МЕНЕДЖМЕНТ ТА ПІДПРИЄМНИЦТВО: ТРЕНДИ РОЗВИТКУ

MANAGEMENT AND ENTREPRENEURSHIP: TRENDS OF DEVELOPMENT

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IMPLEMENTATION OF SUSTAINABLE DEVELOPMENT PRINCIPLES IN ENTERPRISES IN THE CONTEXT OF CONSUMPTION SAFETY

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Abstract. Ensuring of consumption safety in the business environment is facilitated by the introduction of corporate social responsibility, which makes basis for balancing the interests of all stakeholders (society, business, consumer, government, partners, etc.) and creates conditions for raising staff awareness and motivation to ensure safe consumption in the short and long term. The implementation of the principles of consumption security is justified to carry out within the existing quality management systems at enterprises, the operation of which is associated with a number of problems. The proper place of marketing in quality management systems will help both to improve the performance of the principles and to improve the market position of the company on the basis of corporate social responsibility. **The aim** of the study is to substantiate the areas of consumption safety ensuring at the micro level of the system hierarchy to identify the dominant prerequisites for strengthening the economic security of economic entities through the provision of consumption safety. **Methodology:** theoretical and methodological basis of the research are the fundamental basics of security studies, globalization, marketing, management, ecology, consumption. To ensure the conceptual integrity of the study, the following methods were used: theoretical generalization, dialectics, analysis and systematization, grouping, desk research. **The scientific importance** of the work is that the world and domestic experience of using effective mechanisms to ensure the production and consumption safety of goods in accordance with the requirements of sustainable, resource efficient and clean production has been researched, the areas of modernization of quality management system modules with proof of the dominant role of marketing (socio-ethical, environmental, internal, partnership and management) as a mean of interaction with the external environment have been identified; recommendations for strengthening the security of consumption in business activities by implementing the provisions of the concept of corporate social responsibility have been applied. The **value** of the study lies in the substantiation of directions and mechanisms for ensuring the safety of consumption at the level of economic entities.

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Key words: consumption safety, corporate social responsibility, quality management systems, resource efficient and clean production, marketing.

JEL Classification: E21, F52, Q56.

INTRODUCTION

To ensure the consumption safety enterprises, organizations and other business entities play an important role. In their activity they should be guided by the principles of sustainable development during interaction with the external (in particular through marketing tools) and with the internal environment (Figure 1).

Each of the directions of the safety of consumption is characterized by peculiarities of application and implementation problems in Ukraine, which are amplified by inconsistency or duplication of certain scientific and methodological approaches. Therefore, it is important to study their relationship and develop recommendations for their improvement.

LITERATURE REVIEW

The theoretical foundations of corporate social responsibility (CSR) development in terms of marketing were laid by F. Kotler, J.-J. Lamben and other representatives of the American and European schools of marketing. In the researches of Ukrainian scientists R. Abramova, K. Belyavska , O. Berezina, O. Mandebura, O. Romanukha an attempt was made to generalize the world experience of CSR introduction and to develop a model of its implementation adapted for domestic conditions. L. Pogorila and O. Grishnova consider the social responsibility of enterprises through the prism of value-rational behavior of consumers as opposed to the "society of consumption". According to the results of the survey conducted by E. Bayramova, among the important areas of CSR, respondents give the main place to consumers, and it is for them that the most important thing is to ensure the safety of consumption.

PAPER OBJECTIVE

The aim of the study is to substantiate the areas of consumption safety ensuring at the micro level of the system hierarchy to identify the dominant prerequisites for strengthening the economic security of economic entities through the provision of consumption safety.

METHODOLOGY

Theoretical and methodological basis of the research are the fundamental basics of security studies, globalization, marketing, management, ecology, consumption. To ensure the conceptual integrity of the study, the following methods were used: theoretical generalization, dialectics, analysis and systematization, grouping, desk research.

RESULT AND DISCUSSION

1. **Influence of corporate social responsibility (CSR).** Exploring the safety features of consumption it is worth to emphasize, that the principles of CSR are (or should) have a direct impact on the formation of socially responsible consumption – choice in favor of goods that not only satisfy the consumer with their properties, but also satisfy its tastes and preferences (for example, ethical, religious, moral, cultural, etc.).

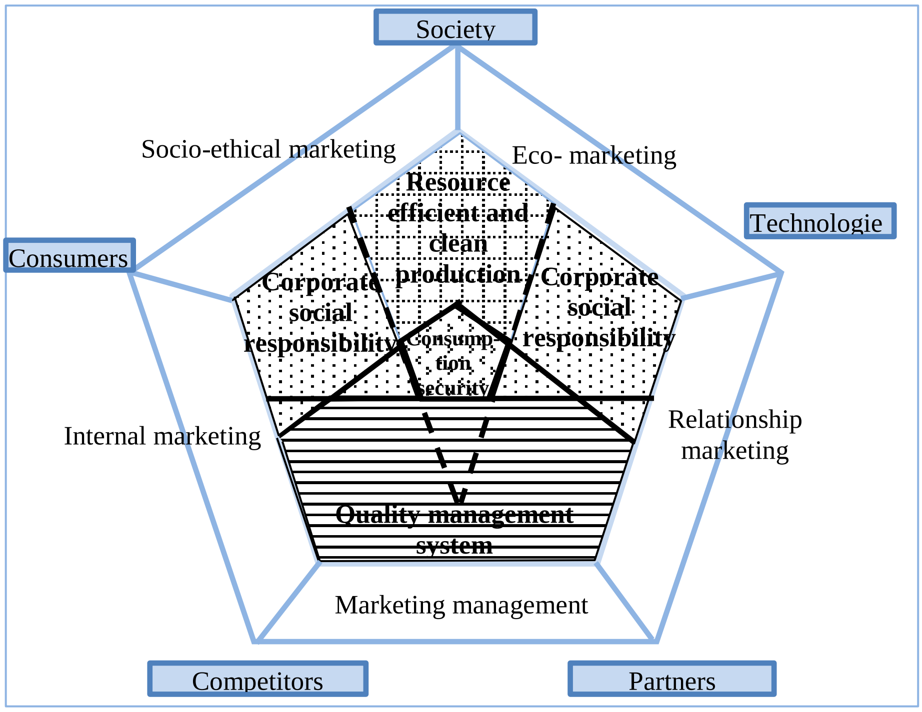

Figure 1. The structure of the relationship between the areas of consumer security in the enterprise

Source: (Developed by authors)

So today, CSR has a significant impact on the activities and behavior of companies around the world. Its implementation contributes to increasing the competitiveness of enterprises, increasing consumer loyalty to products and organization as a whole, involvement of interested parties and investors, forming a favorable image of a conscious responsible company. Unlike the European countries, where social responsibility of enterprises has become a norm and, to a certain extent, a duty, for domestic business it is a voluntary desire for some companies and a PR-tool for others. The problem is the inability to define the required areas of social activities and build accurate system relevant corporate policies.

At the same time, due to objective and subjective reasons, along with an understanding of positive moments, this concept becomes critical in terms of our country. This is primarily due to the unstable economic situation, which, in particular, manifests itself in a low purchasing power and, sometimes, a low culture of doing business.

Among the negative trends of CSR development in Ukraine, can be noted the following. Firstly, modern scholars view social responsibility of business primarily as a responsibility to society or government, with much less attention to the consumer. Secondly, the requirements for a socially responsible organization seem to be underestimated. For example, paying taxes, wages, and providing consumers with products is sufficient. But this is only compliance with the norms established by law. Thirdly, the social responsibility of business in Ukraine is affected by crisis phenomena with mixed results. On the one hand, the difficulties for enterprises arising from the crisis will hinder the improvement of product quality (due to a decrease or in general lack of funds for the renewal of fixed assets of the enterprise, the purchase of new equipment and equipment, the education of staff and the attraction of highly skilled personnel, etc.). At the same time, lowering the standard of living of the population and financial opportunities of the enterprise can create a stable situation, in which, in the ratio of price and quality to the consumer, it will still be decisive not the quality of goods and services, but the availability of their prices, which in turn will negatively affect the quality improvement products in general. On the other hand, the crisis should improve the quality of goods and services, as in the face of the inevitable decline in demand, the business that sells products and services of high quality will be able to find the optimal balance between price and quality. The crisis should also have a positive effect on the process of reducing the cost of products at the expense of reducing its cost, which can be achieved through the introduction of production of resource-saving technologies for optimizing management, etc. Consequently, the strategic, and, accordingly, tactical activity of business entities will determine the likelihood of the risk shift to threats or opportunities.

To the principles of CSR corresponds the concept of social and ethical marketing. Marketing as a function of enterprise communication with the external environment provides in particular a connection with the consumer (satisfaction of needs, study of preferences, motives, behavior, communication policy, feedback), consequently, directly effects on consumer safety. Implementation of marketing tools in enterprises in Ukraine is also characterized by a number of problems. Firstly, some business entities have no understanding of marketing in total, consequently, there is no corresponding structure. Secondly, not all enterprises have a marketing structure, the marketing functions are carried out. This may be due to a lack of understanding of the concept of marketing orientation, that is, the lack of necessary staff qualification, and the lack of elementary control over the implementation of marketing functions in the enterprises. Thirdly, there is no interaction of the marketing structure (if it exists) with other divisions or the establishment of resistance to the contacts.

2. Quality management system

As noted above, there is marketing in one of the business activities that provides not only research on the environment, but also liaises with all stakeholders, including social responsibility and consumer safety. Based on the results of research on the activities of domestic enterprises, the peculiarity of performing marketing functions for many of them is the fact that all relevant activities are carried out, mainly within the framework of the introduced quality management system. As to the place of marketing in the QMS, we agree that in our country, the concept of "philosophy of quality" is more understandable for most business entities, participants in different stages of the reproduction process, as well as management as an integral category of any of them, than "philosophy of marketing".

Although satisfaction of consumers within the framework of the model ISO 9000 is given a prominent place, it, as well as the role of marketing, is considered in a very narrow sense: first of all, it is a question of ensuring the requirements of consumers only regarding the availability of the corresponding certificate. And most experts argue about the need to study consumer satisfaction mainly only to develop measures to eliminate inconsistencies. Common mistakes about marketing interpretation by experts or QMS developers at enterprises can be called: (a) separately allocated function of research and marketing is considered within its marketing concept; (b) the marketing research toolkit is limited to questionnaires (rarely – expert survey, almost never – desk research), in which in most cases there is no justification for sample size, quotas, periodicity, etc.; (c) within research of consumers, first of all are customers (rarely – characteristics, segmentation factors, perceptions of competitors, almost always – needs, motives, characteristics of potential consumers); (d) the object of research is, first of all, consumers (rarely – competitors, partners), and macro factors, conditional forecasts are, in most cases, ignored.

So, we can say that the QMS, which is aimed at ensuring the effective operation of the organization, takes into account all the main directions of consumer protection from the business entities (see Figure 1). Today, its effective implementation and effective functioning remains a problem. One of the main reasons for this is lack of awareness, leadership and staff interest, and lack of knowledge and skills on this issue. And, undoubtedly, macroeconomic factors influence the development, most of which have recently been characterized by negative tendencies and dynamics.

Taking into account all the above, we consider it appropriate to dwell in more detail on certain aspects of the activities of enterprises and organizations, taking into account the peculiarities of implementation of which, in our opinion, is of key importance in ensuring the safety of consumption. After all, the implementation of targeted actions in these areas will most likely contribute to solving the problem that is the subject of research. This concerns, in particular, the development of human resources, the acquisition of knowledge and skills by relevant personnel, as well as the formation of interest and commitment in this regard. It is worth emphasizing here that each employee, on the one hand, directly or indirectly participates in ensuring the safety of consumption, and, on the other hand, he acts as an end user, therefore, knows and feels all the problems associated with this issue. Therefore, we consider it relevant to spread the philosophy not only of the right customer-consumer, but also of safe-sustainable consumption (see Figure 1). We see the important role of internal marketing in this.

In terms of motivating and stimulating the work of the personnel at the enterprise, taking into account the detailed elaboration of these issues within the respective disciplines, we consider it appropriate, within the scope of the research study, to focus on aspects directly related to the safety of consumption. On the one hand, there are thematic standards (OHSAS 18001, national legislation on occupational safety, etc.) that regulate the activities of employees and, consequently, their compliance with relevant rules and regulations that affect the conformity of manufactured products or services to the requirements regarding their safety. On the other hand, within the framework of the QMS (for example, the standards of the ISO series) considerable attention is paid to the formation of awareness of the personnel, the availability of certain knowledge and skills to ensure both the objective quality of products or services, and subjective (and therefore, consumer satisfaction).

Regarding the interaction with partners (see Figure 1), the principles and provisions that we meet in both the QMS and CSR, we consider it expedient to implement it within the framework of marketing relations (partnership relations, network interaction). According to it, effective cooperation is based on mutual respect, mutual understanding, mutual trust, taking into account the interests of all parties involved in the process, and maximizing the strengthening of individual relations. To ensure consumption, these relationships should be based on the principles of sustainable consumption and production.

3. Resource-efficient and clean production (RECP)

An important aspect in ensuring the safety of consumption at the enterprise is the environmental trend (see Figure 1). From the point of view of the impact on the environment, within the scope of the activities of business entities there is the objective need for the implementation of the principles of RECP. In this aspect, the effective use of material resources is important on the basis of calculating the environmental and economic efficiency of business processes and technologies. Indicators of material productivity, material consumption of products and resource productivity are used as a generalizing indicator of the efficiency of materials use. The European Commission has selected the last indicator (determined by the ratio of GDP and resource consumption (RMC[2])) as a key indicator and set a target for improving resource productivity by 15% between 2014 and 2030. It is expected that resource productivity growth will be positively affected by 30% on employment and GDP growth, in addition to reducing pressure on the resource base. Among the EU countries, the leaders in resource productivity of GDP are the Netherlands, Spain, Great Britain, Italy. They are developing strategies for a sustainable, green, inclusive economy. Among the key tasks of these strategies is the increased efficiency of the use of resources as an additional source of value added and a reduction in the load on the basis of natural resources.

RECP is a comprehensive, consistent, preventive environmental strategy for use in production processes in order to increase the economic efficiency of production, reduce industrial risks for people and reduce the burden on the environment. RECP provides for reduction of consumption of raw materials, materials, water and energy resources by enterprises, their refuse to use toxic materials, and also reduction of volumes of emissions and waste of enterprises. Due to its versatility, the RECP strategy is understandable and affordable and does not have any significant restrictions on its implementation on the SMEs of any industry. RECP offers a method for finding a balance between environmental impact and economic stability of the enterprise.

In Ukraine, the basic principles of resource-efficient and cleaner production are laid down by experts from the UN Industrial Program UNIDO, and a draft National Concept for the Implementation and Development of Environmentally Friendly Production in Ukraine was developed at the National Academy of Sciences of Ukraine. In spite of this, the development of the Concept of resource-efficient and cleaner production, which is in line with the regulatory framework, is a real institutional base for the organization-economic mechanism to be developed and needs to be explored. One of the main problems during the transition to RECP is the introduction of incentives for the effective use of materials, which should be carried out at all stages of their life cycle – from product design to recycling or reuse of waste products.

The general situation on the basis of the main indicators of the ecological state in the regions shows positive dynamics: emissions from the stationary and mobile sources of pollution are reduced in the atmosphere, the use of fresh water for household and production needs and agricultural water supply, the discharge of return water into surface water bodies, formation and utilization of waste, increases current costs of protection and rational use of natural resources. At the same time, issues of compliance with the standards of developed countries and pseudo-environmental behavior of enterprises (in particular, within the framework of social responsibility and consumer protection) remain relevant. For example, there are often cases where producers are more profitable to pay fines than to install cleaning equipment, to modernize their fixed assets. The issue of controlling compliance by manufacturers with environmental and profitability regulations (formal activity, disconnection of cleaning filters on weekends and off-hours, silence of relevant submissions and complaints, inactivity of local authorities regarding complaints from the population) is also unsolved.

Today most of the world's companies have switched from implementing environmental protection measures to direct pressure from state controlling bodies and the public to strategically perceive environmentally sound activities. Popularly in the past, the position "adhere to the requirements of the law, and this enough" began to rapidly lose its supporters, and went into the introduction of environmental management systems. The first standards of the ISO 14000 series were formally adopted at the end of 1996 (MS ISO 14001: 1996, MS ISO 14004: 1996) reprinted in 2004. The currently published list of ISO documents in the field of environmental management includes 23 standards and technical reports, and 5 standards – in development. They propose approaches to the development of environmental policy and give examples of inappropriate practices in this aspect (generalization, formality, populism, non-familiarization of stakeholders, irrelevance). Also reviewed are direct and indirect environmental aspects of the impact of the organization, its products and services, proposed the most important areas of prevention of pollution. It is emphasized that the identification and analysis of the significance of environmental aspects directly depends on the level of knowledge and understanding of environmental problems by experts in relation to various activities of the organization.

In addition to the ecological management system at enterprises, ecological marketing is gaining popularity, the concept of which is orientation of production and sales to meet ecologically-oriented needs and demands of consumers, creation and stimulation of demand for environmental goods (products or services) – cost-effective and environmentally safe in production and consumption taking into account the diverse interests of market actors. Today, environmental marketing is characteristic of most far-sighted businesses, as it is a means to achieve superiority over competitors. In accordance with the concept of environmental marketing, all aspects of the economic activity of a modern enterprise must be planned and implemented taking into account the needs and requirements of the market (including environmental ones), based on the principle of environmental safety. In addition, the importance of environmental marketing is seen, among other things, in the formation of the attitude in society, aimed not only at satisfying short-term needs, but also in shaping the tastes, preferences, and motives of consumption that will ensure the welfare of society in the long run.

CONCLUSION

In their activities, business entities should be guided by the principles of sustainable development, in particular – ensuring the safety of consumption. Obstacles to the development of CSR in Ukraine are identified: undervaluation of requirements for it, underestimation of the role of the consumer, uncertainty of the impact of crisis phenomena, predominance of tactical actions on strategic, abstractness, pseudo-responsibility, etc. Based on the above, the hypothesis of the appropriateness of the implementation of the principles of sustainable development, in particular the safety of consumption, within the existing QMS is investigated. The analysis provided gives grounds for concluding that there are a number of problems with the implementation of QMS at enterprises. They are, in particular, due to the excessive formalization of the process, the concentration of performers to a greater extent on tactical rather than strategic aspects of the activities, insufficient knowledge and skills of managers, experts, performers, and poorly considering the environment of the organizations, in particular due to lack of awareness of the issues of marketing theory. It is substantiated that the allocation of a proper place for marketing support to the QMS will contribute both to improving the indicators of the immediate implementation of the latter, and to improve the market position of the enterprise as a whole, in particular on the basis of CSR. Establishing connections with the external and internal environment should take place through the use of marketing tools and its individual subsets: social-ethical, environmental, partner and internal.

Regarding the environmental aspect of ensuring the safety of consumption at the enterprise, the objective necessity of the implementation of the principles of RECP has been substantiated. It is proved that despite the positive dynamics of the main indicators of the ecological state, issues of compliance with developed countries' standards and pseudo-environmental behavior of enterprises remain relevant. The main features of ecological management and marketing are outlined, the introduction of which should promote the safety of consumption on the principles of sustainable development.

However, inconsistency and sometimes duplication of directions security of consumption make it necessary to integrate into a single common system given their strengths and successful implementation practices.

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ВПРОВАДЖЕННЯ ПРИНЦИПІВ СТАЛОГО РОЗВИТКУ НА ПІДПРИЄМСТВАХ У КОНТЕКСТІ БЕЗПЕКИ СПОЖИВАННЯ

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Забезпеченню безпеки споживання в підприємницькому середовищі в процесі євроінтеграції сприяє запровадження корпоративної соціальної відповідальності для збалансування інтересів усіх зацікавлених сторін (суспільства, підприємства, споживача, держави, партнерів тощо) та створення передумов підвищення обізнаності та вмотивованості персоналу до забезпечення безпечних умов споживання у коротко-, середньо- і довгостроковій перспективі. Впровадження принципів безпеки споживання доцільно здійснювати в межах існуючих на підприємствах систем управління якістю, належне маркетингове забезпечення яких сприятиме як поліпшенню показників безпосередньо їх реалізації, так і вдосконаленню ринкових позицій підприємства загалом, у тому числі на засадах корпоративної соціальної відповідальності. **Метою** дослідження є обґрунтування напрямів забезпечення безпеки споживання на мікрорівні системної ієрархії для виявлення домінантних передумов зміцнення економічної безпеки суб'єктів господарювання через убезпечення споживання. **Методологія:** теоретико-методологічною основою дослідження є фундаментальні основи досліджень безпекознавства, глобалістики, маркетингу, менеджменту, екології, споживання. Для забезпечення концептуальної цілісності дослідження були використані такі методи: теоретичне узагальнення, діалектика, аналіз та систематизація, групування, кабінетні дослідження. **Наукове значення** роботи полягає в тому, що досліджено світовий та вітчизняний досвід застосування ефективних механізмів убезпечення виробництва і споживання товарів відповідно до вимог сталого, ресурсоефективного і чистого виробництва, визначено напрями модернізації модулів системи управління якістю з доведенням домінуючої ролі маркетингу (соціально-етичного, екологічного, внутрішнього, партнерського та управлінського) як засобу взаємодії із зовнішнім середовищем; розроблено прикладні рекомендації щодо зміцнення безпеки споживання в підприємницькій діяльності шляхом впровадження положень концепції корпоративної соціальної відповідальності. **Цінність** дослідження полягає в обґрунтуванні напрямів і механізмів забезпечення безпеки споживання на рівні суб'єктів господарювання.

Ключові слова: безпека споживання, корпоративна соціальна відповідальність, системи менеджменту якості, ресурсоефективне та чисте виробництво, маркетинг.

ВНЕДРЕНИЕ ПРИНЦИПОВ УСТОЙЧИВОГО РАЗВИТИЯ НА ПРЕДПРИЯТИЯХ В КОНТЕКСТЕ БЕЗОПАСНОСТИ ПОТРЕБЛЕНИЯ

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Обеспечению безопасности потребления в предпринимательской среде в процессе евроинтеграции способствует введение корпоративной социальной ответственности для сбалансирования интересов всех заинтересованных сторон (общества, предприятия, потребителя, государства, партнеров и т.д.) и создания предпосылок повышения осведомленности и мотивации персонала в вопросах обеспечения безопасных условий потребления в кратко-, средне- - и долгосрочной перспективе. Внедрение принципов безопасности потребления целесообразно осуществлять в рамках существующих на предприятиях систем управления качеством, должное маркетинговое обеспечение которых будет способствовать как улучшению показателей непосредственно их реализации, так и совершенствованию рыночных позиций предприятия в целом, в том числе на основе корпоративной социальной ответственности. Целью исследования является обоснование направлений обеспечения безопасности потребления на микроуровне системной иерархии для выявления доминантных предпосылок укрепления экономической безопасности субъектов хозяйствования через безопасность потребления. Методология: теоретико-методологической основой исследования являются фундаментальные основы исследований глобалистики, маркетинга, менеджмента, экологии, потребления. Для обеспечения концептуальной целостности исследования были использованы следующие методы: теоретическое обобщение, диалектика, анализ и систематизация, группировка. Научное значение работы состоит в том, что исследован мировой и отечественный опыт применения эффективных механизмов обеспечения безопасности производства и потребления товаров в соответствии с требованиями устойчивого, ресурсоэффективные и чистого производства, определены направления модернизации модулей системы управления качеством с доказательством доминирующей роли маркетинга (социально-этического, экологического, внутреннего, партнерского и управленческого) как средства взаимодействия с внешней средой; разработаны рекомендации по укреплению безопасности потребления в предпринимательской деятельности путем внедрения положений концепции корпоративной социальной ответственности. Ценность исследования заключается в обосновании направлений и механизмов обеспечения безопасности потребления на уровне субъектов хозяйствования.

