperous families II (KS II), prosperous families III (KS III), and prosperous family III plus (KS III Plus). The indicators used are the cost of living, namely that the wood SMIs players are able to meet the cost of living for basic needs during the Covid-19 pandemic. Income is the net income of timber SMIs for developing the quality of family life in the fields of education and health during the Covid-19 pandemic. Environmental conditions are the physical conditions of the environment for wood SMI players that affect a better quality of life during the Covid-19 pandemic. Free time activities are the availability of time for wood SMI players in the midst of dense work activities so that they can be actively involved in social activities that can provide positive benefits for improving the quality of life during the Covid-19 pandemic. Spiritual activities are the ability of wood SMI players to meet the financial needs for routine religious spiritual activities and during holidays during the Covid-19 pandemic. Health is the health condition of timber SMI players and their families during the Covid-19 pandemic. Financial security is a stable financial condition to support the lives of timber SMI players and their families during the Covid-19 pandemic. Optimism is the belief of wood SMI players in a better direction during the Covid-19 pandemic. The negative response is the stress condition of wood SMI players due to the economic downturn during the Covid-19 pandemic.

#### **B.** Business Resilience

Our world is more technologically advanced and interdependent, risks are increasingly divided across local, regional and national boundaries and we are more culturally diverse than ever before. As a result, communities are increasingly faced with emergencies and crises that challenge their social and economic stability. Somers (2009) describes resilience as a reaction to an event and argues that resilience is shown after an event or crisis occurs. As a result, to measure resilience during business-as-usual, he focuses on measuring latent resilience or resilience potential. However, this ignores the positive role resilience can play in helping organizations avoid crises. This can include monitoring and detecting early warning signals that help organizations avoid or prevent crises or downturns. Weick and Sutcliffe (2001) discuss high reliability as a key characteristic of resilience and present a series of nine audits to measure resilience. Each robustness audit consists of questions based on high reliability and organizational theory. The use of resilience auditing is recommended to organizational managers to create awareness and to diagnose areas requiring special attention. However, the audit has not been fully tested quantitatively. Fiksel (2003) discusses the resilience approach and notes that resilient organizations recognize that it is impossible to prevent all crises and disasters all the time. Instead, they monitor the organization as a system with inputs and outputs, the characteristics of which can provide information about the health of the system.

The four main organizational characteristics that contribute to resilience are: diversity, efficiency, adaptability and cohesion. The attribute of diversity refers to the behavioral differences that distinguish organizational members, and rests on the assumption that heterogeneity gives rise to many ideas about how to deal with problems; efficiency shows avoiding wastage; adaptation means change and reaction in response to stress; and cohesion denotes the relationship between people and different parts (Tognazzo et al., 2020). This study translates and clarifies organizational characteristics that contribute to resilience in strategic flexibility indicators, namely the flexible strategic planning of timber SMI players in short-term planning to maintain the necessary readiness during the Covid-19 pandemic. Next is operational flexibility, which is the role of structural flexibility in determining production and marketing decisions so that it makes a significant contribution to the business resilience of wood SMI players during the Covid-19 pandemic. Strategic flexibility and operational flexibility will contribute to continuous improvement, namely maintaining product quality through continuous improvement to meet customer needs so as to increase operational activities for the development of business resilience for wood SMI players during the Covid-19 pandemic.

Research Torres et al. (2019) highlights the resilience of post-disaster small industry businesses. Resilience is the capacity of individuals, households, businesses and communities to adapt to external shocks and eventually thrive. One of the most important features for business recovery is the ability to adapt and respond to disruptions. During Hurricane Katrina, most of the disaster management focused on providing infrastructure, physical assets, and financial assistance to recover affected communities. A more important emphasis of this research should be a shift towards developing strong community-based networks that can respond quickly to disasters. This study uses a relational network as a determinant of business resilience, namely how close the relationship between wood SMI players is in collaborating with suppliers, customers and marketing partners to get more order volume during the Covid-19 pandemic.

