



COVID-19 Pandemic and its Effect on the Business Development Center UIN Sunan Kalijaga Yogyakarta: An Islamic Management Strategy

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Abstract: The COVID-19 pandemic has had a significant effect on various business sectors, including the Business Development Center (BDC) at UIN Sunan Kalijaga, which serves as a business management institution at the university. This study aimed to assess the effect of the COVID-19 pandemic on UIN Sunan Kalijaga's revenue from business sectors managed by the BDC. Additionally, the study aimed to demonstrate how UIN Sunan Kalijaga employed crisis management to respond to the pandemic's effect through various efficiency efforts and optimization of alternative financial aspects. By implementing Business Continuity Management (BCM), Emergency Response Plan (ERP), and Business Contingency Plan (BCP), BDC UIN Sunan Kalijaga Yogyakarta was able to maintain its existence in the first year of the pandemic by posting profits and continued with a positive trend in subsequent years. The findings of this study can be applied practically by providing a business model in times of crisis to ensure the company's survival.

Originality/Value: This study is original in examining the resilience of a university-based business management institution during the COVID-19 crisis, a context rarely explored in crisis management literature. By integrating Business Continuity Management (BCM), Emergency Response Plan (ERP), and Business Contingency Plan (BCP), it demonstrates how UIN Sunan Kalijaga's Business Development Center sustained profitability and adapted effectively. The findings provide a practical business model for organizations seeking survival strategies in times of crisis, offering both theoretical enrichment and actionable guidance.

Introduction

The process of dealing with the COVID-19 pandemic has a broad impact on almost all aspects of people's lives, particularly social and economic aspects. In the publication on March 26, 2020, the Economist Intelligence Unit (EIU) projected that Indonesia as one of the G-20 countries that would be unaffected by COVID-19 due to its high pre-pandemic GDP growth of 5.1% (Prastyo, 2020), could not avoid the impact of the COVID-19 crisis. As part of efforts to prevent the spread of COVID-19, various central and local government policies, including lockdown, social distancing, and work-from-home

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(WFH) recommendations have had a serious impact on almost all sectors, particularly the economic and business sectors.

The World Bank projected that the Indonesian economy would be depressed by 2.1% in 2020, while inflation would rise to 3% due to the ongoing spread of COVID-19 (Susilawati et al., 2020). The micro and macro business sectors have suffered significant declines as a result of the global economic slowdown and the emergence of market anomalies caused by market shifts and distortions in the wider community's consumption patterns (McKibbin & Fernando, 2020).

Higher education institutions were also affected by the COVID-19 pandemic, particularly state universities with Legal Entity (PTN-BH) status and state universities with Public Service Agency (PTN-BLU) status, which rely heavily on the business sector for the majority of their education management budget. In this case, universities must incur higher fixed costs as a result of the additional burden, namely the COVID-19 response budget, whereas the revenue from the government and businesses managed by the institution has decreased dramatically.

In the context of efficiency and reallocation of the education budget in higher education, particularly the State-University Operational Assistance (BOPTN), government policies require universities with Public Service Agency (BLU) status, such as UIN Sunan Kalijaga, to optimize budget operations using BLU funds. However, the revenue of universities with PTNBH or other BLU status was severely disrupted as a result of the COVID-19 pandemic because face-to-face activities were eliminated, resulting in changes in governance and a decrease in revenue from the university business sector.

The BLU education budget in higher education was generally in crisis, impacted not only by a decrease in revenue from the business sector managed by the institution but also by a decrease in budget from regular income, such as payment delays and a decrease in the amount of tuition paid by students. Universities were also burdened by the obligation to provide other compensation subsidies for COVID-19-affected students and academicians during the post-COVID-19 online lecture system. Universities also bear the financial burden of obtaining various donations, particularly for students affected by lockdown policies and other related assistance.

Undeniably, some business sectors have experienced significant growth during the COVID-19 pandemic. Consumer priorities changed as evidenced by an increase in purchases in the agriculture and food business, with growth reaching 430%. The pharmaceutical business sector also recorded a significant increase in transaction rate of 223%. Increased revenue was also seen in the courier or delivery business, with a growth rate of up to 95% since the beginning of the COVID-19 outbreak in Indonesia in March 2020 (Ramadhan, 2020). Unfortunately, the business sector managed by UIN Sunan Kalijaga has not penetrated the growing business sectors. BLU UIN Sunan Kalijaga's revenue has been based on the hospitality and building rental industries, which have been hit the hardest by the COVID-19 pandemic, particularly due to social distancing policies.