Ключевые слова: безопасность потребления, корпоративная социальная ответственность, системы менеджмента качества, ресурсоэффективное и чистое производство, маркетинг.

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COMMUNAL SUPPORT, WORK ATTITUDE, STRESS AND JOB OUTCOME ACROSS GENDER

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Abstract. Studies related to communal support, work attitude, stress and job outcome have been done individually in the past. But very less rather no attention was given to study the interrelation between them specially with reference to gender. The Purpose of the study is to explore the difference between male and female IT employees on four variables i.e., communal support, work attitude, stress and job outcome. These four variables were further divided into sub variables. communal support (supervisory support and team support), work attitude (organization commitment and job satisfaction), stress (role ambiguity, role conflict and work overload) and job outcome (turnover intention). Methodology: For the study, 138 IT employees were the participants for the study. The survey data was analyzed using SPSS software to draw a meaningful conclusion. 4 Hypotheses were framed. These hypotheses were partially accepted and rejected. The findings include that female enjoy a higher degree of supervisory support and role ambiguity. On the other hand, team support, organizational commitment, job satisfaction, role conflict, work overload and turnover intention were found to have no significant difference in gender.

Keywords: supervisory support, team support, organization commitment, job satisfaction, role ambiguity, role conflict, work overload and turnover intention.
JEL Classification: I24, I31, J28, L81.

INTRODUCTION

A report published in "The Economic Times" Feb 01 (2020), reveals that the Indian nation has become $3 trillion economy in 2019. The report also highlighted that the per capital income of Indians is expected to rise by 2025, as India will be one of the biggest and largest consumer markets by the mid-21st century. In the list provided for fastest growing companies, apart from financial services, Transport, Ecommerce, Technology, Agriculture, Energy, Health, Construction, etc. many IT/IT enabled companies and BPO were also listed. This clearly indicates that India's IT sector will grow very fast.

India is always a hotspot for outsourcing because it offers ample advantage to the companies. These advantages include cost effective, quality of work, technological efficiency, huge amount of workforce, good communication skills, low labor cost and time zone advantage. More than 80% of the US and European companies prefer the Indian market for outsourcing (Sarkar and

Reddy, 2006). According to CBRE survey in 2017, over 75% of MNC's give preference to India for outsourcing. The survey also revealed that, Banglore, Mumbai and Delhi NCR are the preferred destination for outsourcing. Since the IT sector will further grow in the years to come, IT employees will have extra burden of work which may lead to stress and other job issues.

According to NASSCOM report (2018) cited by Raghuram P. et. al., (2018)., direct employees working in IT-BPM industry rose to 3.97 million. It was also revealed that there are a greater number of female employees then men specially at the entry level. Also, they are more qualified as compared to male employees.

India is a country wherein, mostly jobs are dominated by male. Most societies are run by male and major role is also played by male only. Sectors like Steel, textile, and other manufacturing units, jobs are occupied by men. This could be due to more physical work involved. However, when it comes to service industries, again it is mostly occupied by men. When it specifically comes to IT industry, men in not far behind. However, report from NASSCOM (2018) reveals to occupy more job by female then male. The second reason for male to occupy more jobs is the gender gap. On every 100 boys there are only 93 girls. Women include 48% of the total population in India. This indicates a gap between male and female.

Therefore, it would be interesting to know that is there any favorable attitude for the recruiting person towards the female. Do they get any hiring support? What will be the difference of work attitude between a male and female employee? How these female employees deal with the stress as compared to their male counterparts. Lastly it will be interesting to know the work outcome of male and female employees.

LITERATURE REVIEW

Zainul et. al., (2020) conducted a survey on 250 employees working in service sector in Malaysia. They concluded that social and communal support specially from supervisor and family members significantly affect the outcome of the job. Narayan (2014) wanted to know the organizational role stress in relationship with social support of industrial employees. Researcher collected a sample from 100 employees from Tamil Nadu and concluded that a positive and significant correlation exists between organizational role stress and social support. Hindes and Andrews (2011) investigated the influence of gender on the supervisory relationship and found that male supervisor show less relationship focus than the female supervisors. They also opined that gender impacts the transparency and association one encounters in supervision. And also, male supervisors rate speculative supervisees all the more contrarily when the supervisee is portrayed as female than when the supervisee is male. Sell, Griffith and Wilson (1998) concluded that there is no difference between gender and support from team. Both men and women get equal support from their team irrespective of the gender of the immediate boss.

Gibbons, Wilson and Rufener (2006) investigated on gender role attitudes which includes machismo and attitudes towards work adaptation. They opined that obviously men show more machismo but they lack in attitude towards adaptation. Female have better attitude towards adaptation. Sabastian (2013), interviewed 45 female and 45 male students to know the gender difference in the attitude towards their work and found no significant difference between the gender and work attitude. Kokubun and Yasui (2021), opined that male employee have higher organization commitment then the female employees, this may be because male employees prefer to work with higher autonomy and well-defined roles than co-worker's support. Many studies related to Job satisfaction has been done previously. Studies related to Job Satisfaction and gender were also carried in past. The results were mixed in nature. Few studies show male have higher JS than female and vice versa. There were studies which also concluded that there exists no significant difference in gender and JS (Andrade, Westover and Peterson, 2019).

Dhanalakshmi, Kathiravan and Muthukumar (2019) conducted a study to know the impact of work stress on employee performance in BPO sector. Their examination has shown high attrition rates, reduction in efficiency, incapacitated leaves, low satisfaction, bad quality services and products, low communication and clashes are the vital results in work stress. Some of the outcomes of work stress while nature of work, the work environment, work schedules & resources and equipment have been found as major factors contributing to work stress. Prathyusha, Durgaprasad and Reddy (2015) found that there exist moderate to high level of professional life stress among the IT professional in Hydrabad. They interviewed 80 male and 70 female IT employees in the age range of 22 to 42 years. However, stress between male and female employees, they do not find and significant difference. Thomas, Krishna and Kumar (2019), conducted a cross sectional study in Madhapur area of Hydrabad among IT professional. In their survey, 286 were males and 114 were female employees. They concluded that females were more stressed than male colleagues. They further concluded that out of 400 employees, 181 employees were having low stress, 134 employees have moderate stress and 85 were having high level of stress. Role ambiguity and Role conflict have a direct relation on gender (Boles, Wood and Johnson, 2003). Anitei, Chraif and Ionita, (2015), conducted a survey on 40 employees of a multinational company in Bucharest. The result proves to have a positive relation between workload and burnout. There is likewise huge contrast among male and female in workload and burnout, which implies females are portrayed by essentially higher level of workload and burnout than male.

Khalid et. al (2009) tried to examine the relation between OCBs and turnover intention. 557 responddent were selected for the study. They revealed that gender moderates the relationship between turnover intention and helping behavior and this relationship was stronger for female employees as compared to male employees. Huwang and Kim (2017), found a significant negative correlation between male gender role conflict and job satisfaction. Further, a positive correlation was also found between male gender role conflict and turnover intention. They concluded that to build work fulfillment and reduction the turnover goal of men in nursing, measures to lessen sexual gender job struggle are required.

H_1: There is a significant difference between male and female employees of IT sector on communal support i.e., supervisory support and team support.

H_2: Work attitude i.e., organizational commitment and job satisfaction of male is higher than the female IT employees.

H_3: There is a significant difference between male and female employees of IT sector on stress i.e., role ambiguity, role conflict and work overload.

H_4: Job outcome i.e., turnover intention of female is higher than the male IT employees.

PAPER OBJECTIVE

To explore the difference between male and female IT employees on communal support, work attitude, stress and job outcome. In the light of above discussed literature, four hypotheses were framed.

METHODOLOGY

For the present study primary data was collected from IT employees of Nagpur Region (Maharashtra), India. Secondary information was collected from journals, books, website etc. For this study data was collected using structured questionnaire. A total of 138 employees were selected randomly. Four variables were used for this study. These four variables are communal support, work attitude, stress and job outcome. These four variables were further having sub variables. These sub variables were actually used for the study. The two communal support variables (supervisory support and team support), two variables for work attitude (Organizational commitment and job satisfaction), three stress variables (role ambiguity, role conflict and work overload) and one variable of job outcome (turnover intention). Data was collected in April 2021. This data was converted into useful information using SPSS (version 23). Data was analyzed Reliability test and correlation to draw useful conclusion.

RESULT AND DISCUSSION

In this section, the researcher will be discussing about the information collected. This section will through light on all the four variables and its sub variable. Objective of the research and hypothesis will also be discussed in this section. Conclusion will be draw based on the results.

Table 1

Gender of the respondents

Sr. No.	Gender	Frequency	Percentage	Cumulative Percentage
1	Male	62	44.93	44.93
2	Female	76	55.07	100.00

Source: Survey Result

Table above describes about the gender of the respondents. Majority of the respondents were female (55.07%). It was observed that the IT sector is having more female employees than the male. The reason can be female employees are more sincere, hardworking and well qualified.

Table 2

Reliability Test

Sr. No.	Instrument	No. of Items	Cronbanch Alpha
1.	Supervisory Support	3	0.829
2.	Team Support	4	0.681
3.	Organizational Commitment	4	0.723
4.	Job Satisfaction	26	0.891
5.	Role Ambiguity	4	0.621
6.	Role Conflict	3	0.733
7.	Work Overload	3	0.934
8.	Turnover Intention	3	0.859

Source: Outcome of Analysis of Data

Table 2 is of Reliability test. Reliability of data indicates the consistency with which identical data can be generated by controlling the questionnaire repeatedly. Reliability is measured through Cronbach's alpha. This value should exceed 0.6. Table above is evident that all the values are well above 0.6, suggesting that the data collected is very much reliable and all the statements used to measure the opinion of respondents about the respective constructs well explain these constructs with the excellent degree of internal consistency.

Table 3

Matrix of Correlation of Variables

Variables	Mean	SD	Supervisory Support	Team Support	Organizational Commitment	Job Satisfaction	Role Ambiguity	Role Conflict	Work Overload	Turnover Intention
Supervisory Support	3.9812	2.8091	1							
Team Support	4.0601	2.9812	0.113	1						
Organizational Commitment	2.2108	2.6991	0.377**	0.362**	1					
Job Satisfaction	3.4508	5.0891	0.458**	0.387**	0.431**	1				
Role Ambiguity	5.6727	2.6578	0.351**	-0.349	0.211**	0.301**	1			
Role Conflict	2.8795	3.1897	-0.061	-0.186**	-0.177**	-0.167**	-0.221**	1		
Work Overload	3.1952	3.4679	-0.189**	0.109	-0.166**	-0,093	-0.029	0.173**	1	
Turnover Intention	2.4761	3.5634	-0.355**	-0,369**	-0.356**	-0.521**	-0.159**	-0.000	-0.137*	1

**p,0.01 and *p,0.05

Source: Outcome of Analysis of Data using SPSS

Table 3 presents the result of correlation of Matrix. Above table reflects the correlation among the variables. It was quite surprising to find that role ambiguity and is positively and significantly related to organizational commitment and job satisfaction, and is negatively and significantly related to turnover intention. Other relations are very normal can be found in many literatures.

Table 4

T – Test

Variable		**Female**		**Male**		
		Mean	SD	Mean	SD	T value
Communal Support	Supervisory Support	12.9712	2.0612	11.5698	2.7801	-3.713**
	Team Support	16.9482	2.6185	16.1610	3.0891	-0.399
Work Attitude	Organizational Commitment	17.0459	2.6512	16.0681	2.8115	-1.167
	Job Satisfaction	119.0729	3.6501	118.6916	3.3781	-0.659
Stress	Role Ambiguity	18.0141	2.1314	16.5642	2.8720	-2.341*
	Role Conflict	8.3109	3.0715	8.7979	3.0557	1.175
	Work Overload	8.9859	3.9156	8.8744	3.4237	1.241
Job Outcome	Turnover Intention	6.7891	3.3945	7.8857	3.6726	1.569

**p,0.01 and *p,0.05

Source: Outcome of Analysis of Data using SPSS

Above table depicts the t- test to find the significance difference between the gender groups in terms of variables of communal support, work attitude, stress and job outcome. Table is evident that supervisory support is higher in case of female then male. As far as team support, organizational commitment, job satisfaction and turnover intention is concerned, it was found no significant difference between female and male groups. Role ambiguity was found to be higher in female group. No significant difference was found between female and male groups in case of role conflict and work overload.

Based on above discussion, researcher partial accept the H_1 hypothesis as supervisory support is higher for females than male and no significant difference was found between gender and team support. H_2 is rejected as no significant difference was found between male and female employees for work attitude. H_3 is partially accepted. Role ambiguity is higher for females and no gender difference was found in case of role conflict and work overload. H_4 is rejected as job outcome is same for male and female.

Male and female are two different assets to the organization. There is a possibility that some jobs are done well by male and some tasks are executed perfectly by females. Each gender has its own style of performing his duty. Hence an interesting work was executed in a female dominant service sector to understand gender difference on four selected variables. Based on the objective hypothesis were also discussed.

This research tried to explore the gender difference on 4 selected variables i.e., communal support, work attitude, stress and job outcome across gender. To arrive to a conclusion, researcher has first done reliability test to check the reliability of the variable. All variables have passed a minimum value of 0.6 (Nannally, 1978). Correlation of variables was done and finally T test was conducted. Based on the results conclusions were drawn.

CONCLUSION

The researcher has carried out this research to know the difference between female and male employees working in IT sector. The variables used for this study are communal support, work attitude, stress and job outcome. Past studies have concluded that support from the team, work attitude and job outcome have difference with respect to gender. However, the result of this study contradicts it and concludes that, there is no gender difference in terms on team support, work attitudes, and job outcome. It is also concluded that equal opportunities (as no significant manual work in involved for both, men and women) are provided for men and women in the information technology industry. This also depends on a person's cognitive abilities, and there is no cognitive gender difference among IT professionals. Organizational attitudes are hospitable to professional women in terms of rewards and recognition, allocation of resource, and quality of work life. This is reflected in women's experience of getting more communal support. The discovery of differences in explanatory variables, such as role ambiguity between surveyed men and women, confirms early research on gender differences. It is because women need to work hard and repeatedly perform better than others to demonstrate their credibility, so it is higher in case of female employees. This research contradicts previous researches on gender differences in supervisor support. It was found that female get good supervisory support than male. As far as variables of stress (role conflict and work-overload) is concerned, researcher did find any significant difference between male and female.

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ВПЛИВ ГЕНДЕРУ НА КОЛЕКТИВНУ ПІДТРИМКУ, ВІДНОШЕННЯ ДО РОБОТИ, СТРЕСИ ТА РЕЗУЛЬТАТИ РОБОТИ

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Метою дослідження є вивчення розбіжностей між чоловіками та жінками IT - службовцями за чотирма параметрами, а саме: коллективна підтримка, відношення до роботи, стрес та результат роботи. Ці чотири варіанти були поділені досліджені з точки зору наступних складових: колективна підтримка (супервізія та командна підтримка), відношення до роботи (привілейована організація та задоволення робочої роботи), стреси (невизначеність ролей, конфліктні ролі та робоча перегрузка) та результати роботи (намір зміни кадрів). У минулих дослідженнях, пов'язаних з суспільною підтримкою, ставленням до роботи, стресом та результатами роботи, дослідження проводилися індивідуально, але практично не проводилось вивчення взаємовідносин, особливо у відношенні поля. У дослідженнях прийняли участь 138 IT-співробітників. Дані пропозиції були проаналізовані за допомогою програмного забезпечення SPSS, щоб зробити висновок. Були сформовані 4 гіпотези, деякі були частково прийняті та потребують подальшого дослідження. Висновки показали, що жінки мають більш високу степінь супервізії та неоднозначну роль. З іншого боку, підтримка команд, організаційна привілейованість, задоволеність роботою, рольовий конфлікт, робоча перегрузка не істотно вирізняються виходячи з полу.

Ключові слова: суспільна підтримка, підтримка команди, прихильність організації, задоволеність роботою, двозначність ролі, конфлікт ролей, перевантаження роботою, плинність.

ВЛИЯНИЕ ГЕНДЕРА НА КОЛЛЕКТИВНОЙ ПОДДЕРЖКУ, ОТНОШЕНИЕ К РАБОТЕ, СТРЕССЫ И РЕЗУЛЬТАТЫ РАБОТЫ

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Цель исследования - изучить разницу между мужчинами и женщинами ИТ-служащими по четырем параметрам, а именно: коллективная поддержка, отношение к работе, стресс и результат работы. Эти четыре переменные были далее разделены на составляющие: коллективная поддержка (супервизия и командная поддержка), отношение к работе (приверженность организации и удовлетворенность работой), стресс (неопределенность ролей, конфликт ролей и рабочая перегрузка) и результат работы (намерение смены кадров). В прошлых исследованиях, связанных с общественной поддержкой, отношением к работе, стрессом и результатами работы, проводились индивидуально, практически не уделялось внимание изучению взаимоотношений между сотрудниками, особенно в отношении пола. В исследовании приняли участие 138 ИТ-сотрудников. Данные опроса были проанализированы с помощью программного обеспечения SPSS, чтобы сделать итоговый вывод. Были сформулированы 4 гипотезы, некоторые были частично приняты и нуждаются в дальнейшем исследовании. Выводы заключаются в том, что женщины имеют более высокую степень супервизии и неоднозначностью ролей. С другой стороны, поддержка команды, организационная приверженность, удовлетворенность работой, ролевой конфликт, рабочая перегрузка и намерение смены персонала не имели существенных различий по признаку пола.

Ключевые слова: общественная поддержка, поддержка команды, приверженность организации, удовлетворенность работой, двусмысленность роли, конфликт ролей, перегрузки работой, текучесть

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INTEGRATED CONTACT CENTER HAI (HELP, ANSWER, IMPROVE) AS INFORMATION SERVICE INNOVATION AT THE MINISTRY OF FINANCE, INDONESIA

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Abstract. Organizational change is unavoidable in the development of an organization. Responding to the dynamics of the environment that continues to change, it is necessary to have a form of innovation in all systems within the organization. Information services are important for the running of an organization. In public sector organizations, user information services are the main demands so that the service process can run well and by the wishes of users. This article **aims** to identify and describe the information service innovations that exist in the Ministry of Finance. Using qualitative **methods** with descriptive analysis, this study tries to describe and explain the existence of these policy innovations. this study conducted interviews with leaders connected to Contact Center HAI information service innovations and staff who run these innovation projects. Researchers also observe directly the process of change and innovation of information service systems that exist within the organization so that they can describe in detail the existing innovations. This article has the **result** of typologies of the information service innovation. There are five types of innovation, namely process innovation, product innovation, method innovation, system innovation, and conceptual innovation. The five innovations provide each progress for improving service performance in Contact Center HAI.

Keywords: policy innovation, communication services, information technology.
JEL classification: L88, O32, O38

INTRODUCTION

Contact center information services are certainly familiar because they have become popular and become the subject of discussion in meeting information needs by the public. (Park, J. et al, 2011). This need for information makes people no longer hesitate to use the services of information providers in every organization. Users use an information service system to make it easier to receive and use the services provided by the organization. Contact center services which grow 8% annually (Rijo, R. et al, 2012) prove that user information services are indeed very important for organizations. With the development of technology, the communication that is presented through contact center information services is increasingly developing according to customer needs. (Parasuraman and Grewal, 2000). The Ministry of Finance is one of the organizations that continues to develop user information service systems to improve the quality of services provided. Innovation is the key to organizational success as well as public sector organizations which are closely related to the dynamics of public policy in the face of a dynamic environment.

Public policy is one of the focuses of attention not only academics but also the general public who see how the government takes action in solving public problems. In its development, the more public problems develop, the more forms of action taken by the government in the form of policies developed by government officials will develop. (Islamy, 2009). The implementer of the policy is the entire community, both individuals and organizations that are bound by the policy. An organization is a place where a group of people carries out activities with the same goal, namely organizational performance. It becomes a dilemma in itself if the implementation of activities within an organization becomes a different part in various individual views. This different purpose is not different from individual goals but organizational goals that are perceived differently for each member of the organization. So that in the implementation of organizational activities, management is needed so that these activities can run smoothly and by organizational goals.

Policy implementation is an important part of managing a public organization. Public organizations can achieve their goals in serving the public by implementing good service policies. Managing an organization becomes a big challenge when it comes to environmental changes. Organizations must adapt to their environment for them to maintain or increase their effectiveness. So organizations develop monitoring and feedback mechanisms to identify and follow their environment, sense changes in the environment, and make appropriate adjustments when needed (Robbin, 1994). This environmental uncertainty demands that the organization must always be vigilant in various forms of change so that organizational goals can be achieved according to what has been formulated from the start. In line with this, organizing is a thought process that is made possible through communication to reduce uncertainty (Karl Weick, 1979 in Littlejohn, 2010). Good and effective communication can make an organization more open in thinking and develop better. (Soekardi, A., et al, 2020). According to Weick, Organization is not a static arrangement but is inherently composed of dynamic processes of communication. Weick also argues that communication is a basis for human organization and provides a rationale for understanding how humans organize

This uncertainty demands that organizations have to change according to uncertainty both from the environmental, community, and organizational aspects. In organizations, uncertainty is also part of the study in managing organizational change so that an organizational system is needed to achieve the desired form of change. (Robbins, 1994). Likewise, the environment and society must also adjust to the changes that exist so that life can run and be sustainable. Society changes with other changes in the environment. in public institutions, the form of human change in public sector organizations can be described through the ways and forms of public servants serving the community. Bureaucratic reform became an attractive offer for the country which was in the spotlight due to public dissatisfaction with the form of service provided by the state at that time. Changes in public organizations are a necessity to adapt to changes in the environment. Changes are very important in public sector organizations because the environment continues to develop competitively so that there is a need for change management in dealing with the challenges of change that occur (Ziemba & Oblak, 2015; Kikcert, 2014; Kuipers et al, 2014; Rees et al, 2010; Ningtyas, T. et al, 2020).