A growing body of research is discovering the various components of frameworks on disaster preparedness, risk reduction and recovery, in both the community and business contexts within it. Disaster is an integral consideration by business as a macro-environmental force, so the framework must be realistic, as well as its components. In this study, post-disaster business recovery in Davao City is drawn to the relevant literature that will support the business resilience framework. These factors include the role of government, outbreak planning, business philosophy values, external support, and information technology (Campos, 2016). Campos' research (2016) discusses the values of business philosophy as limited to operational definitions with several indicators, criteria for goodness and truth that are believed and applied in organizational life, driving factors for organizational behavior, the ability to clarify quality performance expectations, respecting customers, suppliers, vendors, and the wider community, the daily leadership behavior as an example, and the achievement of the mission and vision. This study defines the values of business philosophy as the consistency of timber SMIs business actors in Petang and Abiansemal Sub-Districts who firmly carry out local wisdom-based values as a business philosophy in running a business due to the impact of the Covid-19 pandemic. The values of the business philosophy are measured from eight indicators, namely: the application of the pawongan concept, the application of the palemahan concept, the application of the parahyangan concept, the principle of small sustainability, religious rituals in an effort to neutralize the Covid-19 pandemic, cooperation with traditional villages, competition in togetherness based on a sense of embarrassment. , and prioritizing the principle of equalization among employees (Windia, 2007; Yasa).

## C. E-Commerce Based Entrepreneurship

In a disaster situation, information must be disseminated quickly to the people affected by the disaster as well as to those responding to the disaster (Patonet al., 2006). Communication during a disaster requires many standard crisis communication techniques. However, to understand how crises and disasters are related, the relationship between the two must be understood (Adkins, 2010; Ulmeret et al., 2007). Disasters, unlike crises, are simply external crises caused by natural events that are not the fault of the organization (Foster, 2012). According to Nicholls (2012), before a crisis or disaster occurs, organizations must establish relationships with other credible parties. sources, as well as various stakeholders. The media, as communicators with the public, should be seen as a resource during a crisis. A designated spokesperson must interact with the media to provide continuity and this person must continue dialogue with the media during a crisis or disaster. Social media provides an opportunity for all organizations to communicate directly and directly during their disaster relief efforts. Just like companies in crisis, emergency aid and government organizations need a focused and detailed crisis communication plan for their tactics during a disaster.

On the other hand, Smith (2011) mentions that some organizations cannot afford these resources to increase their use of social media. When these resources are not available, there are important practices that organizations should adopt. Organizations should only use social media tools that can contribute to the success of their social media campaigns. In addition, they should only use tools for which they have time to plan and implement their use. Organizations must have a plan for their message and make the message clear and coherent. Main et al. (2017) stated that technology is an important factor in companies. The lack of technology, including information technology owned or applied by SMIs, will hinder its development.

Information technology is radically changing the dynamics of the business environment and the way in which people and organizations do business with one another. Entrepreneurship that utilizes information technology based on e-commerce has the potential to be a source of competitive advantage (Khan, 2016). Entrepreneurship or entrepreneurship comes from the French word, entreprende which means creator, adventurer, and business manager. Meredith (2005) defines entrepreneurship as a process, formation or growth of a new business that is oriented towards profit gain, value creation, and the formation of unique and innovative new products or services. According to Meredith (2005), entrepreneurship are people who have the ability to see and assess business opportunities and gather resources needed to take advantage of them and take appropriate action to ensure success.

Entrepreneurship that utilizes information technology shows entrepreneurial actors who are able to take advantage of information technology facilities to assist human resources in creating, storing, converting, communicating and disseminating information (Sapitri, 2018). The description can be concluded that information technology is a forum and tool used by entrepreneurial actors in buying and selling transactions, promotions, and communication so that their needs can be fulfilled both materially and mentally. According to Sapitri (2018), there are several indicators of the use of information technology. Social factors (social factors), is one of the factors that assume that there are other people who support him to use information technology. Feeling (affect), a factor that relates to the feelings felt by individuals for the work being carried out, whether in carrying out it feels happy, dissatisfied, happy, comfortable if supported by information technology. Job fit, a factor that shows a relationship between the use of information technology and the needs of the task at hand. This factor is useful for measuring whether individuals believe that the use of information technology can improve individual performance if the information technology equipment is in accordance with what is needed for the task. Long-term consequences, the results obtained for future benefits. Can be measured through the output produced whether it has long-term benefits. Facilitating conditions, objectivity factors that exist in the work environment that facilitate and assist users in doing work.

