



## The Effect of Mutualism, Trust and Commitment on MSME Development With Attitude Variable to The Covid-19 Pandemic as a Moderation Variable

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### Abstract

In the increasingly rapid development of the information age, MSME actors are required to optimize resources, but with limited capital and so on, MSME actors do not fully have all the resources needed. Coepetition is one of the phenomena currently being carried out by business actors and MSMEs. Where in coepetition the two parties who compete with each other at the same time also decide to work together. This study aims to analyze 3 dimensions of coepetition, namely mutualism, trust and commitment to the development of MSMEs by involving attitudes towards pandemics as a moderating variable. This research is a quantitative study with a population of business actors (MSMEs) who are in the Semarang City BUMN House which has as many as 2,000 MSME members. The test uses multiple linear regression analysis and Moderated Regression Analysis (MRA). The results of the analysis show that mutualism, trust and commitment each have an effect on the development of MSMEs. Attitudes towards the Covid-19 pandemic did not work as a moderating variable.

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## INTRODUCTION

The role of MSMEs in a country's economy is one of the important things. The development of MSMEs has its own meaning in efforts to increase the country's economic growth. The important role of MSMEs is inseparable from the performance of MSMEs which is the focus in developing MSMEs themselves. The key to success for MSMEs that are sustainable and competitive is good management. Management management covers the fields of production, marketing, finance and human resources (Agustian et al., 2020). The existence of MSME actors supports the strength of the state and regional economy. As stated in the 1945 Constitution Article 33 (4) that MSMEs are part of the national economy which has an independent outlook and has great potential to improve people's welfare (Natasya & Hardiningsih, 2021). However, MSME actors still seem to have problems so their competitiveness is still relatively low (Susanto et al., 2020). MSME is one of the national struggle efforts that aims to grow and participate in the economy both nationally and globally which involves all elements that have potential based on the principle of justice from all stakeholders. The concept of the right strategy is needed by MSME entrepreneurs to survive, develop and become the foundation of the economy (Pahlevi et al, 2022)

MSMEs are increasing in number from year to year and dominate the economic structure in Indonesia. The contribution of MSMEs as stated by the Coordinating Ministry for Economic Affairs of the Republic of Indonesia in a press release in May 2022 reached around 61% of the national Gross Domestic Product (GDP) and was able to absorb 97% of the available workforce (ECONOMIC, 2022). In each crisis period, MSMEs even become buffers, are resilient, and can recover well. Various strategies to increase the competitiveness of MSMEs that have been carried out by the government do not seem to have shown the expected results. The development of MSMEs so that they can become the foundation of the national economy is still the task of the government from year to year. What needs to be prioritized is the integration of capital provision and MSME development strategies.

The Covid-19 pandemic disaster in 2020 caused extraordinary economic upheaval not only in Indonesia but throughout the world. Many large, small and MSME companies have gone out of business affected by the COVID-19 pandemic. In Indonesia, almost all sectors are affected, especially the economy, which has been the basis of society (Hanim et al., 2022) . Developing a strategy to support the resilience of a business is needed to get through these difficult times. One way that can be taken during this period of uncertainty in the business environment is through a cooperation strategy among business actors.

Law Number 20 of 2008 concerning MSMEs quoted from (Azmi Fadhilah & Pratiwi, 2021) states the following criteria:

a. Micro business: 1) Have a maximum net worth of IDR 50 million excluding land and buildings for business premises. 2) Have a maximum annual turnover of IDR 300 million. 3) Having a workforce of less than 1 - 4 people.

b. Small Business is 1) Having a net worth of more than Rp. 50 million up to a maximum of Rp. 500 million excluding land and buildings for business premises. 2) Have a turnover of more than Rp. 300 million up to a maximum of Rp. 2.5 billion 3) Having a workforce of 5 to.d. 19 people.

c. Medium Enterprises are 1) Having a net worth of more than IDR 500 million - IDR. 10 billion excluding land and buildings for business premises. 2) Have an annual turnover of more than Rp. 2.5 Billion - Rp. 50 billion 3) has a workforce of 20 to.d. 99 people

It is also stated in the Law that the government and regional governments will establish policies covering: (a) funding, (b) facilities and infrastructure, (c) partnerships, (d) business licensing, (e) business opportunities, (f) promotion trade, (g) institutional support. Economic development in a country is supported by several stakeholders (Hariyoko, 2018), namely the government, the private sector, political parties and political groups, the role of security guards, academics and researchers, and NGOs. The stakeholders can act as entrepreneurs, facilitators, stimulators and coordinators. How big is the role of MSMEs in the economy in Indonesia (Zia, 2020) can be seen in: a) Its position as the main supporter of the economy in various sectors b) Ability to absorb labor c) Important role in community and

local economic development involvement d) Creating innovation and markets new.