Among the basic guidelines of these changes is about improving the quality of service. Reformation changes people in both community organizations and public servants themselves for the better. (Ningtyas. T. et al, 2020). Meanwhile, the scale of reform and restructuring has changed the character and ideological foundations of society so that it is in a transformational form. (Worrall, L. et al, 2000; Osborne and Gaeble, 1992). The transformational changes that occur in changes in public services are sudden and so fundamental (Patrickson, M and Bamber, G, 1995), while according to Welch and Wong (1998) the dimensions that occur in changes in public services are not only local but also on a large scale. Global, because it is a form of global pressure (Welch, 1998). This confirms that there is a transformational change in our government. Sheefani & Mutingil (2016) also identify and measure that service quality can determine strategies in providing the expected service quality (Sheefini, N., & Mutingil M, 2016). Efforts to improve the quality of public services are a form of long-term policy as a form of government effort in creating a bureaucracy as expected by the community (Ningtyas, T, 2017). So it is important to pay attention to the quality of services provided by public sector organizations. The existence of a complaint from the community is a sign of how public services must be improved. Figure 1 below is an index of public service complaints in Indonesia.

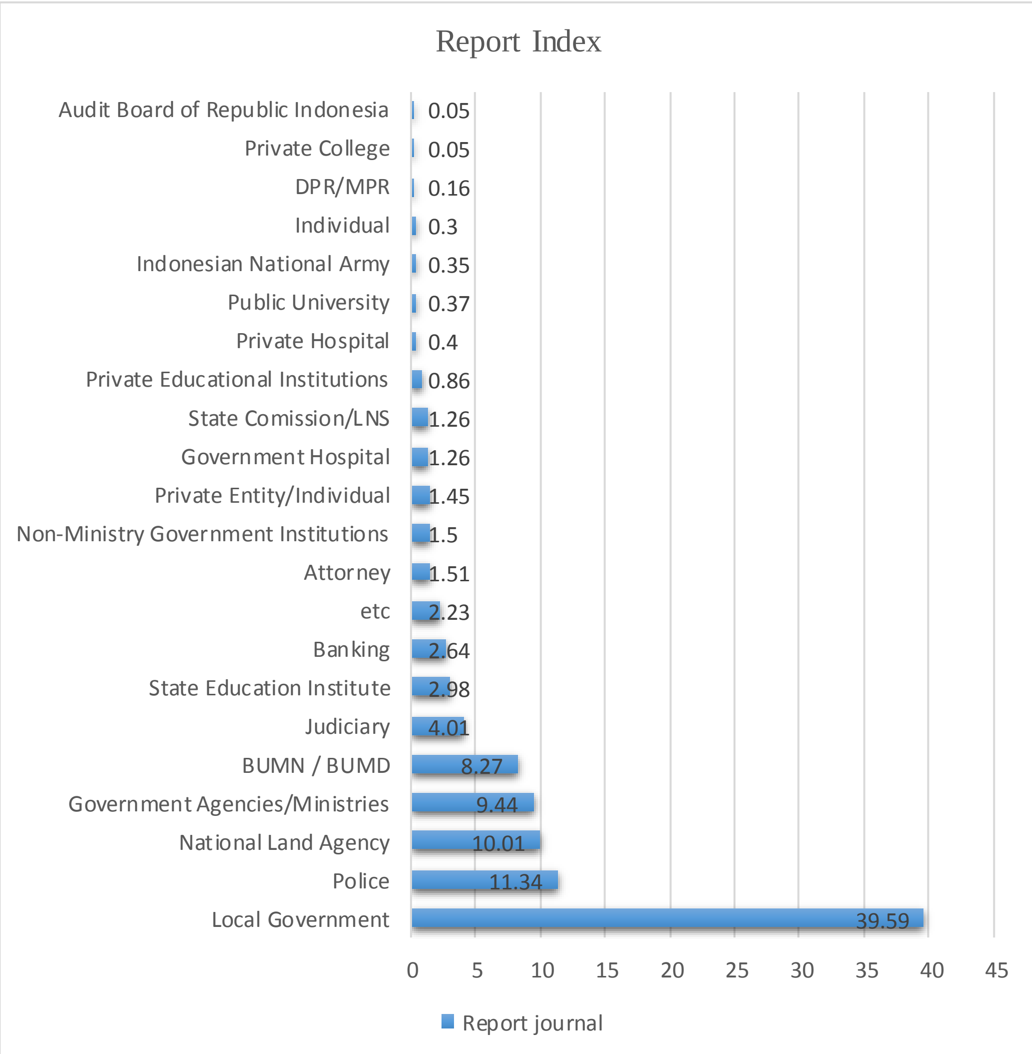
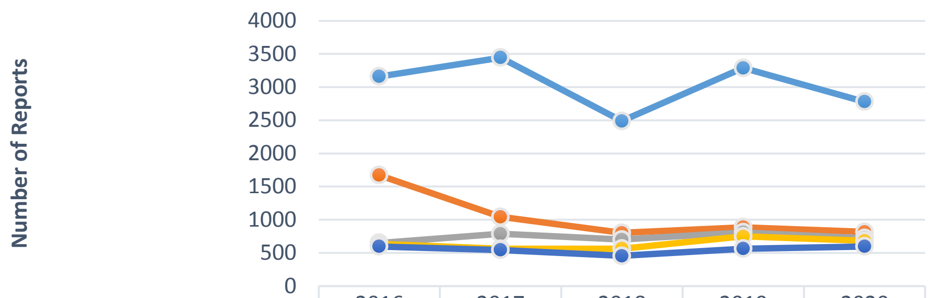


Figure 1 Public Service Complaints Index 2020

Source: Ombudsman, 2020

Based on the data in Figure 1 above, the highest index of service complaints submitted by the public is related to local government services, the police, the national land agency, government agencies, and BUMN/BUMD. State financial services get a low index, this indicates that the level of public satisfaction is quite high related to the services provided by the unit that handles the state finance sector. Furthermore, in Figure 2, the Progress of Public Complaints Reports on Services for 2016-2020 is presented.



	2016	2017	2018	2019	2020
Regional government	3162	3445	2489	3289	2781
Police	1671	1042	801	887	817
State / Regional Owned Enterprises	650	787	700	810	721
National Land Agency	632	560	562	748	680
Government Agencies / Ministries	596	544	455	563	596

Figure 2 Development of Public Complaints Reports on Services for 2016-2020

Source: RI Ombudsman Annual Report 2016 – 2020

It can be seen in Figure 2 above that Local Government Agencies always occupy the top rank in public complaints. Meanwhile, services provided by Government agencies/Ministries tend to be fewer and stagnant from year to year. This requires organizations to continue to develop themselves to meet the demands of community services during a dynamic environmental change. According to Yeatman, global environmental factors influence the context of changes in public services, besides that the social changes that occurred in society at that time showed that broad social changes had accompanied the agenda of changing public services. (Yeatman, 1994). Talking about changes in public services cannot be separated from the development of information services owned by each unit. Information services as the face of the service of a public organization. Information services continue to grow and are dynamic in line with advances in information technology. Various information technology platforms provide various things that can be used as a means of providing information services for public organizations to all stakeholders. Digitizing public services is one that has been recognized and developed starting in 2018, the aim is none other than to improve services to the public. (Matvejciuk, L. ,2019).

Information Services at the Ministry of Finance are carried out, one of which is the HAI (Help, Answer, Improve) Contact Center service of the Directorate General of Treasury or known as DJPb HAI branding. As the management of information technology services, HAI DJPb performs a service desk function for service users of the Directorate General of Treasury, Ministry of Finance to submit service requests, questions, and problems regarding applications or regulations, policies, and business processes related to the treasury. HAI DJPb provides various communication channels for service users to contact HAI DJPb, including electronic mail/email (hai.djpb@kemenkeu.go.id), HAI DJPb web portal (https://hai.kemenkeu.go.id), live chat, Call Center 14090, and also through social media Instagram, Twitter, and Facebook. (hi.kemenkeu.go.id, 2020)

Improving service quality is closely related to various forms of policy innovation in the Ministry of Finance's HAI information services. Innovation in public administration is a hot issue, especially in our country because it has been regulated in Government Regulation Number 38 of 2017 concerning Regional Innovation which in this regulation the government, in this case, has guaranteed every government agency to carry out various reforms in its implementation so that it can support the achievement of services. prime. Sedarmayanti stated that innovation includes the creation of something that does not exist today and can be a small creation of something monumental. (Sedarmayanti, 2009). Fuglsang & Pedersen in Wicaksono (2018) also states that at least innovation is related to two things, namely: (1) doing something new and (2) developing something new that can run according to the context. Policy innovation here is innovation in implementing policies from the Center as well as developing by making new policies without leaving the existing policies on it. Policy innovation itself is a necessity to solve public problems that continue to develop in society so that it becomes one of the best alternatives in the long term to solve public problems and reduce the impact (Sururi, 2016). This article was written to describe the information service policy innovations in the HAI Contact Center of the Ministry of Finance. These forms of innovation are identified so that they can be used as a form of policy recommendations to continue in the future to improve the quality of public services through the Ministry of Finance's HAI.

LITERATURE REVIEW

The organization is a collaboration that is achieved symbolically, and organizational communication is a field that studies how cooperation is achieved or how the form of the organization is made. Organizations consist of a collection of individuals, and each organization has its characteristics that are different from one another. Organizations are built in different ways depending on the goals, attitudes, and principles of the organization. Organizational communication theory is a communication theory perspective seen from the level or level of communication (Littlejohn, 2017). Karl Weick uses communication as the basis of human organization and provides a rationale for understanding how people organize. According to this theory, organizations are created through communication activities, they are not structures made of positions and roles. (Littlejohn, 2017). Organize interactions and reason-making processes to reduce uncertainty over the information obtained. The presence of uncertainty, complications, ambiguity and lack of predictability is a form of uncertainty.

A critical approach to organizational communication is to describe, understand, explain and criticize how organizational communication is within an organization. (Miller, 2014). The existence of uncertainty over a system, environment, or within the scope of running an organization is a form of how to deal with environmental changes that cannot be avoided within the organization. While effective communication is one of the key factors in managing change within the organization. (Ziemba, E., & Obłąk, I., 2015). According to Lewin (1951) in Robbin (1994) change occurs because of the emergence of pressures on organizations, individuals, or groups. Managing an organization is a challenge in a changing environment (uncertainty). Managing an organization is a challenge in a changing environment. Organizations must adapt to their environment to maintain or increase their effectiveness. So that organizations as developers of monitoring and feedback mechanisms to identify and follow their environment, sense changes in the environment, and make appropriate adjustments if necessary. Stephen Robbin (1994) proposed a model for managing organizational change. Starting from identifying whether the change is needed in the organization, what the changes are, to mapping the ways and results in the organization wants to achieve. Change is initiated by certain forces. This power is exercised within the organization by a change agent. The agent chooses his intervention action, meaning he chooses what to change, whether the structure, technology, process, organization, or everything to change.

Changes in one area of the organization are likely to generate new forces for other changes and make the organization more effective. Robbins defines more generally, namely organizational effectiveness. So, organizational change does not have to be specific to improve performance but is intended to increase the effectiveness of the organization in achieving the goals and objectives that have been set. Changes within the organization can encourage innovation within the organization. Fuglsang & Pedersen (in Wicaksono, 2018) state that at least innovation is related to two things, namely: (1) doing something new and (2) developing something new that can run according to the context. According to Mulgan and Albury (in Khairul Muluk, 2008), the success of innovation is the creation and implementation of processes, service products, and service methods. Process innovation stems from the continuous quality improvement movement and refers to the combination of organizational changes, procedures, and policies required to innovate. While product or service innovation comes from changing the shape and design of the product or service. Innovation in service methods is a new change in terms of interacting with customers or a new way of providing services. In public sector innovation, Halvorsen, Hauknes, Miles, & Rose (in Wicaksono, 2018) state that there are 6 typologies of public sector innovation, namely service product innovation, process innovation, administrative innovation, system innovation, conceptual innovation, and radical innovation.

An innovation that develops within the organization is also influenced by several factors, namely leadership (Leadership), management (Management/Organization), risk management (Risk Management), human resource capabilities (Human Capital), and technology (Technology). (Cook, Matthews, and Irwin in Grisna and Wawan. 2013). The innovation in this study discusses innovations about information services, so a form of urgency is needed about the importance of innovation in the development of information services for users. Information service is a socio-technical phenomenon that involves humans and information technology (IT) to support the implementation of tasks and organizational performance, which aims to help someone obtain the information they need (Mathiassen & Sorensen, 2007). This is also expressed by Winkel (2006) which explains that information service is a service that seeks to meet the individual's lack of information they need. Information services also mean efforts to equip participants with knowledge and understanding of their environment. Prayitno (2004) explains that the purpose of implementing information services is divided into two, namely, the general goal is to master certain information by service participants to be used for their needs (effective daily living), and special objectives related to understanding service information used for problem-solving (if the participant concerned experiences it).); to prevent problems from arising, and to enable the participants concerned to open themselves up in actualizing their rights.

PAPER OBJECTIVE

It has been described that the flow of organizational change and the role of crisis communication in changing the organization's information service system is a form of organizational adaptive management resulting from information service innovation. So it is important to know the flow of innovation in organizations based on the theory of change in organizations. This article intends to identify and describe information service innovations to adapt to managing changes in the organizational environment. Based on the theory of change in organizations (Lewin, 1951) which responds to uncertainty (Miller, 2014) a form of information service innovation (Halvorsen, Hauknes, Miles, & Rose) was developed that can facilitate organizational communication to improve the quality of service from the organization.

METHODOLOGY

This article uses qualitative methods with descriptive analysis, and researchers use data triangulation techniques in collecting and analyzing existing data. The process of triangulation of data sources is carried out by collecting data from different sources which are then analyzed and compared. The validity of the data is obtained by comparing and cross-checking the data sources. The stages carried out by researchers in processing data were carried out in three stages. The first is observation, which is done by looking at and studying the object of research so that the focus of the research can be more easily studied and studied. The focus of this research is the Ministry of Finance's HAI information service innovation. Researchers make observations by looking at what forms of innovation exist in HAI integrated information services and try to identify the types of innovations that exist and the ongoing process of information services. Furthermore, the results of these observations are recorded and analyzed according to the data in the field or not. The second stage was interviewing, researchers conducted structured interviews with the leaders of the HAI Contact Center of the Ministry of Finance as well as several leaders related to integrated information services. In addition, unstructured interviews were also conducted as a further effort to obtain in-depth data, conducted on employees and users. The third stage is documentation as secondary data, which is needed to find out the track record of changes in information service policies and innovations that have been made in improving the service quality. The documentation obtained includes policy documents, service performance documents, and analysis results of HAI integrated information service performance reports.

RESULTS AND DISCUSSION

1. Description of HAI (Help, Answer, Improve) Integrated Information Services Innovation

Policy in a system is a very important thing to pay attention to. The policy is the spearhead of how a system can exist and run well. In a public sector service organization, of course, the policies taken must be following the order of the policies above. Every internal policy of the organization may make a breakthrough in the implementation of the central policy so that a companion policy emerges for a form of innovation to be carried out to improve its performance. According to Chrusciel, D., & Field, D. W. (2006) there are two critical success factors through transformational change, namely, there is a flexible organizational policy (comprehensive regarding the needs of the organization), and the organization can accommodate the personal needs of the change actors to suit the needs of the organization. Of course, this organizational policy is made to take into account the many interests of various sectors. The Ministry of Finance is one of the public sector organizations engaged in finance, which is a central element in state administration which includes state revenues and expenditures. This is a demand for the Ministry of Finance to provide effective and efficient services. The existence of demands to maintain the integrity of public services makes innovations continue to be carried out to meet what is expected by the community. The success of an innovation is indicated by a significant increase in the efficiency and effectiveness of the service. The definition of innovation in the field of public services is a creative idea of technology or new ways in service technology or updating existing ones in the field of service technology or creating breakthroughs or simplifications in the fields of rules, approaches, procedures, methods, or service organizational structures whose benefits have added value. both in terms of quantity and quality of service. (Kurniasari & Sulandari, 2017)

There are types of innovation that can serve as a benchmark for how innovation can be built within an organization. According to Mulgan and Albury that the success of innovation is the creation and implementation of the first is a process, namely successful innovation is the creation and implementation of the process. (Muluk, K., 2008). While process innovation originates from the continuous quality renewal movement and refers to the combination of organizational changes, procedures, and policies required to innovate. The second innovation is service products, namely product or service innovations derived from changes in the shape and design of products or services. The third is service method innovation, namely innovations in terms of interacting with customers or new ways of providing services.

At the Ministry of Finance, process innovation is implemented, among others, in the form of changes in organizational management, both in the management of Human Resources, Administration and Organization, Information Systems, Supervision, and Accountability. Of course, the change process itself cannot run immediately, some stages must be passed in the change process. According to Kurt Lewin, the change process itself has gone through three stages of change starting from melting, moving, and freezing again. (Robbins, 2007). The change process itself is in the Ministry of Finance starting from the socialization of the new policy, there are conflicts and rejections until finally there is a form of acceptance because of the new policy. The entire process of change must be passed so that there is innovation in terms of policies and procedures. (Ningtyas, T, 2020). The existence of this form of change makes the organization more developed by the demands of the community for better services. The business process is one of the illustrations to see how the organization moves according to its system, whether it is receiving technical assistance or not. As part of this organizational change process, information services are very crucial in an organization, this is because the information service system is in the face of the service of a public organization.

Information services continue to grow and are dynamic in line with advances in information technology. Various information technology platforms provide various things that can be used as a means of providing information services for public organizations to all stakeholders. Information services are used as a source of prudent information to users and stakeholders related to regulations and business processes at the Ministry of Finance. Information Services at the Ministry of Finance are carried out, one of which is the HAI (Help, Answer, Improve) Contact Center service of the Directorate General of Treasury or known as Directorate General of Treasury (DJPb) HAI branding. The scope of HAI is all services related to regulations, business processes, and troubleshooting applications/tools related to payment of state expenditure bills submitted by the Budget User Authority (KPA) at the Ministry/Agency to the Ministry of Finance as the State General Treasurer (BUN). Below will be described the information service business processes that existed within the Ministry of Finance before the information service system innovation.

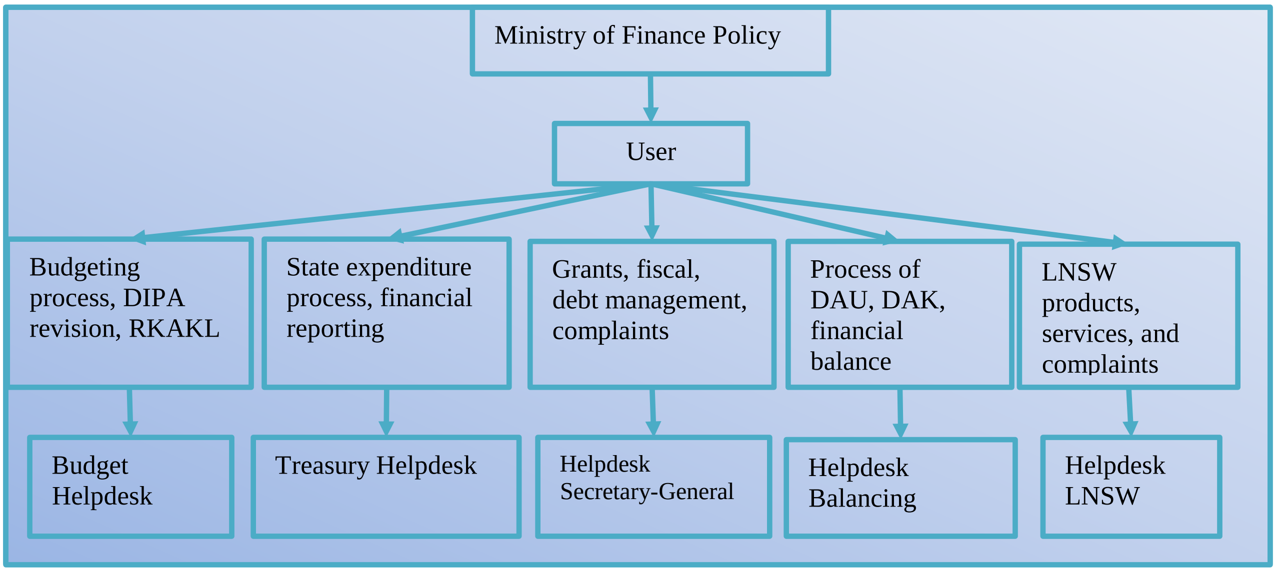


Figure 3 Information Service Flow before innovation

Source: own compilation

Figure 3 above can be seen that the information service system of the ministry of finance is still being implemented partially. This resulted in a lot of information not reaching the user so that the problem of filing, disbursing, and reporting the state budget also encountered an obstacle. The existence of a separate system creates irregular communication patterns that are considered difficult and even considered ineffective in managing information within the organization. As a result, many services to users are hampered because the information obtained by users is not following what is expected. In addition, organizational efficiency is also an important consideration in the information service business process as shown in Figure 1. Efficiency is not found in the structure, so there is a need for a form of innovation to increase the effectiveness and efficiency of the organization. The number of activities related to information services that are considered inefficient has been cut down when there is a DJPb HAI information service system with spaces that can accommodate the needs of existing information services. Below is a picture of the flow of DJPb HAI information services related to treasury services at the Ministry of Finance.