One form of utilization of information technology is through e-commerce. Fahmi (2013) suggests that e-business or e-commerce is a business that uses electronic devices via the internet for every business transaction carried out. These business transactions include many things in the fields that can be done such as financial transfers, buying and selling of goods, promotions, electronic data exchange, Electronic Data Interchange (EDI), sending information on business cooperation agreements, and so on. E-commerce is all business activities involving consumers (consumers), manufacturing (manufacture), service providers, and intermediary traders (intermediates) using a computer network (computer network), namely the internet (Purwaningsih, 2018). Kotler et al (2012) mentions the use of websites to transact or facilitate the sale of products or services online can also be used as a tool to buy and sell products/services via the internet using a computer system to improve overall company efficiency. Usually consists of trade that occurs through buyers visiting the seller's website and online transactions. Electronic commerce describes the process of buying, selling, transferring, or exchanging products, services and information through computer networks, including the internet.

The definition of e-commerce according to Laudon & Laudon (1998) is a process to sell and buy products electronically by consumers and from company to company with computer intermediaries, namely utilizing computer networks. The definition of e-commerce according to Baum (1999) is a dynamic set of technologies, applications, and business processes to connect companies, consumers, and society through electronic transactions and the electronic exchange of goods, services and information. This e-commerce provides many changes in terms of the trading process. If the conventional buying and selling process requires buyers and sellers to meet in person, then with e-commerce this is no longer needed. Buyers can make transactions in different cities without having to meet and communication can be done using the internet.

E-Commerce Based entrepreneurship has several indicators. Communication perspective: e-commerce is the delivery of information, products/services, or payments via telephone lines, computer networks or other electronic means. Business process perspective: e-commerce is the application of technology towards the automation of transactions and enterprise workflows. Service perspective: e-commerce is a tool that fulfills the wishes of companies, consumers and management in reducing service costs when improving the quality of goods and speed of service. Online perspective: e-commerce is related to the capacity to buy and sell products and information on the internet and other online services.

#### III. METHOD

This is a systematic literature review that demonstrates how the research and development approach is utilized to combine and analyze research pertinent to the core of a specific topic. This study examines the quality of life of wood SMI players in the villages of Petang and Abiansemal Districts, Badung Regency with one of the indicators being spiritual activities, namely the ability of wood SMI players to meet their financial needs for routine religious spiritual activities and during holidays during the Covid-19 pandemic.

19. The relationship between spirituality and quality of life is a paradoxical relationship. In general, religious people tend to

experience a higher quality of life, and more specifically, participation in religious services, strength of religious affiliation, relationship with God, and prayer have all been associated with higher quality of life (Diener & Ryan, 2009). Spiritual experiences can offer and provide a sense of meaning in everyday life during life's crises. In addition, spirituality offers and provides social fulfillment through exposure to social networks consisting of people who share attitudes and values with life goals (Eddington & Shuman, 2005).

#### **IV. RESULT AND DISCUSSION**

#### A. Relationship of E-Commerce Based Entrepreneurship To Business Resilience

The government's decision to overcome the impact of the Covid-19 pandemic by generating and strengthening SMIs is the right choice because SMIs can survive the storm of economic and monetary crises and become a valve for the nation's economic recovery. E-Commerce Based entrepreneurship training that becomes social capital in business resilience in a pandemic disaster (Oktavianti et al., 2020). Research Hidayat et al. (2021) examined the factors that affect the resilience of Micro, Small and Medium Enterprises. The results of the study show that there is no relationship between entrepreneurs who use technology and business resilience. The results of the study indicate that there is a discrepancy with the research study of Yang & Kankanhalli (2014) where the use of technology during a pandemic to anticipate lockdown followed by PPKM is an important problem. One of the efforts to stay in touch with customers and to keep selling products is by utilizing technology. So, the most widely used technology by most people is social media platforms, the use of the business web and good IT knowledge are very influential factors on the resilience of entrepreneurial businesses. This is because the research of Hidayat et al. (2021) analyzed a sample of 97 small and medium enterprises in South Sulawesi, Indonesia, where the selected sample data was not categorized specifically so that there were many bias factors that caused the results to be insignificant. However, the results of the study show that business resilience is strongly influenced by the entrepreneurial spirit possessed by business actors, thus an entrepreneur will be able to face various situations and struggle to survive in the face of previous challenges. The results of this study serve as a mirror for practitioners as well as researchers and academics who are very important to develop and foster an entrepreneurial spirit which has proven to be very useful in entrepreneurship because the entrepreneurial spirit will greatly influence the development and management of businesses in various situations and conditions.