This study aimed to determine the extent to which the COVID-19 pandemic has affected the revenue of BLU UIN Sunan Kalijaga from the business sector managed by the Business Development Center (BDC) UIN Sunan Kalijaga. Furthermore, this study was expected to provide an overview of the extent to which crisis management has been implemented by UIN Sunan Kalijaga as a BLU work unit to respond to the pandemic situation through various efficiency efforts and optimization of alternative financial aspects that were responsive to crisis conditions due to the COVID-19 pandemic.

Literature Review

Business Development Center UIN Sunan Kalijaga

Business Development Center Sunan Kalijaga State Islamic University is the key institution to increase BLU UIN Sunan Kalijaga's revenue. According to the regulation of national education governance, particularly for higher education, as set forth in Government Regulation of the Republic of Indonesia No. 66 of 2010 on Amendments to Government Regulation No. 17 of 2010 on Management and Implementation of Education, The Business Service Center (BSC) unit provides universities with more flexibility to optimize their resources in order to increase competitiveness and progress. BSC is the only campus institution authorized to manage all campus business services "one-stop campus business service" at UIN Sunan Kalijaga.

Impact of the COVID-19 Pandemic

The impact of the COVID-19 pandemic has put a significant strain on the global economy, especially given that the world was already experiencing an economic slowdown as a result of the trade war between the United States and China. Consequently, Indonesia's economy would be under pressure. Many businesses have been impacted and are attempting to rebuild their business networks. The slowdown in the global economy would have an impact on Indonesia's economy. Implicitly, the COVID-19 Pandemic had a significant impact on the long-term viability of Micro, Small, and Medium Enterprises (MSMEs) and the community in Indonesia.

The COVID-19 pandemic has had an impact on three economic sectors, namely tourism, trade, and investment (Pakpahan, 2020). COVID-19 has slowed global economic growth, and Indonesia is no exception. Micro, Small, and Medium Enterprises (MSMEs), which are sovereign as the vanguard of the national economy, have been severely impacted not only in terms of total production and trade value but also in terms of the large number of workers who have lost their jobs. If the community's purchasing power declines, the viability of their businesses will suffer significantly (Ministry of Cooperatives and SMEs of the Republic of Indonesia, 2020).

Business Sustainability Management during the COVID-19 Pandemic

To prevent the spread of COVID-19 in Indonesia, the government recommended physical distancing and self-isolation at home to reduce the increasing number of COVID-19 cases. For all institutions across sectors and industries, this means that there has been a disruption that has rendered organizational operations no longer under business-as-usual conditions. The community did not carry out activities in the workplace, such as offices, factories, or other work sites, but rather at their respective homes.

In response to this situation, all institutions must implement business continuity management (BCM) by developing an Emergency Response Plan (ERP) and a Business Contingency Plan (BCP), including Work from Home (WFH). Organizations with BCP for the implementation of WFH are more prepared and agile in implementing the government's recommendation to carry out WFH compared to those restricting activities by temporarily laying off their personnel. In addition, ERP and BCP also boost the institution's resilience in facing disruption, allowing it to recover when things return to normal (business as usual). Unlike institutions with effective BCM, those with no ERP, BCP, or BCM may struggle to survive disruptions and may be unable or unlikely to recover.

Business Continuity Management (BCM) Procedure

The BCM procedure began with Indonesia's current situation, which has been disrupted by social distancing. The institution must determine which activities to be recovered from the current social distancing disruption through a series of efforts so that, despite the disruption, the activities can continue or at least return to normal within a certain time frame. The activities must be recovered because failure to do so can result in significant financial losses, as well as a loss of customer trust and damage to the institution's reputation.

The next procedure was to determine the recovery strategy for each activity according to the priority to deal with (anticipate) disruption, including carrying out social restrictions through self-isolation at home and WFH. Furthermore, to avoid physical presence in the workplace, third-party outsourcing can be carried out, particularly if third-party outsourcing is available and the outsourcing option is feasible based on a cost-benefit analysis (including budget availability). Reducing the intensity of activities by postponing or limiting possible activities can be an option, particularly for profit-oriented institutions.