There are 3 strategies that can be identified in the industry (Sanou & Roy, 2014), namely: cooperative, aggressive, and cooperative. In this research shows that the results of market performance are based on the strategy taken by the company against competitors. The cooperative strategy shows a more effective performance than the aggressive or cooperative strategy, then the aggressive strategy is more effective than the cooperative strategy.

Coopetition theory was first formulated by Brandenburger and Nalebuff in the mid-1990s (Sanou & Roy, 2014). Coopetition theory begins with the separate and contradictory concepts of cooperation & competition (Lazaroni & Athanasius, 2019). This coopetition is a combination of 2 opposite concepts, namely competition and cooperation (Trihudyatmanto, 2021).

Coopetition is the ability of inter-organizational relations involving collaboration and competition or collaborating with competitors to achieve common goals that underlie the product (Nyuur et al., 2023). Coopetition can be interpreted as cooperation with competitors. Companies when pursuing success targets can use collaborative and competitive strategies (Trihudyatmanto, 2021). This coopetition consists of 3 dimensions, namely mutualism, trust and commitment (Lazaroni & Athanasius, 2019). This coopetition can be applied to companies and SMEs.

## RESEARCH METHODS

This study examines the effect of coopetition on MSME development with attitude towards the Covid-19 pandemic as a moderating variable. The independent variables are: mutualism, trust, and commitment. Moderating variables, namely variables that can strengthen or weaken the influence of the independent variables on the dependent variable, namely attitudes towards the Covid-19 pandemic. This research is a quantitative study with a population of 2,000 MSME members who are business actors (MSMEs) who are at the BUMN House in Semarang City.

The sampling technique used random sampling, namely random sampling without using certain rules (simple random sampling). The sample was determined using the slovin formula with a degree of confidence of 90%, and the results were 96 MSMEs as samples.

### Variable Indicator

Indicators of MSME development (Rachmawan, 2018): 1) Increase in production volume. 2) Able to diversify products (goods/services). 3) Able to reduce failed products. 4) Implement financial records and the flow of goods 5) Able to perform product quality control. 6) Able to carry out activities to increase the competence of the workforce. 7) Increase the efficiency of fuel consumption. 8) Carry out waste management. 9) Experiencing an increase in assets, turnover and workforce.

Indicators of mutualism (Hafsah, 2009) : 1) Increase business income. 2) Increasing the acquisition of added value for business actors. 3) Increasing equity and empowering business actors. 4) Increasing economic growth in the areas of business actors. 5) Expanding employment opportunities in the area of business actors. 6) Increase the resilience of the national economy

Trust indicators (Fasochah & Harnoto, 2013) : 1) Credibility, namely the honesty of partners or business actors who collaborate (coopetition). 2) Reliability, namely the reliability of business partners related to individual quality and organizational quality (coopetition) that are intertwined. 3) Intimacy, that is, business partners have the quality of having strong moral principles, conformity between what is said and done, and sincerity.

Commitment indicators refer to (Wibowo, 2013) : 1) Affective Commitment, namely business actors want to be part of the organization (coopetition) because of emotional ties. 2) Continuance Commitment, i.e. business actors remain in an organization (coopetition) because they receive compensation or benefits. 3) Normative Commitment, namely the values or norms of business actors to remain members of the organization (coopetition) due to awareness that commitment to the organization (coopetition) is something that should be done.

Attitudes towards the Covid-19 pandemic are measured by indicators (Azwar, 2007): 1)

Cognitive component (perceptual component), namely the knowledge, views and beliefs of business actors regarding the Covid-19 pandemic and its impact on the business being carried out. 2) The affective component (emotional component), namely the pleasure (positive) and displeasure (negative) of business actors for the Covid-19 pandemic and its impact on the business being carried out. 3) Conative component (behavior component), namely the tendency of business actors to act due to the Covid-19 pandemic to anticipate the worst impacts of the business being carried out.