The research of Salim et al., (2017) examines Urang Banjar entrepreneurs in practicing the symbols of Haram Manyarah Waja Sampai Kaputing and Paddle Baimbai to be tenacious in running their business and surviving until now, providing specific illustrative explanations about the entrepreneurial resilience of Urang Banjar (Banjar tribe) in South Kalimantan to to face the competition and challenges of the business world and to find and implement patterns of coaching and strategies to support the entrepreneurial resilience of Urang Banjar. Urang Banjar is one of the largest community groups and is spread almost throughout the territory of the Republic of Indonesia to Malaysia, Singapore and Saudi Arabia. Urang Banjar is a person who lives in a village bordered by a river. The existence of Urang Banjar is also known for its entrepreneurial spirit. The contribution of Urban Entrepreneurship Urang Banjar in adapting to the technology-based commercial economy is driven by the slogan of Banjar life to run their business ventures. The slogan of life that is firmly held is "Haram Manyarah Waja Sampai Kaputing", which means never giving up with a strong spirit before reaching inspiration. Another slogan that is also a way of life for the Banjar people to run this business is "Kayuh Baimbai", which means rowing a boat together. These slogans make Urang Banjar have entrepreneurial resilience. This is evidenced by the various businesses of Urang Banjar entrepreneurs. They have diamond and jewelery businesses in Martapura, Alabio duck farm and peat buffalo farm in Hulu Sungai Utara, Sasirangan handicrafts, Katup culinary tourism, Banjar soup sellers, jukung industry and floating markets. The Urang Banjar ethnic group of entrepreneurs also has a unique habit of raising trade contracts (agreements) in every business transaction. The existence of Urang Banjar entrepreneurship in South Kalimantan faces various obstacles and threats. Business competitors are increasing in the same type of business that has been run by Urang Banjar entrepreneurs. A number of competitors from outside may have a very large capital and can play the market price that can kill Urang Banjar's entrepreneurship. The existence of competitors with large capital is overcome by utilizing technological advances in the form of digital technology, both to produce economically and to market their products effectively. Advance technology can help reduce production costs, reduce promotional costs and greatly facilitate marketing communications. Advances in technology support the progress and development of business. Entrepreneurship Urang Banjar must adapt and follow the progress of technological development in order to strengthen its existence as a strong and superior entrepreneur and contribute to economic development in South Kalimantan.

E-commerce is a fast-growing industry that attracts many entrepreneurs; but the survival rate is lower than that of other industries. Entrepreneurs take many E-Commerce Based strategic decisions that have a significant influence on business resilience (Fernandez et al., 2021). Many entrepreneurs wonder whether it is better to choose a 100% online presence or have a physical store. These questions are researched in the literature (Difrancesco and Huchzermeier, 2020; Huang and Jin, 2020; Kuan and Bock,

2007; Stewart, 2003; Toufaly et al., 2013). It was found that businesses that have physical stores increase resilience and reduce the risk of bankruptcy is 1.437 times greater than entrepreneurs who rely solely on e-commerce. Several researchers indicate the need for studies to determine the business resilience of companies that conduct international trade (Sapienza et al., 2006; Schwens et al., 2018; Fernandez et al., 2021). It is known that companies that conduct international trade based on e-commerce increase business resilience and the risk of bankruptcy is 2.778 times greater than local trade based on e-commerce.