Regardless of the type of activity performed, institutions must implement ERP to prevent further disruptions, whether caused by the presence of a coronavirus or not, such as a virus-infected workplace (which must be decontaminated) and/or employees who are unable to work. Other than ERP, institutions must develop BCP as a means of sustaining ongoing activities in the event of a major disruption, such as developing a crisis communication plan (CCP) in the event of a major disruption or, when activities eventually fail to be carried out. When this occurs, the institution must be prepared with a CCP to communicate the situation to affected stakeholders. Essential activities in the context of the implementation of regional quarantine include activities related to health facilities, security functions for strategic state assets, land, sea, and air gates, as well as security in the city, provision of basic needs

for the community, financial services, courier services and transportation in the city, and provision of information or news.

The final procedure was for the institution to consider potential complaints from stakeholders as a result of the actions to be taken by the institution based on the BCP that has been developed, as well as how to handle the complaints. If potential complaints cannot be resolved, the institution needs to consider discussing the BCP with the relevant stakeholders, including revising the BCP so that the institution's actions during BCP activation are acceptable to the affected stakeholders.

Previous Research

Several studies have been conducted in an effort to analyze the impact of the COVID-19 pandemic on the global economy. [Gourinchas & Mauro \(2020\)](#) provided a fairly comprehensive overview of the impact of the COVID-19 pandemic on global economic development. At the beginning of the COVID-19 outbreak, the countries that rely on economic chains with China were directly affected due to lockdown policies and limited global business channels ([Wren-Lewis, 2020](#)). However, the COVID-19 crisis affected the economy of all countries across the globe, including countries regarded as having economic power such as China, the United States, Germany, Italy, Japan, and South Korea ([McKibbin & Fernando, 2020](#)).

Several studies did not only examine the negative impacts of the COVID-19 pandemic but also analyzed the positive impacts of the pandemic on the economic sector and other sectors. As mentioned above, several business sectors experienced significant growth during the COVID-19 pandemic. Market anomalies occur as a result of market shifts and distortions in the consumption patterns of society ([McKibbin & Fernando, 2020](#); [Wyplosz, 2020](#)).

Regarding the impact of COVID-19 on the economic and business sectors in Indonesia, [Susilawati et al. \(2020\)](#) provided an overview of the vital sectors in Indonesia's economic system directly affected by COVID-19. This study predicted that the worst-case scenario is negative growth of Indonesia's economy at 0.4% with households as the most affected sector. However, some economic and business sectors in Indonesia also showed a positive trend during the COVID-19 pandemic. The online business sector was growing rapidly during the COVID-19 pandemic ([Alwi & Ayuningtyas, 2020](#)). Changes in consumer priorities can be seen in the increase in purchases in the agriculture and food business, which recorded a growth of 430%. The pharmaceutical business sector also recorded a significant increase in the transaction rate by 223%. Increased revenue can also be seen in the courier or delivery business with a growth rate of 95% since the beginning of the COVID-19 outbreak in Indonesia in March 2020 ([Ramadhan, 2020](#)).

Research Method

This study was qualitative research through the research object observation before and during the COVID-19 pandemic. The research object was the Business Development Center (BDC) UIN Sunan Kalijaga Yogyakarta. Data collection used a combination of financial document analysis and qualitative data from in-depth interviews and Focus Group Discussions (FGDs) involving stakeholders related to Business Center Development policies at UIN Sunan Kalijaga. Data on the budget of the Public Service Agency (BLU), particularly revenue from the university business sector, was collected through (BDC) UIN Sunan Kalijaga. In-depth interviews and FGDs were conducted by involving purposively selected participants from stakeholders, especially those directly involved in making BLU budget policies for BDC UIN Sunan Kalijaga Yogyakarta. To determine the impact of the COVID-19 pandemic on the business performance of UIN Sunan Kalijaga, it was necessary to determine the business performance before the pandemic and compare it to the performance during the pandemic. This study aimed to determine the extent to which the COVID-19 pandemic has affected the business entity of UIN Sunan Kalijaga Yogyakarta.