Trust	X.1.4	,518		Valid & reliable	
	X.1.5	,640		Valid & reliable	
	X.1.6	,321		Valid & reliable	
	X.1.7	,643		Valid & reliable	
	X.2.1	,913	,925	Valid & reliable	
	X.2.2	,394		Valid & reliable	
	X.2.3	,871		Valid & reliable	
	X.2.4	,882		Valid & reliable	
	X.2.5	,907		Valid & reliable	
	X.2.6	,892		Valid & reliable	
	Commitment	X.3.1	,492	,775	Valid & reliable
		X.3.2	,504		Valid & reliable
X.3.3		,544		Valid & reliable	
X.3.4		,652		Valid & reliable	
X.3.5		,485		Valid & reliable	
X.3.6		,480		Valid & reliable	
Attitude of covid-19	X.4.1	,558	,675	Valid & reliable	
	X.4.2	,369		Valid & reliable	
	X.4.3	,369		Valid & reliable	
	X.4.4	,327		Valid & reliable	
	X.4.5	,527		Valid & reliable	
	X.4.6	,425		Valid & reliable	

**RESULTS AND DISCUSSION**

Data testing is carried out using validity and reliability, the classic assumption test.

Validity testing is carried out with the following results:

**Table 1 Validity and Reliability Test Result**

Model	Item	r-hitung	α	Keterangan
MSME Development	Y1	,433	,811	Valid & reliable
	Y2	,385		Valid & reliable
	Y3	,272		Tidak valid
	Y4	,462		Valid & reliable
	Y5	,277		Tidak valid
	Y6	,335		Valid & reliable
	Y7	,723		Valid & reliable
	Y8	,460		Valid & reliable
	Y9	,584		Valid & reliable
	Y10	,449		Valid & reliable
	Y11	,391		Valid & reliable
	Y12	,418		Valid & reliable
	Y13	,686		Valid & reliable
Mutualism	X.1.1	,664	,744	Valid & reliable
	X.1.2	,073		Tidak valid
	X.1.3	,325		Valid & reliable

Source: processed data, 2023

From the results of the validity test above it can be seen that at Y3 and Y5 <0.3, then at X1.2 the value of r count <0.3, then these items are not included for the next analysis process. Sugiyono (2016) states that if the correlation between the item and the total is positive and the magnitude is 0.3 and above, then the item is a strong construct and declared valid.

This study uses multiple linear regression analysis and Moderated Regression Analysis (MRA). The regression models or equations used to test H1, H2, and H3 are:

$$Y = a + b1X1 + b2X2 + b3X3 + e.....(1)$$

The equations used to test H4, H5, and H6 are:

$$Y = a + b1X1 + b2X2 + b3X3 + b4X1*X4 + b5X2*X4 + b6X3*X4 + e .....(2)$$

The results of multiple regression analysis are as follows :

**Table 2**  
**Multiple regression analysis test results**

Model	Unstandardized Coefficients		Stan Coef	t	sig
	B	Std. Error			
(Constant)	9,807	5,371		1,826	,071
Mutualism	,443	,105	,391	4,210	,000
Trust	,073	,118	,057	,613	,541
Commitment	,700	,185	,330	3,787	,000

Source: processed data, 2023

**Table 3**  
**MRA analysis test results**

Model	Unstandardized Coefficients		Stan Coef	t	sig
	B	Std. Error			
(Constant)	15,877	5,930		2,677	,009
Mutualism	,341	,459	,300	,743	,459
Trust	,052	,604	,041	,086	,931
Commitment	,760	,597	,358	1,275	,206
Mutualism-attitude of covid-19	,005	,034	,072	,137	,891
Trust-attitude of covid-19	,000	,044	,004	,006	,996
Commitment - attitude of covid-19	-,018	,043	-,266	-,419	,676

Source: processed data, 2023.

**1. The Effect of Mutualism on MSME Development**

The t-count value (4.210) > r-table (1.671), and a significance value of 0.000 < 0.05, means that mutualism has a positive and significant effect on MSME development. The results of this study can prove hypothesis 1, which says mutualism has a significant effect on MSME development. Business actors state that establishing cooperation with other business actors aims to increase business income, obtain added value for businesses, increase empowerment of business actors, increase economic growth. A relationship can be said to be

mutualism, if both parties involved benefit in some way. This mutualism relationship will be believed by MSME actors to be able to improve MSME development because they are aware of the limited resources they have and they can competitively utilize the resources owned by partners.

**2. The Effect of Trust on MSME Development**

The t-count value of the effect of trust on MSME development is 0.613 < t-table (1.671) with a significance value of 0.541 > 0.05, meaning that trust has no effect on MSME development. In general, the level of trust of business actors is actually quite high, it's just that this is not directly proportional to the level of MSME development felt by each business actor. In competition both parties must trust each other not to engage in competitive actions that significantly undermine their own market position. Trust in this study has no significant effect, possibly because partners still prioritize personal interests over common interests.