## B. Relationship of E-Commerce Based Entrepreneurship to Quality of Life

The use of information and communication technology in this era has become part of everyday life. The progress and development of information and communication technology provides many conveniences in various lines of life, especially in the field of the digital economy. The ease of access and use of technology in the economic field is able to stimulate technology-based entrepreneurs called e-entrepreneurship. The increase in the number of e-entrepreneurship in Indonesia is expected to have a positive impact on the quality of life of business actors. However, in its implementation there are still many obstacles faced, especially related to the absorption of workers who support e-entrepreneurship (Maghfuri, 2018). E-entrepreneurship is an economic business solution with a greater level of business sustainability. This is in accordance with a review from the Global Entrepreneurship Monitor (GEM), which states that Indonesia needs to increase innovation related to sustainable business. In addition, support from the government is needed regarding E-entrepreneurship, both in the form of programs and the provision of infrastructure that encourages the development of E-entrepreneurship and triggers economic growth (Kelly et al. 2015).

E-entrepreneurship or technology-based entrepreneurship has many advantages in efficiency during business activities. The role of the internet in e-entrepreneurship makes businesses more innovative and creative, especially in terms of product marketing with e-commerce. Plus the role of social media such as line and Instagram can make a business marketing stimulus. Another advantage of the role of social media is that entrepreneurs can directly respond to criticism and suggestions related to products being marketed so as to facilitate evaluation. The development of e-entrepreneurship has the power to encourage the growth of the digital economy so that it can improve the quality of life of business actors (Maghfuri, 2018).

The results of Binder's research (2017) show that entrepreneurship (compared to work) has a negative impact on life satisfaction (subjective well-being), especially if a person enters entrepreneurship from unemployment, earns low income from self-employment or has no employees. Concerns about financial situation and job security seem to be the driving force behind this negative effect. Few self-employed people report a higher quality of life. This study has several clear limitations. First, there are no observational studies that can easily claim a causal relationship between entrepreneurs and quality of life because there are no determinants and distinctions between categories of entrepreneurs. The heterogeneity of entrepreneurs is felt unfair because it classifies entrepreneurs from individuals who are included in poor performance. Entrepreneurial identity is based on the researcher's self-selection so that research findings can be applied only to self-selected samples. Despite these limitations, it can be concluded that with the exception of job satisfaction narrowly, any positive impact on subjective well-being of entrepreneurs seems to be highly dependent on the type of business venture. This finding adds to the skepticism expressed by Nightingale and Coad (2013) and reinforces their opinion that the narrative of entrepreneurs as hero entrepreneurs may be overblown in the economy as a whole. Especially if the majority of entrepreneurs do not contribute to innovation, job creation, or income growth (Acs et al., 2016) and do not earn income or satisfaction. Based on this, it is necessary to ask why so many people still want to be entrepreneurs. Further research could explore whether entrepreneurs simply mistakenly expect welfare rewards, or whether they consciously play the lottery with respect to being self-employed. If the latter is true, then perhaps a more appropriate narrative is presented that is in line with the character of entrepreneurial tournaments, where some winners will reap the benefits while others go bankrupt.

Research by Bjørnskov and Foss (2020) recommends new insights into the effect of E-Commerce Based entrepreneurship on the subjective well-being of entrepreneurs. This study hypothesizes that the positive relationship between E-Commerce Based entrepreneurship and subjective well-being is influenced by the extent to which the decision to engage in entrepreneurship reflects a voluntary choice and by the entrepreneur's ability to match entrepreneurial preferences for autonomy, task variety, and challenging task to task environments. Although aspects of subjective well-being, such as utility maximization, self-realization and job satisfaction are very often used in entrepreneurship research, relatively few studies deal directly with the relationship between E-Commerce Based entrepreneurship and subjective well-being. The findings of this study have the potential to arise because entrepreneurs who are used as respondents tend to be individuals when starting their businesses, namely entrepreneurs who are on average more satisfied with their lives. Historical and institutional differences tend to create very different environments for E-Commerce Based entrepreneurial activity. The accuracy of this study is to use a larger sample in large countries with varying levels of generalization so as to be able to solve the problem of endogeneity (unbiased estimates).