Results

Performance of BDC UIN Sunan Kalijaga Yogyakarta in 2016 - 2019

In 2016, BDC's performance was unsatisfactory due to a significant decline in revenue, especially in the Hotel business unit. As a result, BDC generated a profit of only Rp676,625,853. In 2017, BDC began to gain confidence in business management as evidenced by a significant increase in the profit of Rp3,324,179,531 compared to 2016. University Hotel, with revenue of Rp7,226,075,051, was the

business unit that contributed the most to BDC, followed by Multipurpose revenue of Rp1,324,500,000, CSC revenue of Rp762,300,000, and Polyclinic business unit revenue of Rp524,405,280. The increase in profit was due to Revenue Driven Factors, caused by an increase in revenue from BDC's Business Units with relatively constant operating costs.

BDC revenue in 2018 was Rp13,061,778,284, an increase of 27% compared to the previous year. The increase in revenue occurred for two reasons; first, due to improvements in unit performance and the establishment of new units, namely Suka Water and Suka Travel. The new units contributed to additional revenue, while operating costs remained constant, resulting in higher profits. 2019 was a challenging year due to a significant decline in BDC revenue with a net profit of only Rp2,487,837,124. The decline was caused by a decline in BDC's main business unit, the University Hotel. Despite the increasing profit of other business units, overall, BDC recorded a decrease in net profit.

Table 1. BDC Revenue in 2016 – 2019 (in IDR)

	2016	2017	2018	2019
<i>Revenue</i>				
University Hotel	5,280,533,107	7,226,075,051	9,657,295,984	6.548.453.834
Multipurpose	1,242,000,000	1,324,500,000	1,313,500,000	1,313,000,000
Club House	122,925,000	168,220,000	111,350,000	129,550,000
Futsal Court	108,720,000	87,520,000	133,010,000	134,475,000
Tennis Court	19,645,000	20,685,000	27,720,000	41,055,000
Land Rent		952,338,500	990,359,500	1,006,887,000
Polyclinic	480,932,400	527,749,700	542,397,300	590,945,325
Dental Clinic	65,439,600	66,586,000	59,925,000	62,055,000
Bus		5,875,000	5,075,000	2,500,000
Convention Hall		143,000,000	175,900,000	23,500,000
Suka Water			16,801,500	24,250,750
HR Profit Sharing		26,244,000	28,444,000	25,960,100
Suka Ticketing				39,867,456
Suka Travel				
Others	773,916,730	12,386,280		
<i>Total Revenue</i>	8,094,111,837	10,561,179,531	13,061,778,284	10,152,499,465
<i>Expense</i>				
University Hotel			7,596,176,531	5,746,595,651
Business Development Center			474,729,753	
Multipurpose			224,792,600	
Futsal Court			11,910,000	
Club House			17,480,000	
Dental Clinic			39,478,245	
Klinik Pratama			479,309,241	
<i>Total Expense</i>	7,417,485,984	7,237,000,000	8,843,876,370	7,664,662,341
<i>Net Profit</i>	676,625,853	3,324,179,531	4,217,901,914	2,487,837,124
<i>Return on Equity</i>	0.091220375	0.45933115	0.476929091	0.324585352

Based on Table 1 and Figure 1, the net profit fluctuated in 2019. On a year-on-year (y-o-y) basis, BDC was able to maintain its profit target in the range of 30%, except in 2016. It demonstrates that, despite fluctuations in 2019, BDC achieved its profit target. Another critical aspect is that BDC's transformation was carried out in an effective and efficient manner through high transparency and accountability. It can be seen from the audit results by the Audit Board (BPK), Inspectorate General (Irjen), and the Public Accounting Firm (KAP), showing that BDC's finances are in excellent condition with no significant findings. Furthermore, BDC has also successfully rebranded in order to become the most important unit at UIN Sunan Kalijaga.