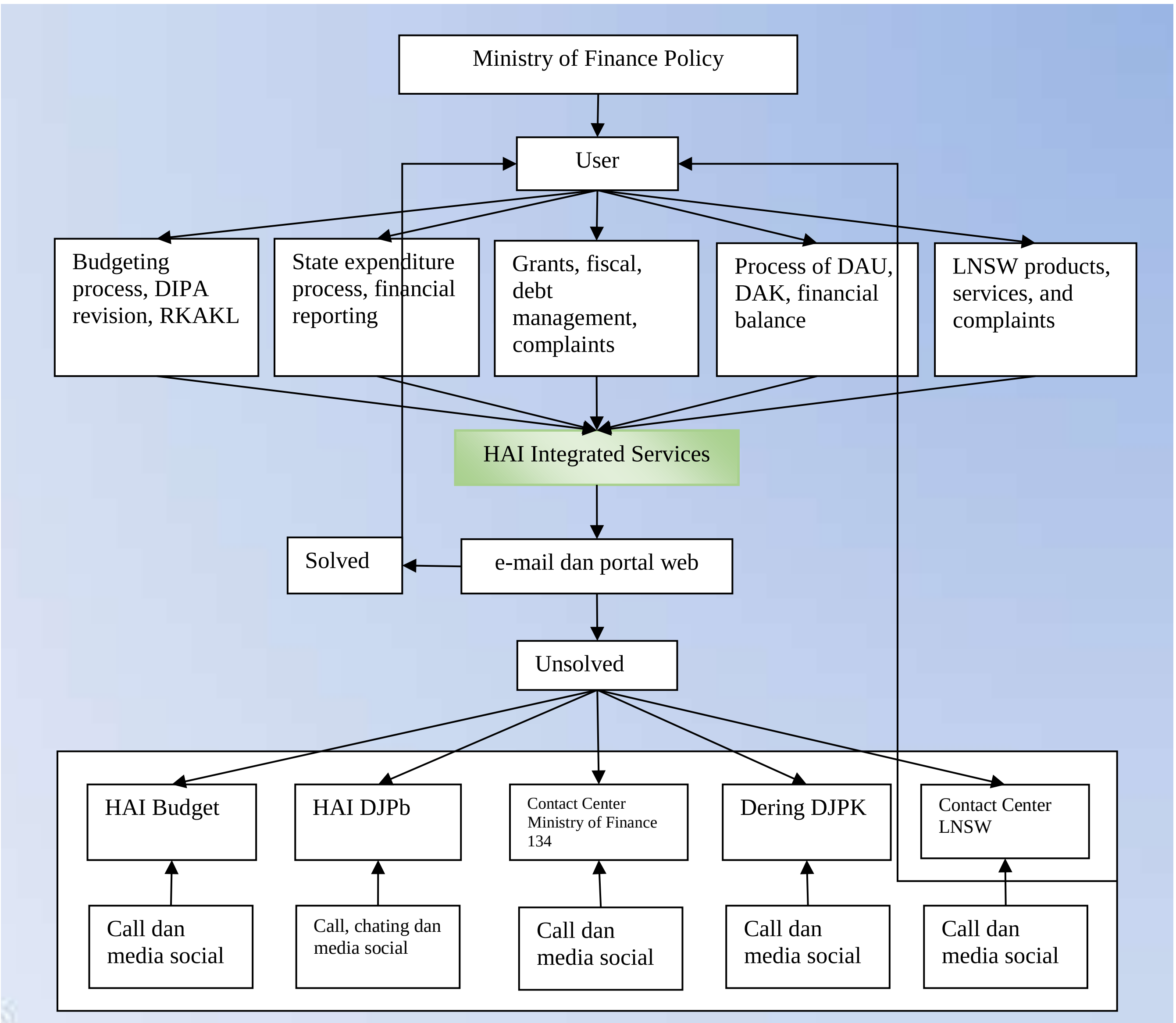


Figure 4 HAI Integrated Information Service Flow

Source: own compilation

Based on the illustration in Figure 4 above, it can be seen that the flow in the service process does require a lot of time if technology is not used that can simplify the whole process. So that work units and stakeholders can receive many benefits from the development of technology and information systems in service policies at the Ministry of Finance. The information service system developed in this integrated service is intended to develop a one-stop user information service system. So that all requests for information submitted to the Ministry of Finance will be included in the HAI integrated information service.

The flow is that if the incoming information request can be completed on the layer one agent in the integrated service, the answer will be directly submitted to the user. However, if the information requested by the user is not available at the layer 1 agent, it will be forwarded to the layer 2 agents consisting of HAI Budget, HAI DJPb, Contact Center Ministry of Finance 134, Dering DJPK (Directorate General of Fiscal Balance), and CC Single Window National Institute (LSNW) to be answered and forwarded to the user. The entire development of this system is also followed by the development of existing technology and resources. The development of information systems and technology is a door that cannot be separated from the contact center information service system. (Park, J. et al, 2011). The development of information systems through the use of these technologies is a form of system innovation. The innovation in this system is an existing process innovation through a policy on HAI integrated information services, meaning that all information services at the Ministry of Finance will be managed integratively by the HAI contact center. The second innovation is product innovation, product innovation in financial implementation services is the design of service products as part of the effectiveness of work, one of which is innovation to create a structured system and make it easier to use so that the value of the benefits is greater.

2. HAI (Help, Answer, Improve) Integrated Contact Center Service Products

HAI's Contact Center service continues to grow along with the development of information technology. Starting to officially operate in 2016, the HAI Contact Center service, which initially provided information services and problems related to state spending, is currently also used as a helpdesk for service products, policies, grants, fiscal, debt management, General Allocation Funds, Funds Special Allocations, financial balance, budgeting and complaints from the Ministry of Finance as well as services, products, and complaints within the National Single Window Institution. HAI Contact Center service products and HAI service developments are mentioned in table 1 below:

Table 1 above shows that there are many product innovations produced by the Ministry of Finance to improve the performance of the services provided. The product is of course made by taking into account the binding regulations in it. This illustrates that the policy innovations formed by the existence of these products have been made through a legal process. The third innovation is the method, in general, it can be seen that the service method is very well developed which of course the previous method had a traditional concept using minimal technology and had to go through many bureaucratic processes to shift to become more systematic and effective by utilizing and developing technology according to the needs of the community. organization. Talking about the importance of IT management in public sector organizations. IT is very useful in the process of achieving organizational goals, strategic planning, HRM, and risk management. In addition, the management system, human resources, supervision, and accountability can be part of the main innovations produced in this organization. (Amali, et al, 2014).

Minhando, E., Sudarmo and Rahmanto, A. (2021), "Integrated contact center HAI (help, answer, improve) as information service innovation at the ministry of finance, Indonesia", *Management and entrepreneurship: trends of development*, 3(17), pp.27-42. Available at: https://doi.org/10.26661/2522-1566/2021-3/17-03.

Table 1

HAI Contact Center Service Products

No	Year	Product Name	Description
1	2016	Helpdesk Integrated HAI DJPb	Information delivery services as well as problems related to state spending, the media used through email and chat services
2	2017	HAI-Call 14090	Service delivery of information and problems by telephone to number 14090, either inbound or outbound
3	2018	HAI CSO	HAI services that are integrated with vertical office units throughout Indonesia, both Provinces and Districts/Cities
4	2018	HAIPEDIA	Web-based Management System that summarizes all the problems and solutions that have been submitted through HAI
5	2019	HAI TALK	Talkshow program through Live IG with the theme of education related to treasury
6	2020	Contact Center Ministry of Finance 134	Helpdesk service products, policies, grants, fiscal, debt management, and complaints from the Ministry of Finance by telephone to Call Center number 134
7	2020	Dering DJPK	Helpdesk products, policies, and complaints regarding General Allocation Funds, Special Allocation Funds, and others regarding financial balance
8	2020	HAI Budget	Helpdesk products, policies, and complaints related to the budgeting process, revision of DIPA, RKAKL, Simponi application, Satu DJA, and Sakti Budget.
9	2020	Contact Center National Single Window Institute (LNSW)	Helpdesk products, services, and complaints related to the scope of services of the National Single Window Lembaga

Source: HAI Document, 2020

The following are innovations in the IT field that were generated in the process of change in the Ministry of Finance's HAI Contact Center service

Figure 5 above shows that many product developments exist as part of policy innovation in the Ministry of Finance's HAI Contact Center service. Of course, this is inseparable from the existence of a lot of support from internal organizations that are committed to changing the organization for the better. The existence of technology can certainly ease human tasks, as well as the existence of technology in the Ministry of Finance can reduce employee performance and of course, it is more efficient and cheaper in terms of costs. Another type that is now also developing is innovation in system interaction which includes new or updated ways of interacting with other actors or in other words changes in governance. Like how the management relates to the community in terms of socializing the many changes.

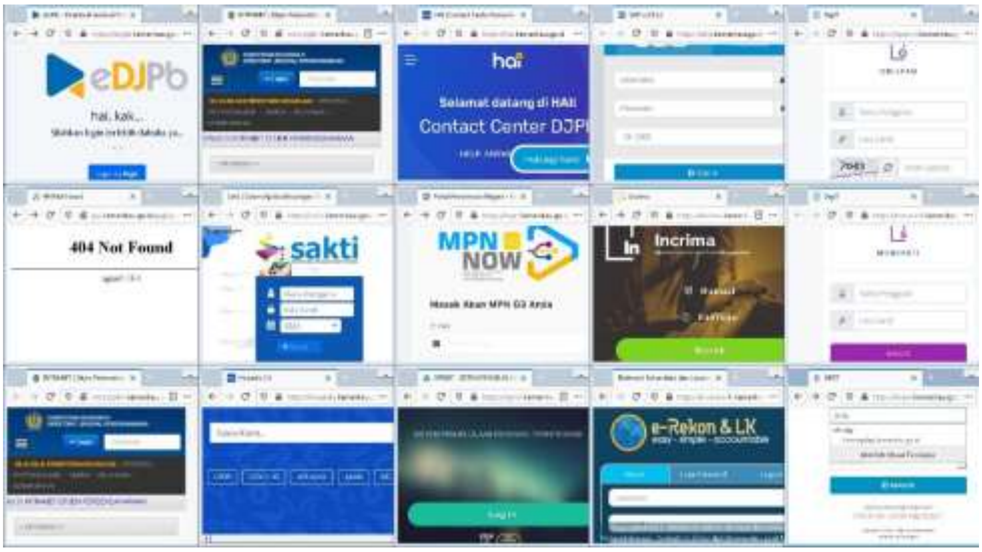


Figure 5 HAI Contact Center Innovation Products of the Ministry of Finance

Source: HAI Document, 2020

There are at least 6 typologies of public sector innovation, Halvorsen, Hauknes, Miles, & Rose, in Wicaksono (2018) stating that the first is the creation of a new service or the development of a service. The second is a process innovation that emphasizes changing how a particular service or product is produced. The third is administrative innovation that focuses on policy change. Fourth is system innovation, namely changes in the organizational structure or changing the way of cooperation and interaction within the organization. For example, streamlining the organizational structure or the leadership of the organization delegating authority to certain units within the organization. Fifth is conceptual innovation, namely a change in the perspective of the actors involved so that it is more comprehensive in solving problems.

3. HAI (Help, Answer, Improve) Integrated Information Service Innovation Typology

At the Ministry of Finance, apart from the process, product, and method innovations, there are also system and conceptual innovations. System innovation at the HAI Contact Center is realized by changes to the existing system, starting from policies, restructuring to how to conduct advocacy and socialization to users. Restructuring is carried out to regenerate and trim positions that are considered overlapping with other positions and add structure if needed to strengthen the change agenda, mostly in the technology sector. Previously, each unit had separate service desk services, with the HAI Contact Center, service desk services are integrated and can be measured in real-time. In addition, conceptual innovation is even more interesting to do a form of more in-depth analysis. Conceptual innovation in the HAI Contact Center is an important part of the change process, this is because it intersects with the principles and perspectives of organizational members. In addition, the commitment to change and focus on making innovative policies and implementing them well to improve public services is a separate note. Great leadership commitment and the support system that is around it make all stakeholders can well accept this form of service system change. The change in perspective from the traditional to the modern and IT-based is the biggest form of policy innovation in the organization. In addition, the form of transparency of information to users is a form of good innovation in the process of managing public organizations. This transparent principle is also supported collaboratively so that the policies taken are acceptable and represent all the needs of the users. Table 2 below can describe the identification of all policy innovations in the HAI Contact Center of the Ministry of Finance.

Table 2

Service innovation at HAI Contact Center

Criteria	Forms of Policy Innovation
Process innovation	The use of technology in the administrative process starting from submitting complaints or requests for information services to feedback by service providers is also carried out online Changes in business processes of all services provided by the Ministry of Finance
Method innovation	Use of technology and online-based services and make it easier for users Use of modern media that can be easily accessed by users (chat, social media, etc.)
Product innovation	There are various innovative products created that are informative and easy to understand by users. Develop application products to make it easier for users to access and obtain information related to the state budget
System Innovation	There is restructuring to improve organizational performance
Conceptual innovation	Changing the perspective of service from traditional to modern and based on Technology and Information.

Source: own compilation

In table 2 above, it can be seen that there have been five types of innovations in HAI integrated information service policies identified. The five types run complementary to each other and develop periodically to improve the innovative products that have been produced. This information service innovation can be used as a form of reference on the use of technology in the e-government approach to satisfy users in providing information services for state financial services.

CONCLUSION

This study shows that there are five types of innovations in information service innovation at the HAI Contact Center of the Ministry of Finance to improve service quality. The five innovations are process innovation, method innovation, product innovation, system innovation, and conceptual innovation. Process innovation can be seen in the innovation of all business processes in budget services, method innovation is seen from the shift in the tools used for services from manual to technology-based. Product innovation with the launch of many innovative products to support the effectiveness and efficiency of treasury services. System innovation can be seen in organizational restructuring to follow organizational goals in improving service performance. Conceptual innovation can be seen in changes in the perspective of stakeholders in responding to changes for the better. Each type of innovation is developed according to the portion and needs of the organization. These policy innovations exist through a process of change so that they come to the form of new policies and their implementation to improve the quality of information services at the HAI Contact Center of the Ministry of Finance.

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ІНТЕГРОВАНИЙ КОНТАКТНИЙ ЦЕНТР HAI (ДОПОМОГА, ВІДПОВІДІ, ПОКРАЩЕННЯ) ЯК ІНФОРМАЦІЙНА СЛУЖБА ІННОВАЦІЙ У МІНІСТЕРСТВІ ФІНАНСІВ, ІНДОНЕЗІЯ

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Метою статті є виявлення та опис інновацій в сфері інформаційних послуг, що існують в Міністерстві фінансів в Індонезії. Використовуючи якісні методи з описовим аналізом, це дослідження описує і пояснює існування цих нововведень. В рамках цього дослідження були проведені інтерв'ю з керівниками, пов'язаними з інноваціями інформаційних послуг Контакт-центру HAI, і співробітниками, які обіймають керівні посади в управлінні інноваційними проектами. В ході написання статті також досліджується динаміка змін в впровадженні інновацій в системах інформаційних послуг, що існують в організації. Це дослідження показує, що в Контактному центрі HAI Міністерства фінансів існує п'ять типів інновацій в сфері інформаційних послуг, спрямованих на підвищення якості обслуговування, а саме: процесні інновації, продуктові інновації, методичні інновації, системні інновації та концептуальні інновації. Використання даної типології забезпечує прогрес в поліпшенні якості обслуговування в контакт-центрі HAI.

Ключові слова: політика інновацій, комунікаційні послуги, інформаційні технології.

ИНТЕГРИРОВАННЫЙ КОНТАКТНЫЙ ЦЕНТР HAI (ПОМОЩЬ, ОТВЕТЫ, УЛУЧШЕНИЯ) КАК ИНФОРМАЦИОННАЯ СЛУЖБА ИННОВАЦИЙ В МИНИСТЕРСТВЕ ФИНАНСОВ, ИНДОНЕЗИЯ

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Целью статьи является выявление и описание инноваций в сфере информационных услуг, существующих в Министерстве финансов в Индонезии. Используя качественные методы с описательным анализом, это исследование описывает и объясняет существование этих нововведений. В рамках этого исследования были проведены интервью с руководителями, связанными с инновациями информационных услуг Контакт-центра HAI, и сотрудниками, которые руководят инновационными проектами. В ходе исследования также исследуется динамика изменений в внедрении инноваций в системах информационных услуг, существующих в организации. Это исследование показывает, что в Контактном центре HAI Министерства финансов существует пять типов инноваций в сфере информационных услуг, направленных на повышение качества обслуживания, а именно: процессные инновации, продуктовые инновации, методические инновации, системные инновации и концептуальные инновации. Использование данной типологии обеспечивает прогресс в улучшении качества обслуживания в контакт-центре HAI.

Ключевые слова: политика инноваций, коммуникационные услуги, информационные технологии.

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FORMATION AND PROMOTION OF QUALITY AND COMPETITIVE TOURIST PRODUCT IN CONDITIONS OF CORONOCRISIS

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Abstract. Every modern tourism company strives to remain competitive and maintain its market position in the context of global changes in the world economy due to the corona crisis that shook it in 2020. While public authorities increased spending on health care support and victim assistance, tourism organizations, like other businesses, were forced to reduce their business activity. Tourism is the third-largest export sector of the world economy, and the share of the tourism sector in the GDP of some countries is more than 20%. Tourism has been one of the sectors most affected by the COVID-19 pandemic. Thus, the further development of the tourism industry and the way out of the corona crisis depends entirely on the development of optimal ways of forming and promoting a competitive tourism product in the conditions of the corona crisis.

Keywords: tourism business, coronavirus pandemic, corona crisis, government mechanisms, marketing mix, promotion, tourism product, domestic tourism.
JEL Classification: A13, M14, M19, M30.

INTRODUCTION

Tourism has been one of the sectors most affected by the COVID-19 pandemic. That is why the choice of the optimal sales strategy and promotion of their travel services today is key to increasing the competitiveness, preservation and successful operation of tourism enterprises. However, modern technologies for the promotion of tourism products in the context of the coronary crisis remain unexplored, need scientific definition and identification.

LITERATURE REVIEW

Theoretical questions on the organization of tourist activity and the formation and advancement of a tourist product were investigated by the following domestic scientists: Kuzmin, O.E. (2019), Dubodelova, A.V. (2018), Kulinyak, I. Ya. (2020), Malkush, H. Yu. (2019). The main aspects of modern strategic business management and marketing: strategic market management, competitive strategies, creating a successful brand, communication strategies, pricing, bringing the company out of crisis were considered by the following foreign authors: Peter Doyle and Philip Stern.

PAPER OBJECTIVE

The main purpose of the article to analyze the current situation in the market of tricycle services and find effective measures to minimize the effects of the global crisis through the pandemic caused by the spread of the COVID-19 virus and ways to form and promote a competitive tourism product.

METHODOLOGY

The method used in this research is a descriptive method. The analysis technique used in this study is a qualitative method with descriptive research techniques. Data analysis is very important in a study in order to provide answers to the problems studied, before data analysis is performed, data collection is first carried out, then analysed qualitatively and interpreted logically and systematically. The data used comes from journals, scientific articles, literature reviews that contain the concepts studied.

RESULT AND DISCUSSION

The tourism industry is an intersectoral economic complex that specializes in meeting the needs of consumers in recreation, travel and rehabilitation through the production and sale of goods and services for tourism. For many years in a row, the tourism business has held leading positions in the world economy. Thus, in 2019, the share of tourism was 7% of world trade. Every tenth inhabitant of the planet is employed in this sector of the economy, and due to the complex production and marketing chain of interconnected industries, the tourism industry provides livelihoods for millions of people in developed and developing countries. It develops especially rapidly in the absence or exhaustion of natural and socio-economic prerequisites for the development of industry or agriculture (Figure 1).

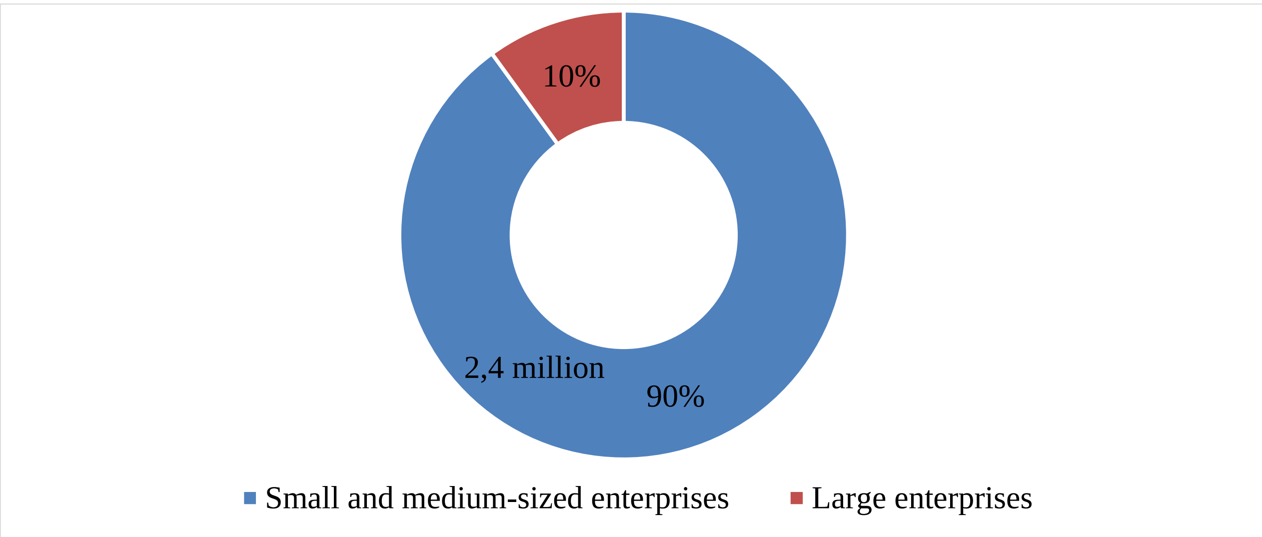

Figure 1. Enterprises engaged in the tourism industry

Source: Calculated by authors based on (Chornen'ka, 2006)

Shishkin, V. and Polusmiak, Yu. (2021), "Formation and promotion of quality and competitive tourist product in conditions of coronocrisis", *Management and entrepreneurship: trends of development*, 3(17), pp.43-54. Available at: https://doi.org/10.26661/2522-1566/2021-3/17-04.

Tourism integrates diverse activities and industries, both material and non-material, and tourists have costs in all sectors of tourism services. In the practice of management there are such areas of tourism (Figure 2). The tourism industry has a component structure, which is a set of tourism industries, recreational activities and individual sectors that reveal the *peculiarities* of its operation within a certain geographical area. The main product in the tourism market is a tourism product, which is a set of travel services needed to meet the needs of tourists during the trip. Given that the tourist product is complex, various structures provide services to tourists and constitute the tourism industry: hotels, tourist complexes, motels, campsites, boarding houses, restaurants, transport, cultural, entertainment, sports, health and recreation.

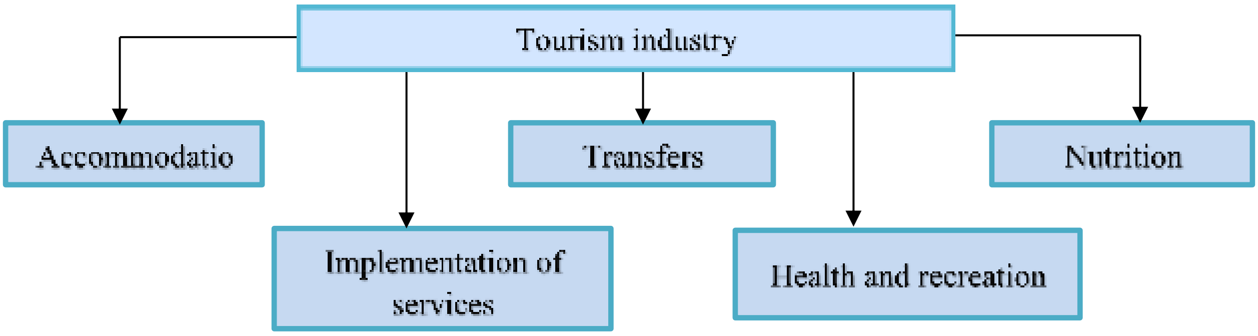

Figure 2. The structure of the tourism industry

Source: Calculated by authors based on (Chornen'ka, 2006)

The classic concept of a marketing complex built on the 4P formula often includes additional "P" variables based on market needs. This is how the "5P" complex is formed. Promoting both the travel company and its travel product on the market is the most important means of marketing. One of the most well-known and widely used terms in marketing is a marketing complex or marketing mix (Figure 3).

Figure 3. Marketing mix 5P

Source: Calculated by authors based on (Information platform "Laboratory.ru").