## C. Relationship of Business Resilience to Quality of Life

Dircke (2019) states that in today's world full of uncertainty, resilience is very important. Resilience as the ability to cope with shocks and stresses, to cope with uncertainty and to be prepared for any challenges ahead. Resilience at the personal level in government, business and community institutions in an interrelated and dependent system has an impact on the smooth running of people's lives and has an impact on improving the quality of life of individuals. By realizing that resilience is a quality that touches all aspects of people's lives, then we can make future projections on how to protect assets, strengthen businesses, protect families and ourselves financially in the right ways so as to improve the quality of life of each individual. Resilience can help governments, cities and organizations reduce losses, but it also has many significant co-benefits.

Garrido (2016) in his research proposes to add to the concept of the process of increasing business resilience with an external action dimension that discusses a broader framework of community systemic resilience. Garrido proposes to extend the concept of socio-technical systems (STS) to individuals, which is based on the premise that human development and survival have the necessary social and technical factors. Global cases should be a referenced dimension of external action of any business resilience program. Civil compromise, interaction and collaboration between public and private organizations and governments are critical to advancing global systemic resilience. Based on this, it is suggested that businesses should analyze and model government decisions in a broader context in an effort to improve the quality of life of business actors.

Campos (2016) conducted a study of the decisive dimensions of business resilience in the context of post-disaster recovery for companies in Davao City. An exploratory factor analysis yielded five valid dimensions of business resilience in the context of post-disaster recovery in the case of Davao City. These five factors are labeled as (a) the role of government, (b) planning and preparedness, (c) philosophy and integrity, (d) external support and engagement, and (e) communication and media. These five dimensions are components that demonstrate a realistic business resilience model that will benefit the business concerned in resisting future disaster attacks. Moreover, Turnbull et al. (2013) support that post-disaster business resilience which can be realized through enterprise processes to design, implement, and evaluate strategies, policies and measures to increase understanding of disaster risk, reduce disaster risk, and promote continuous improvement in disaster preparedness, response, and recovery practices, with the aim of improving security, welfare, quality of life of business actors, and sustainable development.

According to Weerakkody's (2021) research found that among several independent variables, various levels of business resilience were perceived as being able to predict the subjective well-being of business actors. This research sets out to explore the impact of big data on business resilience by identifying how it can be leveraged to influence subjective well-being. In addition, a review of the existing literature highlights the importance of subjective well-being for businesses and the economy as a whole, especially considering management effectiveness and subjective well-being prediction can be the difference between increasing or decreasing labor productivity, improving or deteriorating customer service and satisfaction and reducing or increasing potential future business risks. Thus, predicting business resilience related to subjective well-being has the potential to present various opportunities for business actors and policy makers to make proactive business-related decisions, through identifying predictive trends related to individual subjective well-being. More specifically, based on the regression model, this study found that among the selected independent variables, business resilience was able to predict various levels of individual subjective well-being in terms of marital status, age and work force. The combination of using technology through the internet can be used not to support organizational sustainability and business progress. (Harbi, Aliouat, Harous, Bentaleb, & Refoufi, 2019).

## D. Relationship of e-commerce-based entrepreneurship to business resilience and quality of life

The research of Nikolaev et al. (2019) suggests subjective well-being is an important outcome of engagement in entrepreneurship, but the pathway from E-Commerce Based entrepreneurship to subjective well-being is poorly understood. Researchers address this, by developing a model in which business resilience involving talent and capability, and the fulfillment of intrinsic needs such as autonomy and competence can mediate the relationship between E-Commerce Based entrepreneurship and subjective well-being. The results show that substantial benefits in terms of business resilience mediate the relationship between E-Commerce Based entrepreneurship and subjective well-being. This research has a number of limitations. First, the data used are cross-sectional so it is not possible to obtain dynamic data from the process underlying the proposed relationship. Future research should further explore the hypothesized relationship between entrepreneurs with experimental methods or other primary data approach methods. For example, to some extent, a person who chooses to become an entrepreneur may have the psychological resources to survive as an entrepreneur, in addition to the financial resources. Previous evidence based on experimental designs, such as research by Benz & Frey (2008), shows that entrepreneurship is associated with personal aspects leading to subjective well-being. In addition, entrepreneurs can differ in terms of their motivational orientation towards entrepreneurial action, which can be explained. There is reason to believe that socially motivated entrepreneurs may experience higher levels of subjective well-being than commercially motivated entrepreneurs (Shepherd, 2015). The degree to which entrepreneurs attain higher subjective

well-being depends on factors such as the size and nature of their business. The number of employees can also be seen as a proxy for firm size, while this study lacks data to examine heterogeneity with respect to the nature of the business. The gap in this research is addressed by building an integrative theoretical framework that views entrepreneurship as an enabling condition for the personal, social, psychological and economic aspects to function properly which in turn leads to a higher level of subjective well-being.