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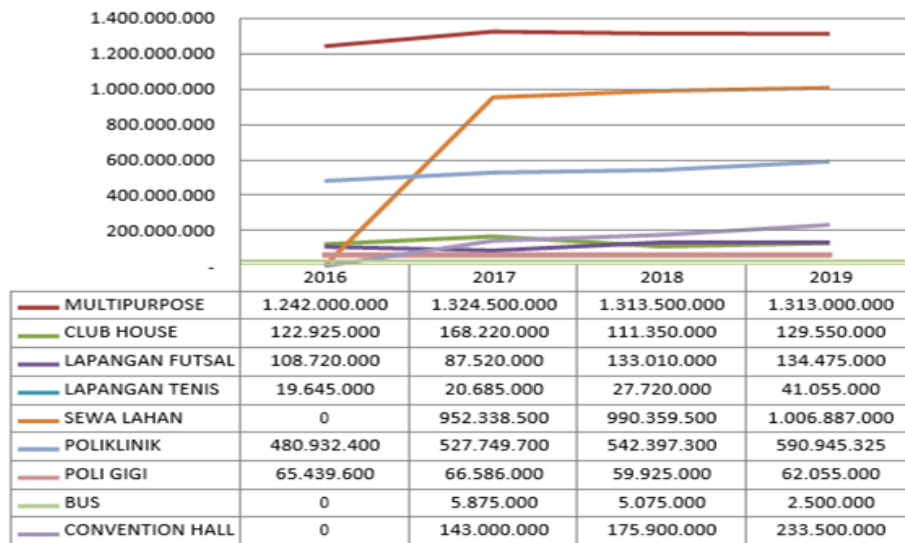


Figure 1. BDC Revenue Growth in 2016 – 2019 (in IDR)

Business Conditions of BDC UIN Sunan Kalijaga Yogyakarta during the COVID-19 Pandemic

According to the International Labor Organization (ILO), in May 2020, 65% of businesses in Indonesia ceased operations due to the impact of COVID-19, Kusumastuti (2020). 2.6% of companies have permanently ceased operations, 62.6% have temporarily ceased operations, and 3% have resumed operations. The ILO stated that the risk of bankruptcy for small businesses (those with fewer than ten employees) is three times that of medium and large businesses (with more than 50 employees).

All institutions across sectors and industries need to change their operations to deal with the pandemic. In response to this situation, institutions implement business continuity management (BCM) by developing and implementing an Emergency Response Plan (ERP) and a Business Contingency Plan (BCP), including Work-From-Home (WFH). ERP and BCP implementation strengthens the institution’s resilience in dealing with disruption, allowing it to recover when conditions return to normal (business as usual). Without ERP, BCP, and BCM, institutions may struggle to survive disruptions and may not be able to recover as quickly as institutions with effective BCM.

As one of the campuses with BLU status for budget management, UIN Sunan Kalijaga Yogyakarta has several business units under the Business Development Center (BDC). Due to the pandemic’s systemic impact on various aspects of community life, several types of businesses under the Business Development Center were affected. The pandemic has had an impact on UIN Sunan Kalijaga’s business existence and has had a direct impact on business entities involved in conventional business activities, such as marketing, finance, human resources, and operations.

Identification of the Strategic Policy Implementation of BDC UIN Sunan Kalijaga Yogyakarta in 2020

Policy Adaptation Strategy

In dealing with COVID-19, the policy adaptation strategy has been implemented by adjusting business activities and implementation in accordance with government policies dealing with COVID-19. In order to comply with Health Procedures and Protocols, the implementation of events or activities must obtain approval from the Head of the COVID-19 Handling Task Force. BDC, as one of the university’s institutions, provides excellent service by assisting consumers to obtain licensing from the Covid 19

Task Force to organize various activities. Furthermore, to ensure that cooperation with clients continues to run smoothly, BDC checks all contract documents and cooperation agreements on a regular basis to ensure that the cooperation contract does not harm BDC. If the contract is detrimental, it must be revised and agreed upon by both parties.

Another strategy was to evaluate the selling or rental price of each business in BDC to internal and external parties using market intelligence by taking into account the community's purchasing power, fairness and appropriateness, fair competition, sustainability, and realistic aspects. BDC also applies a payment reduction for rental spaces located at UIN Sunan Kalijaga by 30% to retain customers and maintain revenue.

Market Penetration Strategy

A market penetration strategy has been implemented by promoting each BDC product at various events and through various forms of media. Suka Water products were promoted during Ramadhan and Syawal with the concept of "Buying means almsgiving", offering a 30% discount and facilitating delivery services for members of UIN Sunan Kalijaga for orders of more than 5 cartons. Market penetration in the building rental business was implemented by offering a 30% discount on building use in the Multi-Purpose Building and Convention Hall. BDC offers attractive promotions for the hotel business, including room discounts of up to 68%, wedding service packages that adhere to health protocols, food delivery or takeaway service, and discounted meeting packages. Lastly, in the travel business, BDC offers Suka Travel customers a 5%-10% discount on all airlines.