**3. The Effect of Commitment on MSME Development**

The t-count value of the effect of commitment on MSME development is 3.783 > t-table (1.671) with a significance value of 0.000 < 0.05, meaning that commitment has a positive and significant effect on MSME development. MSME actors claim to be solid with partners, have emotional ties, have concern for advancing the organization with partners who are members of the organization/collaboration. In this case MSME actors are able to adjust their respective expectations, carry out communication, operations, internal processes, resource allocation approaches that reflect one another

**4. The Effect of Mutualism on MSME Development Moderated by Attitudes over the Covid-19 Pandemic**

The t-count value of the effect of mutualism on MSME development which is moderated by attitudes towards the Covid-19 pandemic is 0.137 < t-table (1.671) with a significance value of 0.891 > 0.05, meaning that mutualism which is moderated by attitudes towards the Covid-19 pandemic has no significant effect on MSME development. The attitude of business actors

regarding the Covid-19 pandemic does not moderate the effect of mutualism on the development of MSMEs, because the Covid-19 pandemic has various impacts on each business actor and is not directly proportional to the influence of mutualism on MSME development. Attitude is the level of affection or positive or negative feelings towards a psychological object.

### 5. The Effect of Trust on MSME Development Moderated by Attitudes over the Covid-19 Pandemic

The t-count value of the effect of trust in MSME development which is moderated by attitudes towards the Covid-19 pandemic is  $0.006 < t\text{-table} (1.671)$  with a significance value of  $0.996 > 0.05$ , meaning that trust is moderated by attitudes towards the Covid-19 pandemic does not have a significant effect on MSME development. Attitude towards the Covid-19 pandemic is a reaction or psychological response of MSME business actors to the impact of the Covid-19 pandemic on the businesses they run. The results of this study support the results of Trihudyatmanto's research., (2021) which concluded that the trust (coopetition) of the Covid-19 pandemic did not moderate the relationship between trust (coopetition) and the development of MSMEs in Wonosobo Regency (Trihudyatmanto, 2021).

### 6. The Effect of Commitment to MSME Development Moderated by Attitudes over the Covid-19 Pandemic

The t-count value of the effect of commitment to MSME development moderated by attitude towards the Covid-19 pandemic is  $-0.419 < t\text{-table} (1.671)$  with a significance value of  $0.676 > 0.05$ , meaning that commitment is moderated by the attitude of the Covid-19 pandemic has no effect significantly to the development of SMEs. The attitude of business actors regarding the Covid-19 pandemic did not moderate the effect of organizational commitment on the development of MSMEs, because the Covid-19 pandemic was responded to by various actors, some of them were able to take advantage of this moment to switch to online marketing, but many were also confused about facing the pandemic.

**Table 4 Test results of the coefficient of determination**

Model	R	R Square	Adjusted Square	R.Std. Error of the Estimate
1	,574 <sup>a</sup>	,329	,308	4,19095

a. Predictors: (Constant), komitmen, mutualisme, kepercayaan

Source: processed data, 2023.

As shown in the table above, it can be seen that the R<sup>2</sup> (Adjusted R square) figure yields a result of 0.308 or 30.8%, which means that the contribution of the variable influence of mutualism, trust and commitment to MSME development is 30.8% while the rest (69.2 %) is influenced by other variables not included in the regression model.

## CONCLUSION

The development of MSMEs can be interpreted as the ability of small business actors to be able to adapt to market needs so as to create improved living standards for these MSMEs (Takhim & Meftahudin, 2018). Coopetition occurs when two competitors decide to work together while still competing. The coopetition dimension which includes mutualism, trust and commitment each influences the development of MSMEs. Attitude towards the Covid-19 pandemic as a moderating variable is not significant as a variable that weakens or strengthens MSME actors at Rumah BUMN Semarang. The attitudes of business actors in responding to the pandemic that occurred varied. The results of this study support the results of research (Trihudyatmanto, 2021) which concludes that the Covid-19 pandemic trust (coopetition) does not moderate the relationship between trust (coopetition) and the development of MSMEs in Wonosobo Regency (Trihudyatmanto, 2021).

Coopetition is applied in various companies and MSMEs as well, with this coopetition it is hoped that it can strengthen the development of MSMEs which are one of the pillars of the national economy. Many parties reacted to the incident of the Covid-19 pandemic in various ways, most of the business actors were hit and went out of business, although some others are still surviving. To be able to survive, these MSME

actors cannot be alone with the limited resources they have, therefore coepetition is needed for the development of MSMEs.

Suggestions for further research can test the moderating variables for Covid-19 attitudes in different regions and different business actors. In some areas the impact may be different so it is likely to produce different results.

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