The activity of enterprises in the tourism industry is focused on the demand of potential consumers. Therefore, the formation and promotion of a tricycle product, without information about consumer demand, is not appropriate. Planning the volume of sales of tourist services is fully the starting point of economic management of the business entity in the tourism industry. That is why the planning of production, service and financial activities of the tourism industry should precede market research and justification of the plan for the sale of tourism products. Marketing is a management process aimed at maximizing the company's income through the development of the company's relations with valuable customers and the creation of competitive advantages for the company. The classic marketing complex includes four areas of action within the overall strategy, the names of which begin with the letter "P": "Product", "Price", "Place" and "Promotion" (Table 1).

Table 1

Components of classical marketing complex "4P"

Course of action	Characteristic
P – Product	Business activity is the production and sale of products (goods and services). In today's market conditions, against the background of increasing competition and globalization, the optimal solution is to focus on the market when developing a new offer, adapting its properties to trends, time requirements and consumer demands. The concept of "product" includes all tangible and intangible characteristics of goods and services.
P – Price	The value of the product expressed in monetary units. For the organization, a price is a marketing tool; it is determined based on the perception of the value of supply and has a direct impact on turnover, gross income and profit of the organization. In today's market conditions, price is one of the key factors in making a purchase decision. Each consumer determines for himself the maximum and minimum price for a particular product or service. Most often, the price is an indicator of quality.
P – Place	Ways to overcome geographical distances between market participants and ensure the availability of sufficient goods in the right place at the right time. For consumers to be able to buy goods or receive services, the point of sale or provision of services must be directly adjacent to them. Depending on the scope of the organization, the element "Place" includes a model of distribution of the company: product sales markets, distribution channels, product layout, inventory management, transportation methods.
P – Promotion	Ensuring the audience's awareness of the product and its key characteristics, the formation of the need for it, the intensification of repeat purchases. A sufficient level of knowledge about the company, brand, services offered and products presented allows you to attract an audience that has the appropriate needs to make a purchase. The methods of promotion include all marketing communications: advertising, personal sales, Internet marketing, participation in specialized events.

Calculated by authors based on (Doyl', Shtern, 2006)

The marketing mix is a set of actions that the company plans to use in interaction with the audience, divided by the vectors of effort. A marketing mix is a tool for conveying information about the value of a product to a potential consumer. The starting point for all the actions of the marketer is the business strategy of the company, which forms the goals for the marketing department. The formation of marketing strategy in the company is from top to bottom: from more general areas to narrow areas of activity. The marketing mix, which includes product and pricing policies, sales channels, PR events and promotion policies, becomes the tools for implementing the strategy.

Promotion is one of the four main elements of the classic marketing mix "4P", which provides the transfer of information about a product or service to the consumer for feedback in the form of visiting the outlet and making a purchase.

The definition of "promotion" has several aspects, one of which considers this concept as the task of the advertising campaign, which is to present the best features of the product or service in an attractive form for consumers (Vojchak, 1998). Promotion is also considered to be any form of communication used by an enterpriseor organization to inform, persuade or remind about its brand, goods and service (Rayzberh et al., 1999). According to Kotler, promotion should be considered as a specific combination of advertising, public relations, personal selling, sales promotion and direct marketing tools (Kotler et al., 2010).

Promotion in the marketing mix is complex because it combines several elements with characteristic properties: advertising, PR (public relations), personal selling, sales promotion and others. Thus, the promotion complex is a tool to influence the target market segments and other stakeholders of the company to build audience loyalty, create a positive image and commitment of consumers to the company, its sales, goals and objectives. The modern specifics of the tourism business is characterized by a large number of tour operators working with clients through their agency network to promote the tourism product (Figure 4).

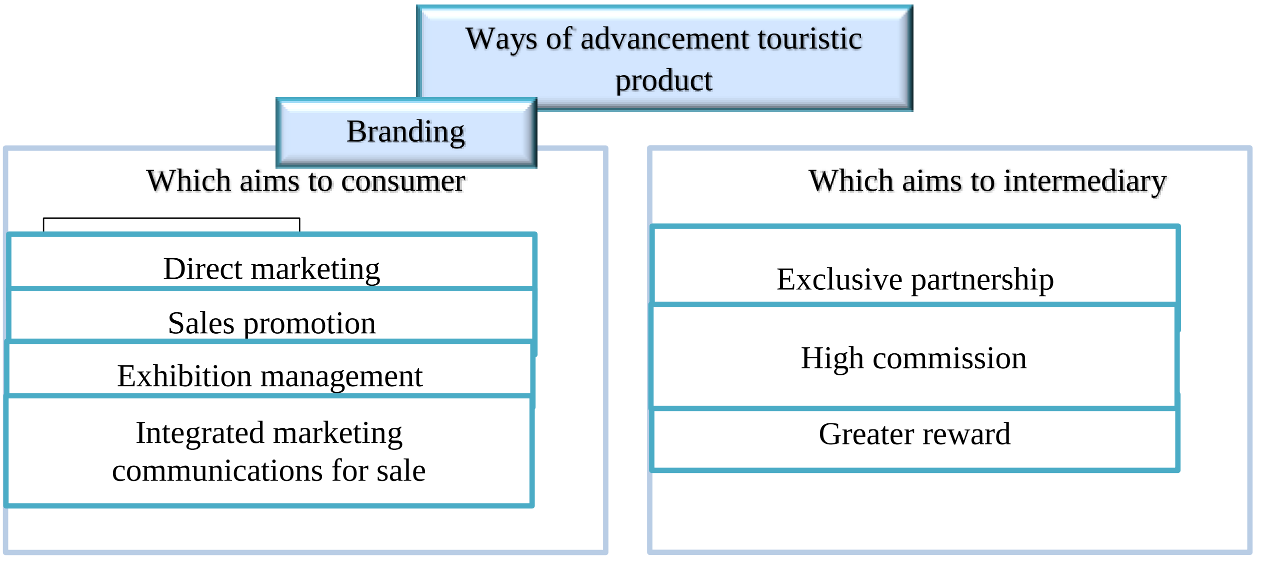

Figure 4. The main means of promoting a tourist product

Source: Formed by authors

External measures to promote the tourism product occur through such promotion channels as

1) advertising in the media and other advertising media;
2) sales promotion;
3) direct sales (direct marketing);
4) public relations.

Such measures to promote the travel product on the market require a significant financial investment from the travel agency. Spending a lot of money on advertising, the entrepreneur does not yet have exact data on how much they will pay off in the future. Therefore, the main stages of work to promote the product of the tourism industry are:

1. Planning the promotion of tourism products on the market.
2. Selection of promotion channels and advertising media.
3. Drawing up an advertising appeal.
4. Implementation and evaluation of key performance indicators of advertising.

Planning is a key factor in promoting a tourism product, which includes marketing research and market analysis, goal setting, budget formation and distribution. And the starting point of planning is the study of the market - the sales area, where it is necessary to distribute advertising, consumer and tourism product.

The key goal of promoting a tourism product is to increase brand awareness. However, a more specific goal of a travel agency is to bring information about its product to each target market and target segment, which in turn provides the travel product and the travel agency itself, creates a positive image of the product and organization and strengthens the travel agency's position in the market. competitors.

The direction of tourist advertising is divided into the following types:

1) product advertising aimed at promoting the tourism product;

2) corporate advertising aimed at improving the image of the travel agency, increasing the recognition of its brand;

3) business advertising aimed at building a high business reputation of the company and establishing business relations with other enterprises in the tourism industry.

The promotion strategy is determined by each tour operator, based on a set of internal and external means of promoting the tour product, as well as depending on such factors as the image of the company, location, target audience and more. So, in terms of these factors, travel company chooses different ways to realize their tourism product (Figure 5).

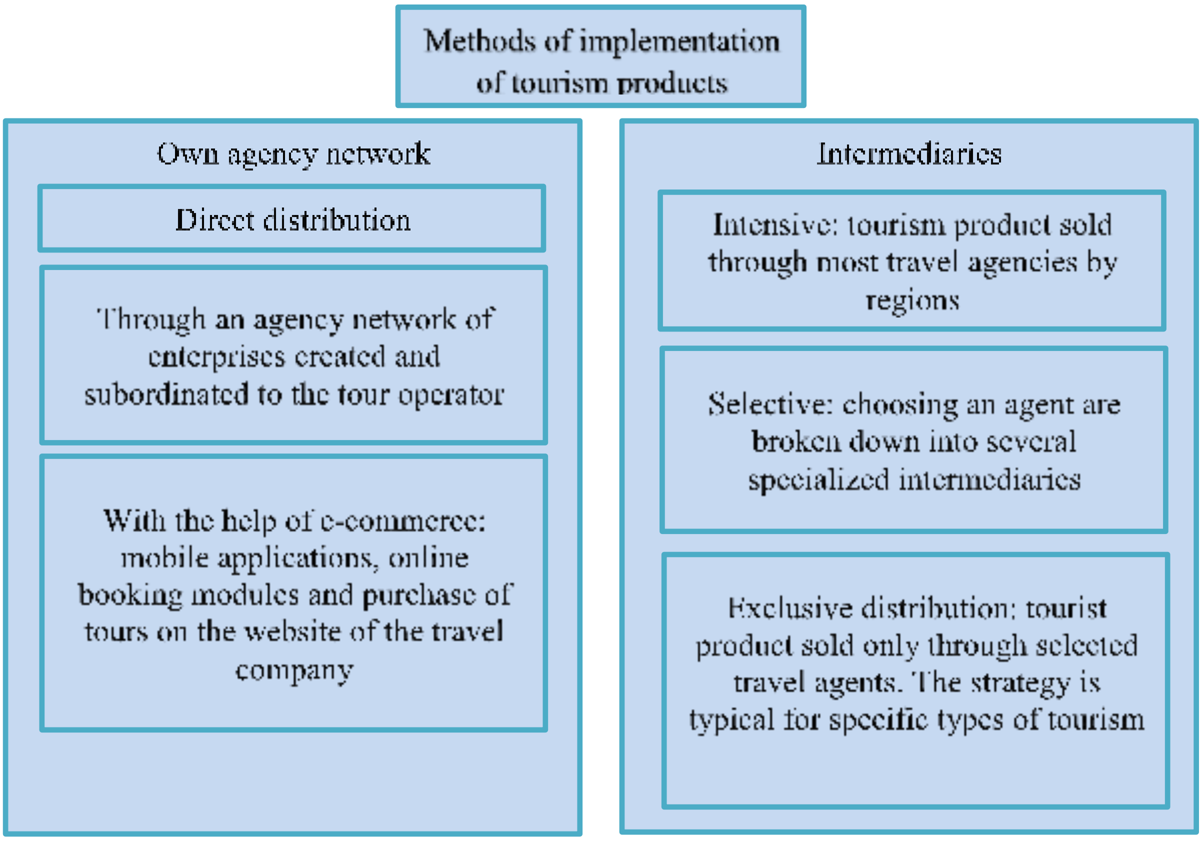

Figure 5. The main ways of implementing tourism product
Source: Calculated by authors based on (Information platform "Radio svoboda").

Based on the selection of the optimal strategy of means of formation and promotion of tourism can make a powerful competitive advantage to find more market share and increase customer loyalty.

A pandemic caused by the spread of the virus COVID-19 shattered the economy of almost all countries. The total number of confirmed cases of coronavirus infection in the world as of January 2021 reached more than 84.6 million people. The global economic crisis, through a pandemic, could push another 130 million people out of poverty and destabilize inequality and social security. According to the forecasts of the Organization for Economic Cooperation and Development, the expected fall in global GDP through the COVID-19 global economy could reach 4.5%. The situation of uncertainty was exacerbated by the second wave of coronavirus, which covered the EU, America and other continents in the last few months of 2020 (Information platform "Vedomosty"). Thus, most of the world's population has faced severe quarantine restrictions, including travel. The authorities of some countries est provide massive financial state support to businesses, families and the most vulnerable groups. Since March 2020 these objectives spent about $ 12 trillion. Unfortunately, no state support has kept the world economy from the crisis, and sometimes crash because of the termination of business activities of economic activity, disruption of supply schemes and tourist travel.

Tourism is the third-largest export sector of the world economy, and the share of the tourism sector in the GDP of some countries is more than 20%. Tourism has been one of the sectors most affected by the COVID-19 pandemic. The corona crisis has become the most serious challenge for the tourism industry since its inception. Since 2020 based on international tourism economy will shrink by about 80% (Figure 6).

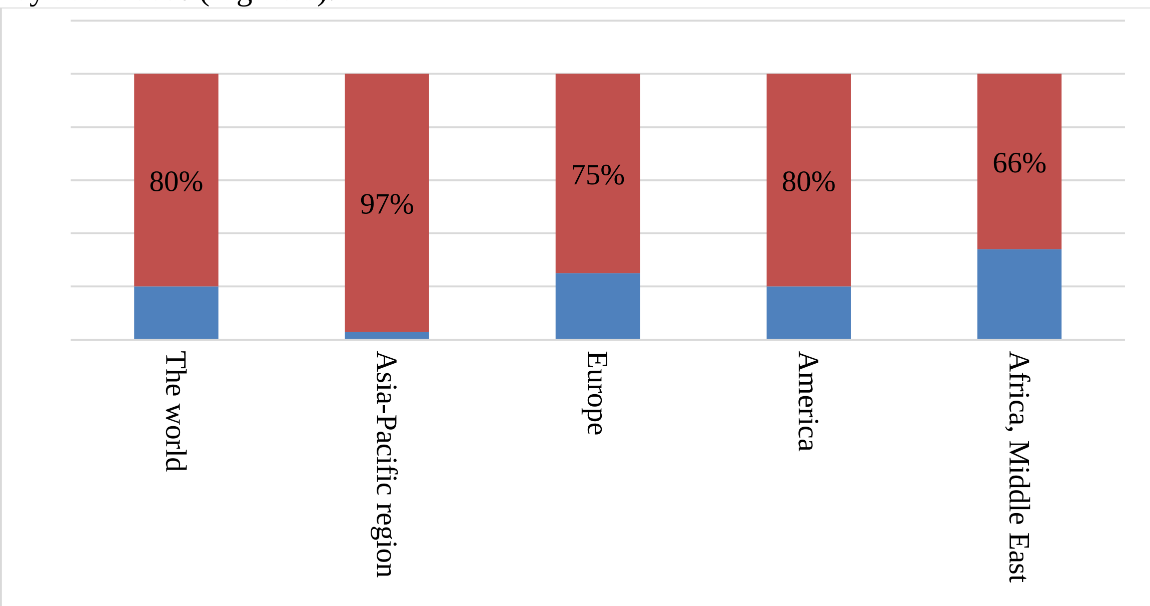

Figure 6. The fall in international travel bookings in the first quarter of 2020
Source: Calculated by authors based on (World Tourism Organization, 2020).

From January to August 2020 falling export earnings from international tourism reached $ 730 billion over the same period in 2019. With the closure of state borders, the closure of hotels, the rapid reduction of air traffic, the number of international tourists decreased by 56%, and the loss of the tourism sector in the first five months of 2020 amounted to $ 320 billion, more than three times economic crisis of 2009, when due to the economic downturn, rising fuel prices, as well as falling demand for tickets and package tours, dozens of airlines and tour operators around the world left the market (COVID-19 response, 2020). Due to the introduction of restrictive measures and a high level of uncertainty, 96% of tourist destinations worldwide have been restricted. According to experts, at least two years from now the demand for tourist services will return to the level of 2019. Airlines will be forced to increase the cost of passenger services by 43-54% (IATA COVID-19, 2020). Governments around the world are trying to compensate for the loss of revenue needed to finance public services, including the social sphere and environmental protection, and to meet debt maturities (UNWTO, 2020).

No country in the world has escaped serious losses in its tourism sector - from Italy, where the share of tourism in national GDP is 6%, where tourism provides almost 90% of total exports. The crisis has become a serious shock for the developed countries of the world, which are actually in an emergency. The implications of COVID-19 for tourism can increase poverty and social inequality and can nullify the results of efforts to preserve nature and cultural values and achieve sustainable development goals. The impact of the rapid spread of the coronavirus and government restrictions on travel around the world occurs throughout the ecosystem of the tourism industry, not just its components (Reklamna platforma “Criteo.com”, 2020). That is why the governments of the world are taking a set of urgent measures to support the industry through the application of directives on travel, fiscal measures, liquidity support, new guidelines on passenger rights, simplification of state aid rules, creation of tourism support programs and projects, the introduction of communication platforms, surveys, promotion of employment and training in tourism (Table 2).

Table 2

Measures to support the tourism industry in the context of the corona crisis has been taken by some countries in 2020

Country	Series of measures
Austria	Introduction of package measures for small and medium enterprises in the field of tourism; Increasing the state's guarantees for the recovery of loans used to cover the temporary lack of liquidity caused by a decrease in turnover due to the coronary crisis to 1 billion euros, the costs of which are borne by the Ministry of Tourism; Possibility to apply for termination of all repaid loans for 2020. repayment of loans for tourism enterprises that had an active loan before COVID-19; Informing tourists and businesses through the relevant web portals of competent authorities and industry associations
Bosnia and Herzegovina	Coordination of the development and implementation of the tourism sector incentive program by the Ministry of Trade and Economic Relations of Bosnia and Herzegovina with professional associations in the field of tourism to focus on the development of domestic tourism.
Bulgaria	Financial support of hotel and restaurant business and tourism by the National Bank of Bulgaria. The Ministry of Tourism has issued guidelines and recommendations on consumer protection regarding concluded package travel agreements, the implementation of which is impossible in a state of emergency due to the spread of COVID-19 in Bulgaria and around the world.
Azerbaijan	Food and unemployment benefits for workers in the tourism industry.
Bahrain	Exemption of tourism enterprises from tricycle fees. Development of crisis management strategies and effective communication strategy and media involvement.
Armenia	A government program to assist those entrepreneurs working in the tourism industry. The Ministry of Economy, with the support of the Business Support Office and the Investment Support Center, has developed a questionnaire to identify the problems faced by businesses and companies related to the COVID-19 pandemic and the emergency in Armenia.

Source: Calculated by authors based on (Online platform “Unwto”, 2020).

Along with outbound tourism, domestic tourism also suffered significant losses. Thus, the losses of the tourism industry in Ukraine are estimated at more than $ 1.5 billion. The cumulative effect of the late start of the holiday season has hurt the leisure and travel industry and related industries such as the hotel and restaurant business, the entertainment industry, the passenger market, retail and cultural activities. In addition, due to the abnormally warm winter, the tourism sector of the Ukrainian Carpathians in 2019 suffered from low demand for skiing holidays. Measures by countries around the world to restrict travel, falling incomes due to the economic crisis and recession stimulate the growth of demand for recreation within Ukraine. Thus, in the context of the corona crisis, domestic tourism is the main driver of the preservation and revival of the industry.

Today, the leading tourist countries of the Black Sea region focus on the development of domestic tourism, encouraging citizens to visit domestic resorts and introducing incentives to attract tourists from neighbouring countries. Tourism in Ukraine for foreign tourists, in particular from the Republic of Moldova and Belarus has certain advantages:

1) logistical availability;
2) the absence of a language barrier;
3) earned routes.

However, the practical implementation of such demand is directly dependent on the ability to ensure the effective operation of the resort infrastructure in the face of anti-epidemic restrictions. Thus, travel brands and marketers face a dilemma when it is necessary to balance between health measures and the creation of conditions for travel, according to the needs of their consumers. Although the preservation of subsistence sources dependent on this sector should be a priority, at the same time the resumption of tourism opens up prospects for transformation with an emphasis on regulating the impact of the pandemic on tourism and creating a higher level of tourism for tourists and operators. countering potential through the introduction of innovative solutions, digitalization, ensuring the sustainability of the industry and establishing partnerships.

According to experts, the tourism sector of the season of the corona crisis will be characterized by giving consumers priority over:

1. Choosing shorter rest periods.
2. The predominance of motor tourism and individual accommodation.
3. Choice of health, sea and rural tourism.

The corona crisis will start a steady change in the preferences of tourists by accelerating the introduction of digital technologies, the emphasis on hygiene and a healthy lifestyle, the active use of contactless and non-cash payment methods, as well as targeted delivery. Thus, sanitary and hygienic conditions and the possibility of distancing during rest and residence will be the key factors of competition in the 2021 season. To accelerate the recovery of the tourism sector in the face of increased epidemic risks in Ukraine, the following anti-crisis measures are proposed:

1. Development and implementation of methodological recommendations by public authorities to strengthen the capacity of medical institutions to provide medical care in areas with a significant seasonal influx of population.

2. Creating a clear and understandable legal framework that promotes the effective operation of domestic travel companies.

3. Development of the hotel sector, which occupies a central place in the formation and promotion of tourism products in domestic tourism.

4. Establishing mutually beneficial relations between the client and the hotel company, using a set of external means of promoting the tourism product, such as advertising in the media, sales promotion, direct marketing and PR activities aimed at creating a positive image of the organization.

5. Focus on long-term mutually beneficial, both for the tourist enterprise and for the client cooperation, by shifting the focus from meeting the needs of all consumers to creating full-fledged relationships and consumer networks aimed at satisfying each client.

6. Development of domestic tourism, in particular the sanatorium-resort direction due to the formation of a package of proposals for the market of medical and health tourism, which is becoming increasingly important in crisis conditions as the main motive for travel.

A barrier to the effective formation and promotion of competitive tourism services may be the desire of tourism industry companies to compensate for the financial losses of part of the season by raising prices, reducing the quality of tourist services and infrastructure costs. This tactic is acceptable only for providers of tourist services that have a high level of anti-epidemic protection. Given these risks and expected consumer preferences, support and development of domestic tourism should be built at both central and local levels, which will not only restart the industry and reduce the negative effects of the coronary crisis, but also create a basis for increasing Ukraine's competitiveness.

CONCLUSION

The corona crisis has revealed long-standing structural weaknesses in the tourism sector as a fragmented sector, represented mainly by small and medium-sized businesses and overly dependent on seasonality, as well as gaps in the willingness of governments and businesses to respond quickly to new challenges and changes. It is worth noting that on the other hand, the coronavirus pandemic and the severe anti-epidemic measures imposed by various countries have accelerated the transformation of world tourism. Thus, innovative digital startups "travel tech" enter the market, new opportunities for individual tours and formats of international cooperation appear. Experts of the Organization for Economic Cooperation and Development are convinced that the current crisis is an opportunity to create a more sustainable tourism economy, to focus consumer attention on domestic tourism. According to experts, the coronavirus will accelerate the digital transformation in the hospitality industry by 10-15 years. Thus, most tourism-oriented countries and tourism market players themselves have taken advantage of the crisis to speed up the reloading of the entire industry, digitalize, launch environmental solutions and digital platforms, and radically update approaches to tourism as a whole.

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ФОРМУВАННЯ І ПРОСУВАННЯ ЯКІСНОГО КОНКУРЕНТОСПРОМОЖНОГО ТУРИСТИЧНОГО ПРОДУКТУ В УМОВАХ КОРОНА КРИЗИ

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Кожне сучасне туристичне підприємство прагне залишатися конкурентоспроможним та утримувати свої ринкові позиції в умовах глобальних змін у світовій економіці через

коронакризу, яка її похитнула у 2020-2021 роках. Поки органи державної влади збільшували витрати на підтримку системи охорони здоров'я та допомогу постраждалим – туристичні організації, як і решта підприємств, були змушені знизити свою бізнес-активність. Туризм є третьою за величиною експортною галуззю світової економіки, а частка туристичного сектору у ВВП деяких країн світу становить більше 20%. Туризм виявився одним з секторів, які найбільше постраждали від пандемії COVID-19. Так подальший розвиток туристичної галузі та вихід із коронакризи цілком залежить від виробу оптимальних шляхів формування і просування конкурентоспроможного туристичного продукту в умовах коронакризи.