Diversification Strategy

A diversification strategy has been implemented through the launch of the New Business Unit "Suka Merchandise" in order to increase Non-Tax National Income (non-academic). The business offers several leading products, such as tumblers with the UIN Sunan Kalijaga logo in six different shapes and colors, a 69th Anniversary package containing Polo Shirt, T-Shirt, clutch bag, acrylic key chain, sticker, and Suka Water bottle. Other merchandise packages offered include Seminar Kit packages consisting of a pen, notebook, flash drive, tote bag, desk clock, and elegant mask with polyplex screen printing.

Defensive Strategy

A defensive strategy has been implemented by lowering operational costs in order to make savings and maintain positive cash flow. Operational cost savings were made by reducing employee salaries in several business units. Employee salaries were reduced by 50% because human resources are the highest operational cost. During the COVID-19 pandemic, BDC's revenue fell, forcing it to cut costs to maintain the business. In addition to labor costs, overhead costs such as consumables, elevator electricity, and hiring employees on a hybrid system were reduced. The strategy successfully reduced annual operating costs while maintaining profitability in each business unit.

Digital Strategy

Digital strategy has been implemented by utilizing digital marketing channels and social media platforms, such as Whatsapp and Instagram to reach wider consumers with an emphasis on millennials and Generation Z. In addition to carrying out the documentation on activities effectively and converting them into interesting news coverage through the Youtube channel, BDC also used the website as a medium for exchanging information and maintaining good relations with consumers as a manifestation of Customer Relationship Management. The strategy aimed to broaden the distribution of BDC products and reach customers from diverse backgrounds.

Performance of BDC UIN Sunan Kalijaga Yogyakarta in 2020

BDC UIN Sunan Kalijaga's strategy and innovation have enabled the institution to remain in business when other companies were struggling as seen from BDC's achievement of the target set by the leadership of UIN Sunan Kalijaga Yogyakarta. It can be seen in the BDC revenue profile in 2020 summarized in Table 2.

Despite a significant drop in revenue compared to 2019, BDC revenue exceeded the set target. The university hotel business unit was able to show good performance and exceeded the target set by the leadership of UIN Sunan Kalijaga Yogyakarta by Rp1,890,505,984 from the target of Rp1 billion. This is due to health protocols implemented by hotel management to provide a sense of security for customers to use the business unit's services. If people are afraid to travel, the university hotel will be unable to offer good health packages to address the security concerns of those who will travel and use lodging services.

Similarly, the Multi-Purpose business unit, which is rented out for wedding receptions, was able to show good to excellent performance. It can be seen from the business unit's revenue of Rp458,500,000, from the target of Rp200,000,000. This was due to strict health protocols implemented by the management of BDC UIN Sunan Kalijaga Yogyakarta. People were afraid of crowds and were at risk of crowds, including a wedding reception. However, the wedding reception was also a religious and social need of the community. For this reason, the management team was able to accommodate the community's needs and handle their fears by presenting a safe wedding party package in accordance with the regulations. The conformity and compliance with the regulations have also contributed to an increase in the business unit performance, which has managed to exceed the set target.

Table 2. BDC UIN SUKA 2020 Revenue Target and Realization Performance Report Prepared using Accrual-Based Approach

No	Name of the Service	Revenue Target	Revenue Realization	Performance
1	University Hotel	Rp1,000,000,000	Rp1,890,503,984	189%
2	Multi Purpose	Rp200,000,000	Rp458,500,000	229%
3	Convention Hall	Rp25,000,000	Rp67,500,000	270%
4	Club House	Rp10,000,000	Rp43,705,000	437%
5	Futsal Court	Rp5,000,000	Rp38,785,000	776%
6	Tennis Court	Rp3,000,000	Rp18,390,000	613%
7	Suka Umroh	Rp2,000,000	Rp2,440,000	122%
8	Suka Water	Rp20,000,000	Rp3,090,000	15%
9	Suka Travel	Rp20,000,000	Rp11,695,082	58%
10	Suka Lapak	Rp500,000,000	Rp227,486,454	45%
11	Polyclinic	Rp450,000,000	Rp490,378,441	109%
12	HR Profit Sharing and Suka Merchandise	Rp5,000,000	Rp5,799,000	116%
Total		Rp2,240,000,000	Rp3,258,272,961	145%