The emergence of e-commerce has brought a paradigm shift to the global market. This framework that relies on technological advances has influenced a new era of commerce. More than ever, businesses are using digital marketplaces to stay relevant and competitive. Larger companies belonging to high-tech industries are naturally more likely to adopt and implement digital platforms. The effects of the Covid-19 pandemic on global markets have led to a surge in digital platform users. More than ever, people rely on digital marketplaces for their shopping needs. The shift from traditional places to digital ones has brought major changes in the global market. SMIs must change their business strategy towards e-commerce if they are to survive. The transition to digital can be considered as a way out to the survival of SMIs. The importance of the readiness of business actors in running e-commerce cannot be denied is to minimize costs and reduce the risks inherent in the Covid-19 transition period. Ecosystems will play a decisive role in promoting success as the availability of the right mechanisms will simplify the process and encourage the establishment of digital value chains and trustworthy markets. Government regulations that provide convenience for SMIs will foster entrepreneurial confidence and simplify bureaucratic procedures for adopting new business models and digital operations. Since the market for work requires commitment from the forces of supply and demand, policymakers need to play an active, multidimensional role. Conventional policy instruments such as subsidies or fiscal incentives can also benefit from applying these practices to SMIs. The global challenges that entrepreneurs currently face are forcing them to be present in the digital market regardless of the size of the company. Entrepreneurs who properly take advantage of e-commerce opportunities will increase business resilience and the quality of life of business actors.

#### V. CONCLUSION

Entrepreneurship that integrates local potential and e-commerce in the Covid-19 pandemic situation needs to be actualized because several studies show that entrepreneurial resilience based on local potential can maintain the level of economic stability, and digital marketing strategies have implications for competitive advantage. Implementing E-Commerce Based entrepreneurship training which becomes social capital in building business resilience in a pandemic disaster needs to pay attention to the collaboration of universities, IMKM and local governments, optimizing the potential for local advantages, social constructivist approaches, life skills training models based on local advantages, entrepreneurship education frameworks, and E-Commerce Based entrepreneurship. Subjective well-being not only as a procedural utility and a consequence of having opportunities, but as evidence of the importance of entrepreneurial tasks and activities. However, without specific surveys or long-term experimental designs, it remains an open question how to interpret the causal effects of choosing an entrepreneurial life over any individual entrepreneur's other job alternatives. But unfortunately this research does not concern the subjective welfare of local entrepreneurs and those engaged in small and medium industries so that the reason that E-Commerce Based entrepreneurship affects subjective welfare is unacceptable for local entrepreneurs and those engaged in small and medium industries. The findings of this study offer valuable insight into policy makers by showing how much public policy is available so that it can be used to develop policies to improve the subjective welfare of business actors. This research also has some limitations. Data for the study were sourced from national surveys, so detailed and personal data were not available in data collection. Overall, this research should be able to offer an approach through which subjective well-being can be predicted based on survey data so that this study provides the basis on which further research can be developed, with a view to potentially looking at collecting big data and actually predicting individual subjective well-being through various means. data sources in big data frameworks. Regulatory policies that reduce burdens for small and medium-sized businesses (SMIs) would boost business confidence and make it easier for companies to implement cutting-edge digital strategies. Policymakers need to take an active, diversified role since the labor market requires dedication from supply and demand forces. Applying these methods to SMIs can also help traditional policy instruments like subsidies or fiscal incentives. Entrepreneurs, no matter how big or little their businesses may be, are being pressured by global issues to have a digital presence. Companies' longevity and employees' quality of life can both benefit from entrepreneurs that make the most of e-commerce.

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