Ключові слова: туристичний бізнес, пандемія коронавірусу, коронакриза, державні механізми, маркетинговий мікс, просування, туристичний продукт, внутрішній туризм.

ФОРМИРОВАНИЕ И ПРОДВИЖЕНИЕ КАЧЕСТВЕННОГО И КОНКУРЕНТОСПОСОБНОГО ТУРИСТИЧЕСКОГО ПРОДУКТА В УСЛОВИЯХ КОРОНАКРИЗИСА

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Каждое туристическое предприятие стремится оставаться конкурентоспособным и удерживать свои рыночные позиции в условиях глобальных изменений в мировой экономике из-за коронакризиса, который негативно влиял на экономику в 2020-2021 годах. Пока органы государственной власти увеличивали расходы на поддержание системы здравоохранения и помощь пострадавшим - туристические организации, как и другие предприятия, были вынуждены снизить свою бизнес-активность. Туризм является третьим по величине экспортной отраслью мировой экономики, а доля туристического сектора в ВВП некоторых стран мира составляет более 20%. Туризм оказался одним из секторов, наиболее пострадавших от пандемии COVID-19. Так дальнейшее развитие туристической отрасли и выход из коронакризиса полностью зависит от нахождения оптимальных путей формирования и продвижения конкурентоспособного туристического продукта в условиях коронакризиса.

Ключевые слова: туристический бизнес, пандемия коронавируса, коронакризис, государственные механизмы, маркетинговый микс, продвижение, туристический продукт, внутренний туризм

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THE PARADOX OF COLLABORATIVE GOVERNANCE IN LEPROSY REHABILITATION IN CENTRAL JAVA

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Abstract. This research aims to observe and compare the ideal concept of collaborative governance and the implementation in the field related to the rehabilitation of leprosy patients in Central Java. For citizens who have physical limitations caused by an illness, the burden will be the responsibility of the government in meeting their needs. Solving these problems requires the government's political will and the involvement of cross-actor to be able to provide a more complex problem-solving color according to the collaborative governance model presented by Ansell & Gash. Methodology used in this research is qualitative. An in-depth interview approach was carried out in collecting data and information related to the paradox of the rehabilitation of leprosy patients in Jepara Regency, Central Java. The findings in this study indicate that there is no good collaboration between actors in the rehabilitation of leprosy patients and the throwing of responsibilities on institutions that should carry out rehabilitation. The recommendation suggested in this paper is that clear rules are needed and anyone who is involved in the rehabilitation program is needed, of course, by involving many institutions that are not only the hospital as the sole implementer in the rehabilitation of leprosy patients in Central Java. In addition, it is necessary to support adequate resources for the achievement of this program if it has been established and clear rules are made so that it does not interfere with the allocation of funds from each of the institutions involved.

Keywords: paradox, collaborative governance, clarity of rules, rehabilitation.
JEL Classification: D73, I120, I180.

INTRODUCTION

Health is one of the human rights for every individual and all citizens without exception so that health services are an obligation that is an important spotlight from the government to the community. This is in line with the vision and mission of the World Health Organization where everyone achieves the highest possible health by adhering to the values of integrity, professionalism, and respect for diversity (WHO, 2001). In Pancasila and the 1945 Constitution and Health Law No. 36 of 2009 concerning health, it is stated that health is part of human rights and one of the elements of welfare that must be resolved by the government.

One area of health that must be a concern is leprosy. Indonesia has the third-largest leprosy sufferer in the world with 17,202 sufferers in 2015, 16,826 in 2016, and 15,910 people in 2017 (see the picture of the world's leprosy case, Indonesian Ministry of Health, 2018). Good and appropriate handling will reduce the risk of physical disability level II of leprosy patients. The impact on leprosy is not only on physical disability but it also has an impact on decreasing the confidence of leprosy sufferers due to the negative stigma that exists in society towards leprosy sufferers. Therefore, it is necessary to rehabilitate people with leprosy both to restore the ability to do activities due to disability and to strengthen the confidence of people with leprosy.

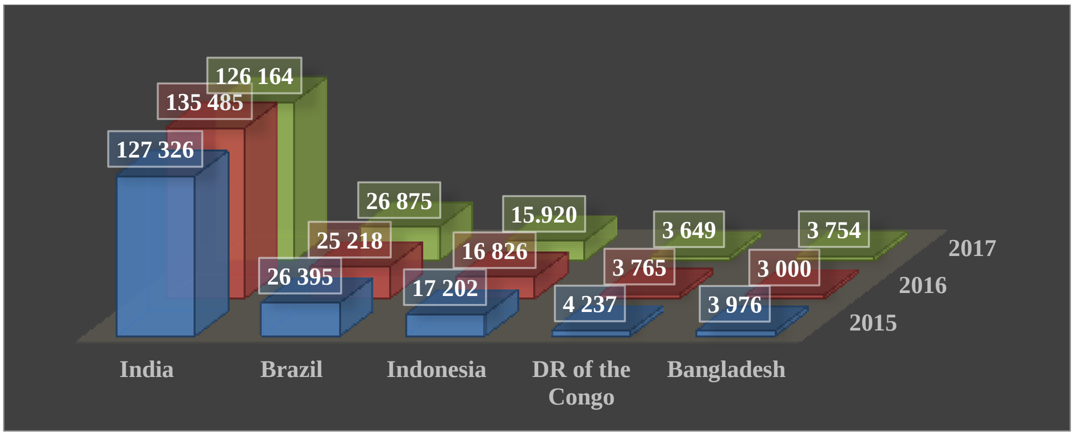

Figure 1. The World's Leprosy Case

Source: Indonesian Ministry of Health, 2018

Central Java is ranked third in Indonesia which has a high number of people with leprosy. In 2017 in Central Java, leprosy patients who were hospitalized at the Kelet Regional General Hospital in Jepara Regency were around 467 with a distribution of 10 districts. In 2018 there were 356 patients who were hospitalized in 10 districts. In 2019 there were 272 leprosy patients who were hospitalized but with a total distribution in 17 districts or an increase of about 70% in the number of regional/district distributions but the number of patients receiving hospitalization decreased (see the picture of coverage of leprosy hospitalized area 2019). (Report of Donorojo Leprosy Hospital, 2020).

Handling in the rehabilitation of leprosy patients requires support from various stakeholders, this is in accordance with what was conveyed by Lightfoot (2004) who said that the handling and rehabilitation process requires community-based rehabilitation or Community-Based Rehabilitation (CBR) (WHO, 2007). The implementation of CBR by cooperating with not only patients but also families, communities of people with leprosy, health services, education sector as well as government and non-governmental organizations involved in the study of leprosy problems. One form of the implementation of good leprosy rehabilitation is marked by the collaborative governance process in its implementation. The standards of handling rehabilitation and the stages to be carried out are stipulated in the Regulation of the Minister of Social Affairs of the Republic of Indonesia Number 7 of 2017 concerning Standards for the Habilitation and Social Rehabilitation of Persons with Disabilities.

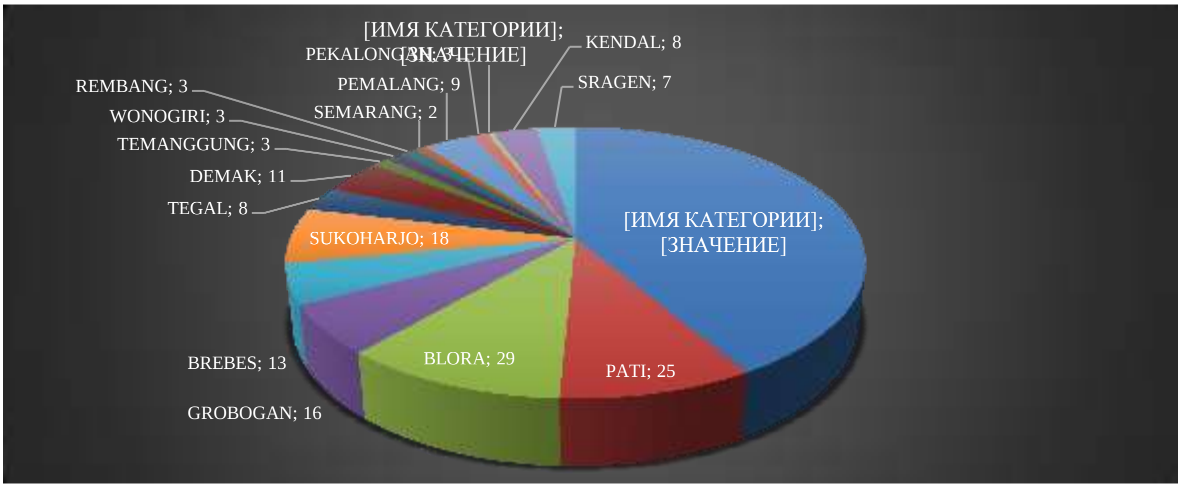

Figure 2. Coverage of Leprosy Hospitalized Area 2019

Source: Donorojo Leprosy Hospital Report, 2020

The following researches have been carried out: collaborative governance activities in rehabilitation Friedman (1987), transactive planning (Healey, 2006) collaborative planning (Sager, 1994; Innes, 1996), communicative planning (Forester, 2000; Woltjer, 2000), participatory deliberative planning and consensus planning (Al Hafis et.al, 2013; Yogia et.al, 2020; Lestari et.al, 2020) regarding actor interactions. Some of the arguments have almost the same characteristics, namely the emphasis on the importance of cooperation based on the principle of communication between stakeholders. The cooperation process will be carried out properly if there is the dialogue performed (Ansell & Gash, 2007).

As previously explained, implementing collaborative governance in the rehabilitation of leprosy patients in Central Java will lead to the optimal results of rehabilitation, more complex treatment, and collaborative process (Ansell & Gash, 2007). However, there was implementation as previously stated in accordance with the ideal concept of collaborative governance (Donorojo Leprosy Hospital Report, 2020). Furthermore, there is no deep intervention from parties or actors who should play a major role in the rehabilitation of leprosy patients in accordance with the regulation of the Minister of Health of the Republic of Indonesia Number 7 of 2017 concerning Standards for Habilitation and Social Rehabilitation of Persons with Disabilities. Therefore, this paper aims to conduct a more in-depth discussion of these problems and seek to provide recommendations that should be carried out for the rehabilitation stage to run properly and people with leprosy to receive their rights from the government.

LITERATURE REVIEW

Collaborative governance began to be considered in the 1990s. The main principle of collaborative governance is equal rights and relations between public officials (stakeholders), the private sector, and the community on the basis of consensus. (Cullen, 2000; Innes & Boher, 2004; Ansell & Gash, 2007). Consensus is based on negotiations between actors in resolving issues that continue to develop into a representative unit in collaborative governance discussions (Innes & Boher, 2004). Ansell & Gash (2007) define Collaborative Governance as a government arrangement in which one or more public bodies directly involve actors outside the government in the stages of formal collective decision-making, oriented to consensus and deliberation and aimed at making, implementing public policies, managing programs or assets. public. The definition presented has six important points that are emphasized, including:

1. Initiation from public institutions;
2. Actors outside the government;
3. The involvement of actors from outside the government is not only limited to asking for opinions but also being involved in the policy-making process;
4. Dialogue is carried out jointly and is formal;
5. The aim is to acieve consensus for the sake of the decision;
6. The focus of the end result is in the form of public policy or public management.

The six points in the explanation of the definition of collaborative governance above are the systems that involve the public and private sectors working collectively in different ways, using certain processes, to establish laws and policies to be implemented. Although there are many forms of collaboration that only involve actors outside the government, Ansell & Gash (2007) define the specific role of “public bodies”. By using the term 'public body', with the intention to include public institutions such as the bureaucracy, courts, legislatures, and other government bodies.

In line with the above view, the definition of collaborative governance as conveyed by (Hartman et.al, 2002; Cordery, 2004) is that the process involves various stakeholders carrying out the interests of each agency in achieving common goals. If you look at it, the definition presented does not provide the details of the organizations involved in the process. Almost the same statement was conveyed by Wanna (2008) that collaborative governance requires an intensity that indicates the extent to which the equality of relationships occurs between collaborating parties. Strengthening the views of Ansell & Gash (2007), (Agrawal & Lemos, 2007; Rasche 2010) added an explanation that collaborative governance is not limited to stakeholders consisting of government or institutions outside the government, but is formed on the basis of "multi-partner governance" consisting of the government, the private sector, and civil society or those affiliated with social institutions that are built on the synergy of stakeholder roles and the preparation of hybrid plans such as public-private & private-social cooperation. Almost the same definition is conveyed by (Zadek, 2008; Emerson et.al, 2011; Wang, 2014) that collaborative governance is a process and structure in the management and making public policy decisions that involve constructive actors from various levels, both at the levels of government, public agencies, private institutions, and the community in order to achieve public goals that cannot be achieved if implemented by one party alone. The substance of collaborative governance is not only an arrangement in which several institutions have an interest but in a process that is transformative and applies in the long term.

Reinforcing the above view, Robertson & Choi (2010) define collaborative governance as an egalitarian collective process, in which each participant has substantial authority in decision-making and each stakeholder has equal opportunities to promote their interests in the process. A different view is conveyed by Shergold and Eppel (Shergold, 2008; Eppel, 2013) which state that collaborative governance is a transformative process ranging from command relationships to interactions characterized by collaboration between the branches of governance that will form a continuum from informal relationships to the formal ones. Different from some of the previous views, Sun (2017) defines the concept of collaborative governance, theoretical characteristics, and operational mechanisms through a systematic analysis of collaborative governance theory research. On the basis of three dimensions, the theory of collaborative governance itself, the relationship between collaborative governance and other elements, and the specific application of collaborative governance theory, this paper puts forward the research prospects of collaborative governance theory to promote the integration and further development of collaborative governance theory.

With existing explanations (Cullen, 2000; Hartman et.al, 2002; Cordery, 2004; Innes & Boher, 2004; Ansell & Gash, 2007; Agrawal & Lemos, 2007; Zadek, 2008; Wanna, 2008;

Shergold, 2008; Robertson & Choi, 2010; Rasche, 2010; Emerson et.al, 2011; Eppel, 2013; Wang, 2014; Sun, 2017) the definition can be as following: collaborative governance is a characteristic of collaboration between actors from the government, institutions outside the government and the community, civil society or those affiliated with society institutions related to policies that will be implemented and decided by consensus so that the policy achievement process can be carried out in a transformative and innovative manner with the hope of obtaining sustainable results.

Collaborative governance has several frameworks/models that are used to analyze interactions in the stakeholder collaboration process. The scholars that consider the issues of collaborative governance are Ansell and Gash (2007), Shergold (2008) & Emerson et.al (2011). As stated by Ansell & Gash (2007) that collaborative governance is an arrangement that regulates more than one institution, both public, private and public, both public and affiliated with social institutions in the collective decision-making process that is formal, consensus, and deliberation with the purpose of making or implementing public policy or the management of public programs or assets. See figure 3.

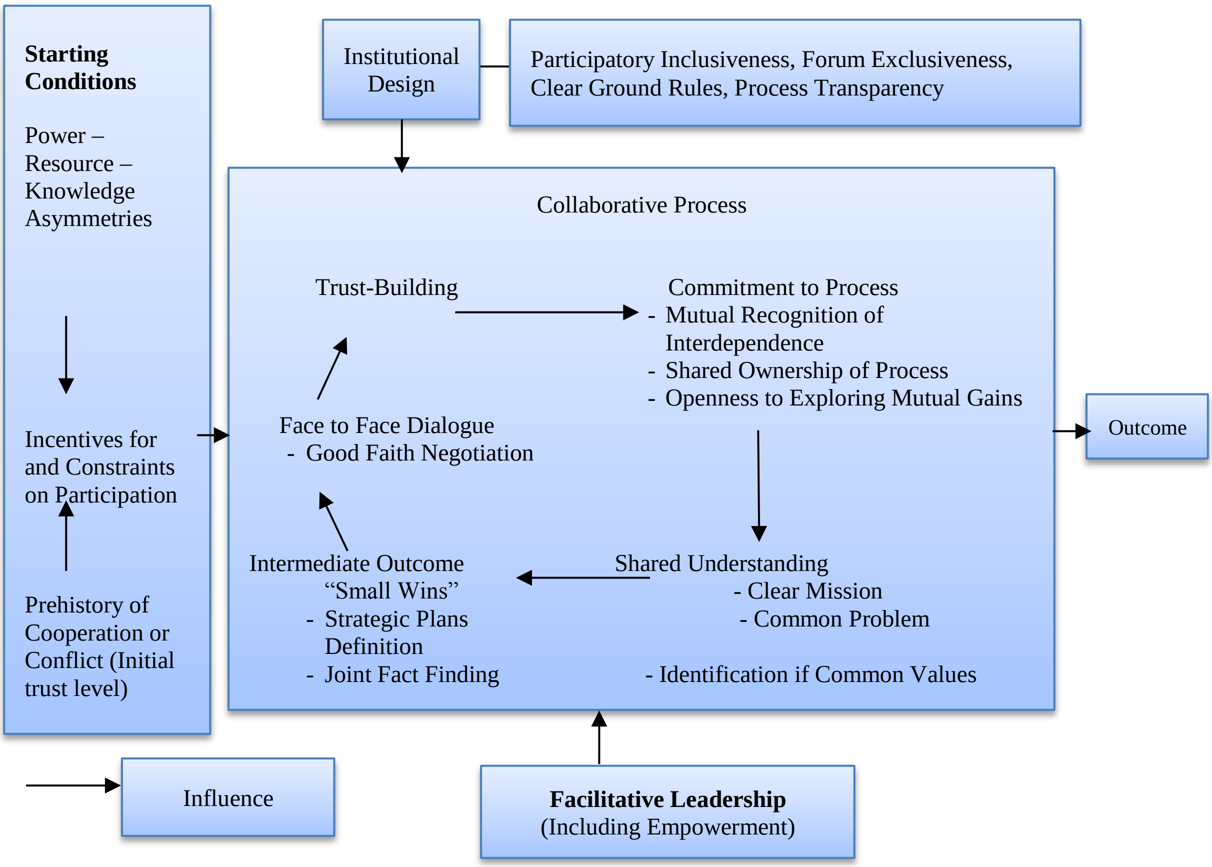

Figure 3. Ansell and Gash Collaborative Governance Model

Source: Ansell and Gash, 2007.

The figure above describes the four stages in the collaborative governance process. Starting conditions are the beginning of several institutions collaborating. Among them are the gaps in power, resources, knowledge, incentives, and restrictions on participation. Facilitative leadership aims to mediate and facilitate the collaboration process that will be carried out. Furthermore, the institutional design determines the policies that become the basis for the implementation of collaboration between the various institutions that will be involved. Meanwhile, at the implementation stage, there is a collaborative process that consists of face-to-face dialogue between the institutions involved, trust-building between institutions, must have a commitment to the process in its implementation, shared understanding, and intermediate outcomes from the collaborative results that have been implemented.

METHODOLOGY

Paradox Research on Collaborative Governance in the Rehabilitation of Leprosy Patients in Central Java uses qualitative methods to collect data. The aim of qualitative research is to understand concrete and real situations or describe the state of the world in certain contexts through the words and thoughts of "humans" who are the object of research (Flick et.al, 2004; Given, 2008; Sarwono, 2011; Coreplay, 2021). The research starts from the description of the symptoms or phenomena that occur holistically and contextually (Moleong, 2002; Alwasiah, 2002). There are several arguments that become fundamental considerations for researchers to choose and use qualitative methods in the Collaborative Governance Paradox research in the Rehabilitation of Leprosy Patients in Central Java, namely, with a qualitative approach, researchers are expected to be able preserve the focus and be able to describe the overall form when analyzing the phenomenon that occurs (Creswell, 2009).

RESULT AND DISCUSSION

The implementation of the collaborative governance concept will have a holistic impact on the results to be achieved through consensus (Cullen, 2000; Hartman et.al, 2002; Cordery, 2004; Innes & Boher, 2004; Ansell & Gash, 2007; Agrawal & Lemos, 2007; Wanna, 2008; Shergold, 2008; Emerson et.al, 2011; Robertson & Choi, 2010; Eppel, 2013; Warsono et.al, 2020; Al Hafis et.al, 2020). Various views are related to the ideal concept of collaborative governance, but in this paper, the author tries to focus on the ideal concept presented by Ansell & Gash (2007). This selection based on the reasons including this view tends to be more comprehensive starting from the initial conditions, the institutions involved, the process, and the results achieved. Among the highlights Ansell & Gash (2007) include initial conditions, institutional design, facilitative leadership, and collaborative governance processes. With the purpose of better description of each stage, the author provides the explanations below.

Ideal Level of Collaborative Governance

On the ideal conditions, there are at least four important aspects that become an important spotlight in the collaborative governance stage as stated by Ansell & Gash (2007). Among them are the initial conditions that trigger the emergence of political will from the institution that implements a program or a policy. This is indicated by the existence of the most dominant power to implement the program and does not provide space for other institutions to contribute suggestions and different views in implementing the program that was proclaimed so that the dominance of one institution in the process can be seen. In addition, there are limited human resources suitable for a certain program and limited sources of funds to run the program. Another thing that triggers this initial condition is an asymmetric understanding (not inline or conflict).

Furthermore, there is a history of cooperation that does not influence the program implementation process or conflicts occur during the implementation of cooperation in a program that is at the initial level of the cooperation process. So it seems that the various problems have led to the stages of searching for new ideas that are encouraging and looking for the ways to overcome obstacles caused by low participation of various institutions, both formal and informal. With the impetus and political will of the institution that will carry out a program to find the way out of the existing problems, the institutional design is inclusive participation, in other words, there is space both from within and from outside the institution to provide input and views related to programs or policies, exclusive forums, clear ground rules, and transparent processes. Facilitative leadership provides empowerment. Brome (2006) states that there are three things related to facilitative leadership: openness, courage, and accepting advice. Meanwhile, Ansell & Gash (2007) added that there is empowerment in it. Openness is certainly very necessary in order to accommodate all the different opinions, to enrich alternatives in making a decision and even to decide in making policies. In addition, it requires leaders are ready to make decisions and to take responsibility for the decisions. In addition, they are ready to receive advice from various parties. Facilitative leader demonstrates empowerment, in other words, the leader must be able to empower different resources to take advantage of program implementation.

With the various aspects described above, the final stage is the existence of a collaborative governance process that consists of face-to-face dialogue which will involve many institutions, both formal and informal; commitment to the implementation process so that the program to be implemented is able to contribute in accordance with the expectations and objectives of the program. After the creation of commitments in implementing programs from various institutions, it is no less important to implement, namely the existence of a mutual understanding so that the goals and implementation can run according to the objectives; so if the above can be done the results obtained will be in line with expectations.