The Polyclinic business unit also showed performance improvements, the business unit achieved revenue of Rp490,378,551 from the target of Rp450,000,000. This was due to the Business Development Center management's ability to adapt the various provisions of health protocols of treatment facilities' visitation. Hospitals or polyclinics are generally not visited by healthy people, but rather by those who are ill and require treatment. With such conditions, the community was afraid and insecure when visiting hospitals and polyclinics. The management of the UIN Sunan Kalijaga Yogyakarta Business Development Center was able to respond to the reluctance and anxieties by providing a sense of security to all patients visiting the polyclinic through the implementation of strict health protocols. As a result, the UIN Sunan Kalijaga polyclinic is regarded as a safe and comfortable place for treatment. It has a direct impact on the business unit revenue.

Another business unit with a significant increase in performance was the futsal court with revenue of Rp38,785,000 from the set target of Rp5,000,000, meaning that the business unit performance was 776%. This was due to the adaptation of health protocols implemented by the management of the UIN Sunan Kalijaga Business Development Center. Exercising is a critical need during the pandemic. Therefore, despite gathering many people, it was necessary to provide a safe venue for exercise. BDC UIN Sunan Kalijaga Yogyakarta has been successful in drawing people to exercise in the UIN Sunan Kalijaga futsal arena.

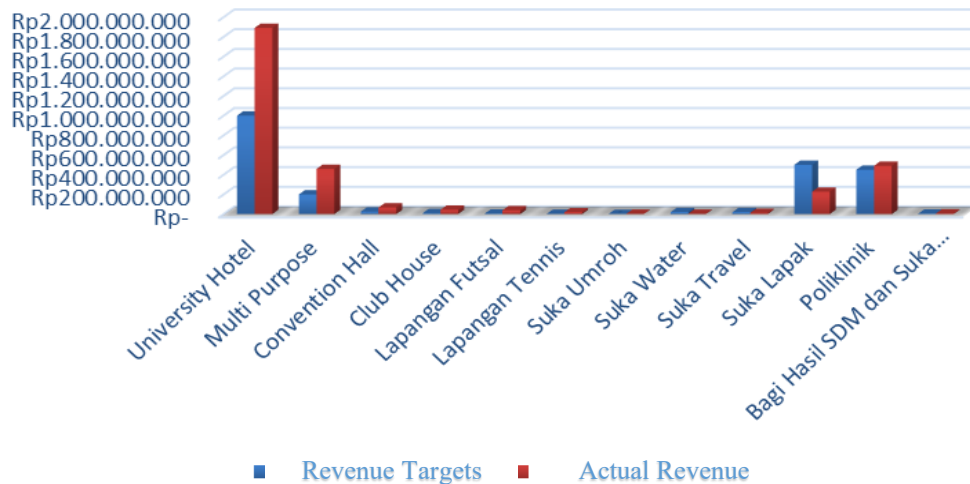


Figure 2. Revenue Target and Realization in 2020

BDC business unit outperformed its targets. This was due to the BDC UIN Sunan Kalijaga Yogyakarta team's compliance, obedience, and innovation in dealing with all changes in the new normal period. The BDC team's creativity in responding to all uncertain circumstances and producing products ensures a sense of community security, resulting in the community's trust in the business units under BDC in accordance with the Business Continuity Management theory.

Conclusion

Business Development Center (BDC) is a business unit at UIN Sunan Kalijaga Yogyakarta with many businesses engaged in the trade of goods and services. Therefore, it requires the proper scheme to deal with the conditions. Business strategies and innovations are needed to deal with extraordinary events. Businesses that survive during a pandemic rely heavily on business actors' creativity and innovation in providing solutions to the various difficulties and obstacles encountered. BDC UIN Sunan Kalijaga attempted to maintain financial performance by implementing various soft and extreme strategies based on the theory of Business Continuity Management (BCM).

BDC UIN Sunan Kalijaga Yogyakarta was able to overcome the pandemic crisis by continuing to book profits despite a drastic decrease in revenue through the institution's strategies. Sales transactions continued to run and cover business operations by attempting to maximize COVID-19's safety and health services in providing products and services. BDC attempted to implement Business Continuity Management (BCM) while providing services during the pandemic through the implementation of an Emergency Response Plan (ERP), Business Contingency Plan (BCP), and Work-From-Home (WFH). Thus, the institution can survive and continue to exist.

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