The Paradox of Collaborative Governance in Leprosy Rehabilitation in Central Java

Currently, intensive collaborative governance results in the implementation of various government programs in order to get maximum results from the participation of various stakeholders in decision making. was conveyed by Suryanto in the Focus Group Discussion (FGD) activity with the theme "Strategic Collaborative Governance to encourage the acceleration of National Bureaucratic Reform" (LAN RI, 2021). The collaborative governance program that has been launched is an ideal form of government governance in the implementation of a program or policy, with various institutions, both governmental and non-governmental, are to make decisions. This will be able to provide complex results. The interaction of these actors is not only carried out by some parties but is also collective and formal so that many will highlight the decisions that will be offered and the final decisions that will be made by consensus (Ansell & Gash, 2007).

As previously explained, researchers seek to draw the ideal concept of collaborative governance presented by Ansell & Gash (2007) to the implementation of leprosy rehabilitation which should be able to get maximum results and can provide a more comprehensive contribution related to the rehabilitation of existing leprosy patients in Central Java. The results of the conducted research showed that of the four main indicators that were highlighted in the implementation of collaborative governance above, only a few indicators and sub-indicators were implemented. In fact, the overall implementation of the rehabilitation of leprosy patients in Central Java cannot be considered as implementing collaborative governance.

Starting Condition

Regarding the starting condition indicator, there is already a power that should be able to give directions and orders. Furthermore, there are resources, although they are not sufficient. The existence of a special hospital that handles leprosy problems, namely the Donojo Leprosy Hospital, Jepara as a leprosy referral center in Central Java. However, there is not enough electricity supply. So if there is an operation process on leprosy patients, the hospital must provide its own diesel power. If the electricity is used, problems can occur resulting in damage to operating equipment which is expensive. In addition, not all medical personnel or doctors are unanimous about the benefits to patients and are concerned about the stigma that is not good for people with leprosy.

In addition to the above mentioned, another starting condition is the existence of prehistory of cooperation which is only carried out by government institutions. If there is involvement from other institutions, especially from outside the government or non-government organizations from other countries, there is no cooperation in handling patients, only general care for sufferers is provided.

Researchers did not find cooperation with NGOs from within the country. When the authors studied further data related to the collaboration between hospitals and social services specifically dealing with this problem, they found statements that were very contradictory to the names and functions of the institutions. As for the statement submitted by the provincial social service, namely, "it should be part of the task of the social service in the administrative area, we do carry out and provide minimal assistance but it is not a priority". Furthermore, the researchers tried to clarify the social institutions in the administrative area and even said "this should be the responsibility of the provincial government because the existence of the leprosy rehabilitation village is on land owned by the provincial government. We continue to do and provide assistance to the rehabilitation community who are under the auspices of the Social Service but not all of them receive it. Because there are those who are shaded by the Social Service, some are handled by hospitals."

To triangulate the above problems, the researchers tried to re-check the health workers who were carrying out their functions from the hospital as mentors in this rehabilitation village. He stated that there was no synchronization between institutions related to the rehabilitation of leprosy patients. Especially social services from both the province and the district. Indeed, they provide minimal assistance for the needs of the rehabilitation community, but not all rehabilitation communities are here. From these results, the researcher can conclude that there is a lack of clarity in regulations and responsibilities in handling the rehabilitation of people with leprosy from government vertical institutions and the existence of hurling of responsibility for this task.

Institutional Design

Regarding institutional design, according to the results of the research conducted, there was no inclusive participation in the rehabilitation of leprosy patients in Central Java. The only participation that exists is the involvement of institutions that are responsible for this problem, for example a hospital which is controlled by the health department through the health sector. Apart from the institutions above, the existing participation is only limited to ordinary involvement, not inclusive. Likewise with the exclusive forum presented by Ansell & Gash (2007). Researchers did not find an exclusive forum in handling the rehabilitation of leprosy patients in Central Java. The researcher did not manage to find the regulations from the province for the involvement of various institutions in handling the rehabilitation of leprosy patients in Central Java. The lack of transparency in the rehabilitation process for leprosy patients from the province to lower vertical levels has been observed. The transparency that exists is only found and shown by the hospital which plays the role of an institution that carries out rehabilitation tasks for leprosy patients in Central Java.

Facilitative Leadership

Departing from the view of Ansell & Gash (2007), facilitative leadership ensures space for external and internal parties to provide views on a program to be implemented. This includes empowerment, both for parties who have the competence and ability in implementing the program. In line with Ansell & Gash (2007), Brome (2006) states that there are three things related to facilitative leadership including openness, courage, and accepting advice. As far as openness, it is hoped that bright ideas in program implementation will be obtained. In addition, the courage of a leader in making decisions is also important without having to bring down other parties and being ready to accept advice from various parties if this is needed for the smooth implementation of the program.

The results of the study indicate that the institution that has become a pilot project in the rehabilitation of leprosy patients in Central Java, namely the Donorojo Hospital, has implemented this. This is shown by the existence of various programs implemented to empower people with leprosy to be actively involved in various social activities. Among them, the existence of training for the community in raising cattle, sheep, laying hens, or fish. In addition, the affected community is also given land where they can perform agricultural activities, the results of which can be sold to earn income. In addition, in the tourist area, people with leprosy able to carry out activities are given the trust to look after and become parking attendants.

Collaborative Process

As far as the collaborative process, the sub-indicators of concern are face-to-face dialogue, trust-building, commitment to the process, shared understanding, and intermediate outcomes. Due to the absence of involvement from a wider range of actors, the face-to-face dialogue process only occurs between institutions that carry out rehabilitation activities for leprosy patients; between the hospital and the health department directly related to this. As for trust-building, the hospital provides full support to the community in improving the standard of living and tries to dissolve the negative stigma that has been accepted by the outside community towards the people with leprosy. Due to the absence of involvement of many institutions in the leprosy rehabilitation program in Central Java, the stages of building mutual trust are only carried out in a form of coordination with the health office which oversees health problems and the social service if needed in the rehabilitation of leprosy patients in Central Java. There is a commitment to the process that has been carried out by the hospital in carrying out rehabilitation for leprosy patients in Central Java. This is shown by many programs and great attention to the people with leprosy.

In addition, shared understanding or equal views on the objectives are to be implemented. If you refer to the views of Ansell & Gash (2007) related to this, you will find out that the involvement of more institutions is not only the appointed party in implementing this program. The results of the research show that sharing of understanding with various cross-institutions has not been carried out. This is evidenced by the differences in views among leprosy rehabilitation practitioners. Some health workers still have a bad stigma against people with leprosy. This can be an indication that there is no understanding between implementers even at the same institution.

The interim results related to collaborative governance show that the rehabilitation of leprosy patients is still being carried out, but the indicators of collaborative governance are not fulfilled in the rehabilitation of leprosy patients, especially in Central Java. There is dominance in the implementation of leprosy rehabilitation which only focuses on designated institutions. In fact, ideally, the concept of collaborative governance includes the involvement of various parties voluntarily and enthusiastically to solve existing problems so that the results to be achieved are also increasingly complex. With the explanation presented above, the researcher calls the problem in the rehabilitation of leprosy patients in Central Java a paradox of collaborative governance amidst the proliferation of collaborative governance.

CONCLUSION

The implementation of the leprosy rehabilitation program in Central Java shows that there is no comprehensive and ideal collaborative governance as the concept presented by Ansell & Gash (2007). This is corroborated by the results of research conducted using the indicators of starting conditions, institutional design, facilitative leadership, and collaborative processes that are not implemented according to the explanation given. There are several causes that make collaborative governance in the rehabilitation of leprosy patients unable to be carried out properly, as well as the existence of a shifting of responsibilities between institutions that should be involved in this process. Among them is the lack of clarity or the absence of specific rules for implementers and what institutions are involved in them. This causes the other stages of the collaborative governance process not to run in the leprosy rehabilitation process. Although in several sub-indicators there are things that have been carried out by the hospital to provide support for the implementation of the leprosy rehabilitation program in Central Java.

The domination in the rehabilitation of leprosy patients by the hospital is not the only desire of the institution. But because there are no other institutions that take the initiative in implementing existing programs, even vertical institutions from the provincial government which should be the main part in the rehabilitation of leprosy patients blame each other and throw responsibilities with various arguments. Therefore, the writer calls this problem the collaborative governance paradox in the rehabilitation of leprosy patients in Central Java. On the one hand, the government is aggressive with the concept of collaboration, on the other hand, in the case of leprosy, many institutions are reluctant to collaborate and even shift responsibility for it.

For this reason, clear rules are needed, and it is absolutely necessary to involve many institutions, not only the hospital as the only implementer in the rehabilitation of leprosy patients in Central Java. In addition, it is necessary to support adequate resources for the achievement of this program if it has been established and clear rules are made so that it does not interfere with the allocation of funds from each of the institutions involved.

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ПАРАДОКС СПІЛЬНОГО УПРАВЛІННЯ РЕАБІЛІТАЦІЄЮ В ЛЕПРОЗОРІЯХ У ЦЕНТРАЛЬНІЙ ЯВІ

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Дослідження спрямовано на аналіз концепції спільного управління в галузі реабілітації хворих на проказу в Центральній Яві. За задоволення потреб громадян, які мають фізичні обмеження, викликані хворобою, тягар відповідальності лягає на уряд. Вирішення таких

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проблем вимагає політичної волі уряду і участі всіх сторін, для можливості забезпечення більшої ефективності рішень відповідно до моделі спільного управління, представленої Ansell & Gash. Методологія, використана в даному дослідженні, базується на якісному аналізі даних. При зборі даних і інформації про парадокс реабілітації хворих на проказу в регентстві Джепар, Центральна Ява, використовувався підхід поглибленого інтерв'ю. Результати цього дослідження доводять, що відсутня співпраця між учасниками реабілітації хворих на проказу. Результати, які отримано, свідчать про необхідність встановлення чітких правил із залученням до процесу управління реабілітацією хворих на проказу в лепрозоріях в Центральній Яві багатьох зацікавалених сторін, а не тільки лікарсько-профілактичні установи.

Ключові слова: парадокс, спільне управління, конкретність правил, реабілітація.

ПАРАДОКС СОВМЕСТНОГО УПРАВЛЕНИЯ РЕАБИЛИТАЦИЕЙ В ЛЕПРОЗОРИЯХ В ЦЕНТРАЛЬНОЙ ЯВЕ

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Исследование направлено на анализ концепции совместного управления в сфере реабилитации больных проказой в Центральной Яве. За удовлетворение потребностей граждан, которые имеют физические ограничения, вызванные болезнью, тяжесть ответственности ложится на правительство. Решение таких проблем требует политической воли правительства и участия всех стейкхолдеров, для возможности обеспечения большей эффективности решений в соответствии с моделью совместного управления, представленной Ansell & Gash. Методология, использованная в данном исследовании, базируется на качественном анализе данных. При сборе данных и информации о парадоксе реабилитации больных проказой в регентстве Джепар, Центральная Ява, использовался подход углубленного интервью. Результаты этого исследования доказывают, отсутствие взаимодействия и сотрудничества между участниками процесса реабилитации больных проказой. Полученніе результаты свидетельствуют о необходимости установления четких правил с привлечением к процессу управления реабилитацией больных проказой в лепрозориях в Центральной Яве других заинтересованных сторон, а не только лечебно-профилактические учреждения.

Ключевые слова: парадокс, совместное управление, ясность правил, реабилитация.

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IN-DRIVER ONLINE TAXI AND DRIVERS BEHAVIOR AS A PART OF MARKETING MIX PROGRAM

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Abstract. In Indonesia, nowadays, private vehicles, such as cars, also function as public transportation carrying people/goods and charging agreed fees. This mode of transportation is known as an online taxi. Along with the advancement of technology, current applications appear to introduce online transportation ordering services using technology and service standards. Based on these phenomena, some online taxi service providers are existing in Banjarmasin, such as Grab-Car, Go-Car, Maxim, and In-Driver. All services provided are almost the same in transporting people with similar booking systems through an application already installed on the cellphone online, but they have different prices. The number of recent developing online taxis causes the competition to be even tougher. This competition occurs because the price and service are the factors determining consumers' satisfaction and preference. Hence, online taxi companies attempt to create quality service and appropriate prices to meet consumers' satisfaction. This study aimed to determine the role of the marketing mix program and drivers' behavior while driving on the consumer satisfaction with online in-driver taxis in Banjarmasin. This research employed path analysis. The population of this study involved 121 consumers of in-drive taxis in Banjarmasin. The samples were taken from the population through the census method. The results of this study showed that product, price, and promotion had a positive and significant effect on the consumer satisfaction with in-drive taxis in Banjarmasin, and these three variables also positively and significantly affected the drivers' behavior of in-drive taxi drivers while driving in Banjarmasin. Simultaneously, product, price, place, and promotion had a positive and significant impact on the consumer satisfaction with in-driver taxis in Banjarmasin through the drivers' behavior of the in-driver taxi in Banjarmasin while driving as an intervening variable.

Keywords: product, price, promotion, place,driver's behavior, consumer satisfaction,online taxi.

JEL Classification: M10, M31,O18.

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INTRODUCTION

The better the economic level of a community, in general, the society will obtain a higher income. The great income may highly affect the level of prosperity, the standard of living, the need for clothing, foods, and houses, and even changes the community lifestyle. The better the people's standards of living, the demands to meet their needs are getting higher as well. Nowadays, people have various activities. To fulfill these activities, people often need transportation as a supporting tool. Therefore, transportation service entrepreneurs are competing to capture the consumers' attention by improving service, ease of ordering, fleet comfort, punctuality, and so on. In Indonesia, some vehicles, such as cars, also function as public transportation that can transport people/goods and charge agreed fees. This mode of transportation is known as an online taxi. Along with the advancement of technology, current applications appear to introduce online transportation ordering services using technology and service standards. Previously, online taxis used a metered order system and online taxi drivers had to go through manual transactions. Even to use online taxi services, the service users had to pay cash and often bargain. Based on the survey results of the Indonesian Internet Service Providers Association, in the 2019-quarter II/2020 period, Grab and Gojek were the most frequently used online transportation application services by the public. There were 21.3% of respondents admitting that they often used the Grab application to travel. Meanwhile, 19.4% of respondents admitted that they often utilized the Gojek application when they wanted to travel. The respondents who chose other online transportation application services, such as Anterin, Bonceng, Maxim, and FastGo, ranged from 0.1%-0.3%. Meanwhile, 58.1% of the respondents claimed to have never used online transportation application services (https://databoks.katadata.co.id/datapublish/2020/11/11/). Based on data from Spire Research and Consulting, consumers preferred to order car delivery services of Grab than GoJek. Until quarter 4/2018, 34% of GrabCar users said that they used the Grab service 3-4 times per week. Meanwhile, 25% of Go-Car users tended to only order the service 1-2 times a week (https://gadgetsquad.id/versus/gojek-vs-grab/). Currently, some online taxi service providers are existing in Banjarmasin, such as Grab-Car, Go-Car, Maxim, In-Driver. All services provided are almost the same, namely delivering people at different prices but with the same ordering system, namely through an application already installed on the cellphone. The number of recent developing online taxis causes the competition to be even tougher. This competition occurs because the price and service are the factors determining consumers' satisfaction and preference. Hence, online taxi companies attempt to create quality service and appropriate prices to meet consumers' satisfaction.

PT. Grab Indonesia is an online transportation service company providing Grab Car, Grab Bike, Grab Express, Grab Taxi services. The Grab service presents an alternative transportation service for drivers and passengers emphasizing speed, safety, and certainty. Grab started to present in Indonesia in 2012 as a taxi booking application and since then it has provided various transportation options, such as cars and online taxis. In 2017 Grab began to exist in Banjarmasin City as one of the online transportation service providers growing in Banjarmasin. In Banjarmasin, Grab provides Grab Car, Grab Bike, Grab Food, Grab Delivery services. Grab is an online transportation application that simply requires ordering through an application on a mobile phone and the drivers will contact the customer to ensure the location has been determined in the application to make them easier to pick up the prospective passengers. Retaining and satisfying consumers are more practical than constantly looking for new customers since the cost of maintaining the customers is lower than the cost of finding new customers. Satisfied consumers can support the harmonious relationship between the company and consumers, provide a good basis for repeat purchases, create customers' loyalty, become an advisor for the company, especially when the reputation of the company or product is harassed by others, and invite positive recommendations profitable for the company.

One of the factors affecting consumer satisfaction is running a marketing mix program and the behavior of online taxi drivers running service quality. Lupiyoadi and Hamdani (2014) suggested that the quality of service applied to drivers' behavior greatly influenced consumers' satisfaction, where good service had a greater effect on consumer satisfaction. Although services are intangible goods, they can be assessed based on one's experience and reasoning. Service quality can impact customer satisfaction because of the interaction between consumers and the company. Based on the concept of consumer satisfaction, the perceived performance or results should be following consumer expectations. Therefore, the service quality provided by the company mainly affects customer satisfaction. The marketing mix has four significant aspects that will influence consumer satisfaction. Hence, it is necessary to identify how much effect is given by each aspect of the marketing mix, including both direct and indirect effects on loyalty. In fact, the marketing mix consisting of product, price, distribution, and promotion has been implemented by the company where products with different flavors are relatively good, the prices are relatively cheap, distribution is well established, and promotions have been implemented. This is in line with the behavioral role of Grab Car online taxi drivers. The study aimed to determine the role of the marketing mix program and drivers' behavior on in-driver online taxi consumer satisfaction in Banjarmasin. Specifically, this research intended to investigate the direct and indirect effects of the role of the marketing mix program and drivers' behavior on in-driver online taxi consumer satisfaction in Banjarmasin.

Due to the rapid company development level and changes in consumer desires, companies need to develop existing products to meet consumer wants and needs. Every company should sell its products to survive and grow. Direct or indirect marketing activities support selling the products of the company. The marketing mix is a set of controlled marketing variables used by the company to achieve its target market. The marketing mix consists of some aspects of product, price, distribution, and promotion. These aspects are one of the factors that can affect the success of a company while interacting with the market environment to increase the volume of product sales. The marketing mix is also defined as organizational elements that are controllable and useable by companies to satisfy or to communicate with consumers (Zeithaml and Bitner, 1996:23). The marketing mix refers to an integrated strategy consisting of product, price, promotion, distribution (Place). Each element of the marketing mix requires input from consumer observations, so the company will understand the buyer's behavior. Understanding buyer behavior will provide clues to companies to develop new products, product features, prices, marketing channels, which can be accepted by buyers or consumers and may enable companies to issue more innovative products.

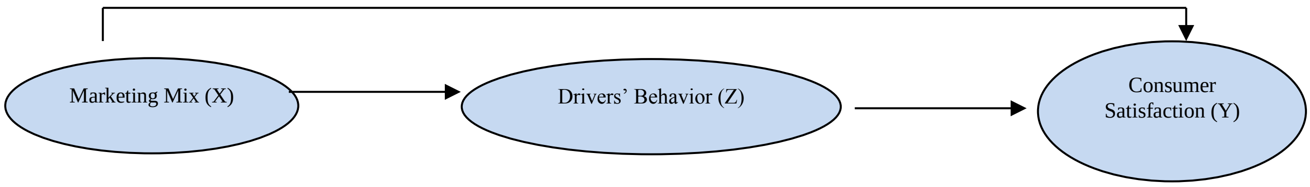

Figure 1 Framework Model

LITERATURE REVIEW

In the world of commerce, we often hear the term marketing confused with selling. Selling is only one part of marketing activities, namely one part of a promotion. Meanwhile, promotion is one part of the overall marketing programs.Marketing acts as a liaison between the needs of the community and the pattern of the industry's response. Meanwhile, marketing management is an aspect determining the company's success in surviving.

Marketing Mix

The Marketing Mix is a key concept in modern marketing theory. Kotler. (2016: 82) defined marketing mix as a mixture of controllable marketing variables used by a company to pursue the desired level of sales in the target market. Marketing is inseparable from marketing variables. These marketing variables are often called the 4Ps consisting of Product, Price, Place, and Promotion. From the definition of the marketing mix, we can conclude that the four elements of the marketing mix are tools controllable by the companies in satisfying the target market. These four elements are interrelated with one another. This means that the decision of one element will affect the other elements. Therefore, the company must be able to combine the four aspects most suitable for the existing environment.

Product

Assauri (2013), a product is anything that a producer can offer to be noticed, requested, sought, purchased, used to fulfill the needs or desires of the relevant market. Products offered include physical goods, services, people, places, organizations, and ideas.

Price

Aini (2013), pricing includes determining the price for a product so that it usually generates profits. Pricing is very influential on the survival of the organization in the long term for the following two reasons. First, the price and the number of goods sold at that price determine the revenue earned or profits earned and improper pricing will cause the product to be eliminated from the market.

Place (Places interconnected through distribution)

Saladin (2002), the third element of this marketing mix is a variety of activities carried out by the company to distribute its products to consumers who need and want them at the right place and time. Broadly speaking, distribution can be interpreted as a marketing activity seeking to facilitate the delivery of goods and services from producers to consumers, so that their use is in accordance with the needs (type, quantity, price, place, and time needed).

Promotion

Jakaria and Esti (2012), promotion is one of the determining factors for the success of a marketing program. No matter how good a product is if consumers have never known of it and are uncertain that the product will be useful to them, and then they will never buy it. In essence, promotion is a form of marketing communication seeking to disseminate information, influence or persuade, and remind the target market of the company and its products to be willing to accept, buy, and be loyal to the products offered. Although in general, the forms of promotion have the same function, these forms can be distinguished based on their specific tasks. Some of these special duties are often called the promotional mix consisting of advertising, personal selling, sales promotion, and publicity.

Consumer Satisfaction

Kotler who was quoted by Fandy Tjiptono (2011: 312), consumer satisfaction is the level of a person's feelings after comparing the performance (or results) he perceives to his expectations. Kotler and Keller (2009), satisfaction is a person's feelings of pleasure or disappointment arising from comparing the perceived performance of the product (or outcome) against his expectations. If performance fails to meet expectations, consumers will be dissatisfied, and vice versa. If the performance exceeds expectations, the consumer will be very satisfied or happy. Based on those definitions, it can be concluded that consumer satisfaction is behaviors, justifications, and emotional responses expressed by consumers after purchasing/consuming products as the comparison of their expectations to the actual performance, as well as evaluation to their experiences in consuming a certain product or service. The Consumer Satisfaction Indicators, Tjiptono (2004:101) include conformity of expectations, interest in revisiting, and willingness to recommend.

Drivers' Behaviors

Behavior is a set of an individual's actions or activities in responding to something and then becoming a habit because of the values believed in. Human behavior is essentially the human's acts or activities both observable and unobservable by interacting with their environment manifested in the form of knowledge, attitudes, and actions. More rationally, behavior can be interpreted as the response of an organism or a person to stimuli from outside the subject. This response is in the form of two types, namely the passive and the active forms where the passive form is an internal response occurring in humans and it cannot be directly seen by others, while the active form is when the behavior is directly observable (Oentoro, 2010). Behaviors are all the biological manifestations of individuals in interacting with the environment, from the most visible to the invisible behaviors, from the perceived to the least perceived behaviors (Bilson, 2002). Behavior is the result of all kinds of human experiences and interactions with the environment manifested in the form of knowledge, attitudes, and actions. Behavior is an individual's response/reaction to stimuli coming from the outside or within himself (Notoatmojo, 2010). Meanwhile, Wawan and Dewi (2011), behavior is an observable action having a specific frequency, duration, and purpose. Behavior is a collection of various interacting factors.

METHODOLOGY

Research Object

The object in this research is the marketing mix, with the scope of the role of the marketing mix program and drivers' behavior on the satisfaction with in-driver online taxi consumers in Banjarmasin.

Research Method

In this study, the authors researched the role of the marketing mix program and drivers' behavior on the satisfaction with in-driver online taxi consumers in Banjarmasin. This research employed a descriptive-analytical research method (Moh. Nazir, 1988).

Research Design

This research was carried out to determine the direct and indirect effects of the marketing mix program and drivers' behavior on the satisfaction with in-driver online taxi consumers in Banjarmasin. This study also performed statistical testing of the influence given by the marketing mix on consumer loyalty, whether it was significant or not. This research was executed by emphasizing the data from the questionnaire processed using the Path Analysis method.

Population and Samples

The samples in this study were taken by using the following methods: The population of this research involved 121 consumers using In-Drive taxi Banjarmasin for a month in the Banjarmasin. To determine the sample size, a census method was employed, that Sugiyono (2017), in census method, the samples selected are part of the population.

Data Analysis Method

The effects of intervening variables were tested using the path analysis method. Analysis Path is an extension of multiple linear regression analysis where the use of regression analysis is to estimate the causality relationship between variables (casual model) set previously based on theory. Workload and individual behavior variables related to employee performance were mediated by employee perception. So, the regression analysis consists of:

1. Independent variables: product (X1), price (X2), place (X3), and promotion (X4)
2. Dependent variable: consumer satisfaction (Y)
3. Intervening Variables: In-Drive Taxi Drivers' Behavior in Banjarmasin (Z)

The structural equation models in this study are:

1. Equation 1: $Y = PY1\ X1\ X1 + \rho Y1\ X2\ X2 + e1$
2. Equation 2: $Z = \rho Y1\ X1 + \rho Y1\ X2 + e1$
3. Equation 3: $Y = \rho Y2X1 + \rho Y2X2 + e2$

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RESULT AND DISCUSSION

The Effects of Product, Price, Place, and Promotion on the Consumer Satisfaction with In-Drive Taxi in Banjarmasin

Analysis of Multiple Linear Regression Equation

Table 1

Multiple Linear Regression Equation

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	12.359	3.234		4.530	.000		
	X1 (Product)	.158	.121	.059	6.584	.001	.969	1.324
	X2 (Price)	.167	.276	.437	8.332	.000	.974	1.332
	X3 (Place)	-.063	.184	-.124	-2.205	.064	.976	1.217
	X4 (Promotion)	.071	.135	.236	4.560	.002	.987	1.301
a. Dependent Variable: Z								

Source: Data Processing (SPSS), 2020

Based on Table 1, the linear regression equation is as follow:

$$\mathbf{Y = 12.359 + 0.158X_1 + 0.167X_2 - 0.063X_3 + 0.071X_4}$$

Based on the linear regression equation, the data analysis results are as follows: The value of the regression coefficient X1 is 0.158. It indicated that the product had a positive and significant effect on the customer satisfaction with in-drive taxis in Banjarmasin, where the higher the quality of the existing in-drive taxi, the customer satisfaction with in-drive taxis in Banjarmasin increased as well. The value of the regression coefficient X2 is 0.167. It showed that price positively and significantly affected the customer satisfaction with in-drive taxis in Banjarmasin, where the more affordable and competitive the taxi prices, the customer satisfaction with in-drive taxis in Banjarmasin increased as well. The value of the regression coefficient X3 is -0.063. It meant the place negatively impacted the customer satisfaction with in-drive taxis in Banjarmasin, where the higher quality of distribution or services provided by in-drive taxis in Banjarmasin may not necessarily increase customer satisfaction. The value of the regression coefficient X4 is 0.071. It revealed that promotion has a positive and significant impact on the customer satisfaction with in-drive taxis in Banjarmasin, where the more promotions carried out to the consumers of in-drive taxis in Banjarmasin, their satisfaction increased as well.

Determination Coefficient (R^2)

Table 2

Results of Determination Coefficient

Model Summary[b]										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.744[a]	.837	.858	5.35023	.858	8.786	4	116	.001	2.330
a. Predictors: (Constant), X3, X1, X2										
b. Dependent Variable: Z										

Source: Data Processing (SPSS), 2020

Based on table 2, the adjusted R square value is 0.858. In other words, 85.8% of product, price, place, and promotion had a very strong effect on consumer satisfaction with in-drive taxis in Banjarmasin, where the remaining 14.2% were caused by other variables unexplained in this study.

Simultaneous Hypothesis Test

Table 3

Simultaneous Hypothesis Test

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	149.233	4	40.016	8.786	.001[b]
	Residual	3167.925	116	27.325		
	Total	3246.051	121			

a. Dependent Variable: Z
b. Predictors: (Constant), X3, X1, X2

Source: Data Processing (SPSS), 2020

Table 4 presents the F-count value is 8.786 higher than the F-table value of 2.45. This explained that simultaneously, the product, price, place, and promotion had a positive and significant effect on consumer satisfaction with in-drive taxis in Banjarmasin.

Partial Hypothesis Test

Table 4

Partial Hypothesis Test

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	12.359	3.234		4.530	.000		
X1 (Product)	.158	.121	.059	6.584	.001	.969	1.324
X2 (Price)	.067	.076	.037	8.332	.000	.974	1.332
X3 (Place)	-.063	.184	-.124	-2.205	.064	.976	1.217
X4 (Promotion)	.071	.135	.236	4.560	.002	.987	1.301

a. Dependent Variable: Z

Source: Data Processing (SPSS), 2020

Based on Table 4, partially, only product, price, and promotion that had a positive and significant effect on consumer satisfaction with in-drive taxi in Banjarmasin. This can be proven by the t-count values of these three variables greater than the t-table value of 1.658.

The Effects of Product, Price, Place, and Promotion on the Drivers’ Behavior of In-Drive Taxi while Driving in Banjarmasin

Analysis of Multiple Linear Regression Equation

Table 5

Multiple Linear Regression Equation

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	12.347	3.247		4.441	.000		
X1 (Product)	.166	.126	.064	6.456	.000	.957	1.315
X2 (Price)	.269	.378	.038	8.324	.001	.980	1.323
X3 (Place)	-.055	.188	-.128	-1.211	.064	.977	1.218
X4 (Promotion)	.073	.141	.239	4.576	.002	.989	1.201

a. Dependent Variable: Z

Source: Data Processing (SPSS), 2020

Based on Table 5, the linear regression equation is as follow:

$$\mathbf{Z = 12.359 + 0.166X_1 + 0.269X_2 - 0.055X_3 + 0.073X_4}$$

Based on the linear regression equation, the results are as follows: The value of the regression coefficient X1 is 0.166. It indicated that the product had a positive and significant effect on the drivers' behavior of in-drive taxis while driving in Banjarmasin, where the higher the quality of the in-drive taxi used, the drivers' behavior while driving was better. The value of the regression coefficient X2 is 0.269. It showed that price positively and significantly affected the drivers' behavior of in-drive taxis while driving in Banjarmasin, where the more affordable and competitive the in-drive taxi in Banjarmasin, the drivers' behavior while driving was better. The value of the regression coefficient value is -0.055. It meant that place had a negative effect on the drivers' behavior of in-drive taxis while driving in Banjarmasin, where the higher quality of distribution or services provided by in-drive taxis in Banjarmasin may not necessarily improve the drivers' behavior while driving. The value of the regression coefficient X4 is 0.073. It revealed that promotion positively and significantly impacted the drivers' behavior of in-drive taxis while driving in Banjarmasin, where the more promotions carried out to the consumers in Banjarmasin, the drivers' behavior while driving was better.

Determination Coefficient (R^2)

Table 6

Results of Determination Coefficient

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.740[a]	.852	.873	4.35022	.873	6.780	4	116	.001	2.321

a. Predictors: (Constant), X3, X1, X2
b. Dependent Variable: Z

Source: Data Processing (SPSS), 2020

The value of the regression coefficient X1 is 0.166. It indicated that the product had a positive and significant effect on the drivers' behavior of in-drive taxis while driving in Banjarmasin, where the higher the quality of the in-drive taxi used, the drivers' behavior while driving was better. The value of the regression coefficient X2 is 0.269. It showed that price positively and significantly affected the drivers' behavior of in-drive taxi drivers while driving in Banjarmasin, where the more affordable and competitive the taxi price, the drivers' behavior of in-drive taxi in Banjarmasin while driving was better. The value of the regression coefficient X3 is -0.055. It meant that place had a negative effect on the drivers' behavior of in-drive taxis while driving in Banjarmasin, where the higher quality of distribution or services provided by in-drive taxis in Banjarmasin may not necessarily improve the drivers' behavior while driving. The value of the regression coefficient X4 is 0.073. It revealed that promotion positively and significantly impacted the drivers' behavior of in-drive taxis while driving in Banjarmasin, where the more promotions carried out to the consumers, the drivers' behavior of in-drive taxis in Banjarmasin while driving was better.

Goenadhi, L., Mohdari., Wahyunawati, S. (2021), "In-driver online taxi and drivers behavior as a part of marketing mix program", *Management and entrepreneurship: trends of development*, 3(17), pp. 68-82. Available at: https://doi.org/10.26661/2522-1566/2021-3/17-06.

Simultaneous Hypothesis Test

Table 7

Simultaneous Hypothesis Test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	132.235	4	12.016	6.780	.001[b]
	Residual	3157.725	116	25.327		
	Total	3232.025	121			

a. Dependent Variable: Z
b. Predictors: (Constant), X3, X1, X2

Source: Data Processing (SPSS), 2020

Table 7 presents the F-count value is 6.780 higher than the F-table of 2.45. This indicated that simultaneously, product, price, place, and promotion had a positive and significant effect on drivers' behavior of in-drive taxis while driving in Banjarmasin.

Partial Hypothesis Test

Table 8

Partial Hypothesis Test

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	12.347	3.247		4.441	.000		
X1 (Product)	.166	.126	.064	6.456	.000	.957	1.315
X2 (Price)	.269	.378	.038	8.324	.001	.980	1.323
X3 (Place)	-.055	.188	-.128	-1.211	.064	.977	1.218
X4 (Promotion)	.073	.141	.239	4.576	.002	.989	1.201

a. Dependent Variable: Z

Source: Data Processing (SPSS), 2020

Based on Table 8, partially, only product, price, and promotion had a positive and significant effect on drivers' behavior of in-drive taxis while driving in Banjarmasin. This can be proven from the t-count value for these three variables greater than the t-table value of 1.658.

The Effects of Drivers' Behavior of In-Drive Taxi while Driving on Consumer Satisfaction with In-Drive Taxi in Banjarmasin

Analysis of Simple Linear Regression Equation

Table 9

Simple Linear Regression Equation

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	19.876	2.244		8.255	.000		
	Z (Drivers' Behavior of In-Drive Taxi while driving)	2.173	.082	.088	7.740	.001	1.000	1.000

a. Dependent Variable: Y

Source: Data Processing (SPSS), 2020

Based on Table 10, the simple regression equation is as follow:

$\mathbf{Y = 19.876 + 2.173X_1}$

Based on Table 9, the regression Z value is positive, namely 2.173. It showed that the drivers' behavior of in-drive taxis while driving in Banjarmasin positively and significantly impacted consumer satisfaction, where the better drivers' behavior of in-drive taxis while driving in Banjarmasin increased the consumer satisfaction.

Determination Coefficient (R^2)

Table 10

Results of Determination Coefficient

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics: R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.775[a]	.823	.838	5.04231	.823	6.527	2	118	.002	1.662

a. Predictors: (Constant), Z

b. Dependent Variable: Y

Source: Data Processing (SPSS), 2020

Table 10 presents the Adjusted R Square value is 0.838. In other words, 83.8% of the drivers' behavior of in-drive taxis while driving in Banjarmasin strongly influenced consumer satisfaction while the remaining 16.2 % were affected by other variables not described in this study.

Partial Test

Goenadhi, L., Mohdari., Wahyunawati, S. (2021), "In-driver online taxi and drivers behavior as a part of marketing mix program", *Management and entrepreneurship: trends of development*, 3(17), pp. 68-82. Available at: https://doi.org/10.26661/2522-1566/2021-3/17-06.

Table 11

Results of Partial Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	19.876	2.244		8.255	.000		
	Z (Perilaku Driver Taksi In-Drive)	2.173	.082	.088	7.740	.001	1.000	1.000

a. Dependent Variable: Y

Source: Data Processing (SPSS), 2020

Based on Table 12, the t-count value is 7.740 higher than the t-table of 1.658. It showed the drivers' behavior in-drive taxis in Banjarmasin had a positive and significant effect on consumer satisfaction.

The Effects of Product, Price, Place, and Promotion on Consumer Satisfaction with In-Drive Taxi in Banjarmasin on Drivers' Behavior in Driving

The first, second, and third linear regression equation resulted in:

$Y = 0.158X_1 + 0.167X_2 - 0,].063X_3 + 0.071X_4$

$Z = 0.166X_1 + 0.269X_2 - 0.055X_3 + 0.073X_4$

$Y = 2.173Z$

Based on the regression equation, the results are as follows: The effect of product on consumer satisfaction with in-drive taxi through the drivers' behavior while driving was = 0.166 x 0.158 x 2.173 = 0.057 + 2.173 = 2.229. Those variables positively and significantly affected each other. The effect of price on consumer satisfaction with in-drive taxi through the drivers' behavior while driving was = 0.167 x 0.269 x 2.173 = 0.098 + 2.173 = 2.271. Those variables positively and significantly affected each other. The effect of place on consumer satisfaction with in-drive taxi through the drivers' behavior while driving was = -0.063 x (-0.055) x 2.173 = 0.007 + 2.173 = 2.180. Those variables positively and significantly affected each other. The effect of promotion on consumer satisfaction with in-drive taxi through the drivers' behavior while driving was = 0.071 x 0.073 x 2.173 = 0.011 + 2.173 = 2.184. Those variables positively and significantly affected each other. The effect of the product on consumer satisfaction with in-drive taxis was 0.158. Those variables positively and significantly affected each other. The effect of price on consumer satisfaction with in-drive taxis was 0.167. Those variables positively and significantly affected each other. The effect of place on consumer satisfaction with in-drive taxis was -0.063. Those variables negatively affected each other. The effect of promotion on consumer satisfaction with in-drive taxis was 0.071. Those variables positively and significantly affected each other. The effect of the product on the drivers' behavior of in-drive taxis while driving was 0.166. Those variables positively and significantly affected each other. The effect of price on the drivers' behavior of in-drive taxi drivers while driving was 0.269. Those variables positively and significantly affected each other. The effect of place on the drivers' behavior of in-drive taxi drivers while driving was -0.055. Those variables negatively affected each other. The effect of promotion on the drivers' behavior of in-drive taxi drivers while driving was 0.073. Those variables negatively affected each other. The effect of the drivers' behavior of in-drive taxi in driving on customer satisfaction with in-drive taxi was 0.166. Those variables affected each other.

CONCLUSION

The analysis results and discussion concluded that: The product had a positive and significant effect on consumer satisfaction with in-drive taxis in Banjarmasin. Price had a positive and significant effect on consumer satisfaction with in-drive taxis in Banjarmasin. The place had a negative effect on the consumer satisfaction with in-drive taxis in Banjarmasin. The promotion had a positive and significant effect on consumer satisfaction with in-drive taxis in Banjarmasin. The product had a positive and significant effect on the drivers' behavior of in-drive taxis while driving in Banjarmasin. Price had a positive and significant effect on the drivers' behavior of in-drive taxis while driving in Banjarmasin. The place had a negative effect on the drivers' behavior of in-drive taxis while driving in Banjarmasin. The promotion had a positive and significant effect on the drivers' behavior of in-drive taxis while driving in Banjarmasin. The drivers' behavior of in-drive taxis while driving has a positive and significant effect on consumer satisfaction with in-drive taxis in Banjarmasin. Product, price, place, and promotion affected the consumer satisfaction with in-drive taxis in Banjarmasin through the drivers' behavior while driving.

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ОН-ЛАЙН ТАКСІ ТА ПОВЕДІНКА ВОДІЇВ ЯК СКЛАДОВА МАРКЕТИНГОВОЇ MIX ПРОГРАМИ

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В даний час в Індонезії функціонують як громадський транспорт, що перевозить людей та вантажі, так і приватні транспортні засоби (автомобілі), в тому числі онлайн -таксі. Поряд з прогресом технологій, нинішні програми вводять послуги замовлення онлайн -таксі з використанням технологій і стандартів обслуговування. Виходячи з цього, в Банджармасин існують постачальники послуг онлайн-таксі, такі як Grab-Car, Go-Car, Maxim і In-Driver. Всі послуги, що надаються ними, майже однакові - при сістемами бронювання використовується додаток, встановлений на мобільному телефоні. Але постачальники мають різні ціни. Постійно з'являються нові онлайн -таксі, що викликає ще більшу конкуренцію. Ця конкуренція виникає тому, що ціна і послуга є факторами, що визначають задоволеність і переваги споживачів. Онлайн-компанії таксі намагаються створити якісні послуги і відповідні ціни, щоб задовольнити споживачів. Це дослідження мало на меті визначити роль програми mix маркетингу і досліджувати рівень задоволеності замовника онлайн-таксі в Банджармасин. Об'єктом даного дослідження є 121 споживач онлайн-таксі в Банджармасин. Результати цього дослідження показали, що продукт, ціна і просування позитивно і суттєво вплинули на рівень задоволеності замовника від використання онлайн-таксі в Банджармасин. Зазначені три змінні також позитивно і суттєво вплинули на поведінку водіїв під час руху в Банджармасин. Одночасно продукт, ціна, місце і просування мали позитивний і значний вплив на рівень задоволеності замовника таксі в Банджармасин.

Ключові слова: товар, ціна, акція, місце, поведінка водія, задоволеність споживачів, онлайн -таксі.

ОН-ЛАЙН ТАКСИ И ПОВЕДЕНИЕ ВОДИТЕЛЕЙ КАК СОСТАВЛЯЮЩАЯ МАРКЕТИНГОВОЙ MIX ПРОГРАММЫ

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В настоящее время в Индонезии функционируют как общественный транспорт, перевозящий людей и грузы, так и частные транспортные средства (автомобили), в том числе такой вид транспорта как онлайн -такси. Современные программы вводят услуги заказа онлайн -такси с использованием технологий и стандартов обслуживания. Исходя из этого, в Банджармасин существуют поставщики услуг онлайн-такси, такие как Grab-Car, Go-Car, Maxim и In-Driver. Все услуги, предоставляемые ими, почти одинаковы - при системе бронирования используется приложение, установленное на мобильном телефоне, но поставщики имеют разные цены. Постоянно появляются новые онлайн -такси, что вызывает еще большую конкуренцию. Эта конкуренция возникает потому, что цена и услуга являются факторами, определяющими удовлетворенность и предпочтения потребителей. Онлайн-компании такси пытаются создать качественные услуги и соответствующие цены, чтобы удовлетворить потребителей. Целью исследования является определение роли программы mix маркетинга и исследование удовлетворенности потребителей онлайн-такси в Банджармасин. Объектом данного исследования является 121 потребитель онлайн-такси в Банджармасин. Результаты этого исследования показали, что продукт, цена и продвижение положительно и существенно повлияли на удовлетворенность потребителей от использования онлайн-такси в Банджармасин. Эти три переменные также положительно и существенно повлияли на поведение водителей во время движения в Банджармасин. Одновременно продукт, цена, место и продвижение имели положительный и значительное влияние на удовлетворенность потребителей такси в Банджармасин.

Ключевые слова: товар, цена, акция, место, поведение водителя, удовлетворенность потребителей, онлайн -такси.

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HOW TO INCREASE SOCIAL FUND INCOME DURING THE COVID-19 PANDEMIC IN INDONESIA? (A CASE STUDY ON THE GREAT MOSQUE OF KEDIRI CITY, EAST JAVA, INDONESIA)

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Abstract. In the 2020 period, due to the Covid outbreak, the income of social funds in the zakat collection unit of the Great Mosque of Kediri City decreased by approximately 25%. This is due to a decline in the economic sector, so there is a change in the behavior of some people in terms of channeling their benevolent funds. This entry condition requires the zakat collection unit of the Great Mosque of Kediri to think about a strategy to increase social funds so that mustahiq who have become members can still receive assistance as usual. This study purpose an overview of how the strategy of the Zakat Collection Unit (UPZ) at the Great Mosque of Kediri City in increasing social fund receipts during the pandemic so that mustahik can still be supported. This study takes the object of the UPZ of the Great Mosque of Kediri City and uses qualitative methods to explain the results of the study. Data mining was carried out by conducting direct interviews with the management of the zakat collection unit of the Great Mosque of Kediri. As a knife of analysis, this research uses the theory of Islamic marketing strategy. The results obtained from this study were to increase the income of social funds UPZ Great Mosque of Kediri City implemented an empathy strategy, namely picking up the ball, using digital marketing and distributing pamphlets and appeals during routine Sunday recitations and Friday prayer congregations.

Keywords: Sharia Marketing, Digital Marketing, Zakat Collecting Unit (UPZ).
JEL Classification: D73, I28.

INTRODUCTION

Indonesia as a country with a Muslim majority population and a high social spirit is a place that has great potential to establish the Amil Zakat Institution (LAZ). According to data from the Charity Aid Foundation (CAF), Indonesia is a country with a population that has a high social spirit or is the most generous (CAF, 2018). The number of poor people in Indonesia in September 2020 reached 27.55 million people or 10.19%, this number increased by 0.97% points compared to September 2019. This number increased by 1.13 million people in March 2020 and an increase of 2.76 million people against September 2019 (BPS, 2020). This increase in the number of poor people can also be motivated by the lack of use of cash transfers in developing countries, this condition is motivated by existing constraints. These constraints include the government prioritizing programs to deal with structural problems for economic growth, the informal sector tends to be dominant and also the combination of the uneven distribution of the population (Tabor, 2004). The uneven distribution of the population with wide coverage and inadequate infrastructure have resulted in increased administrative costs for the grant fund program.

The number of poor people in East Java has a higher percentage than the national percentage, which is 11.09% or 4,419.10 thousand people. This number increased by 363.1 thousand people compared to the conditions in September 2019 which amounted to 4,056.00 thousand people (10.20 percent) (BPS East Java, 2020). The increasing number of poverty in Indonesia and East Java also occurred in the City of Kediri, where in 2020 the number reached 22.19 thousand people or 7.69 percent, this number shows an increase of 1.65 thousand people or 0.53% points compared to 2019. This also has an impact on the amount of funds that must be used to help the mustahik. The increasing number of mustahik is not balanced with the amount of funds that enter the Amil Zakat Institution.

Increasing the number of poverty that occurs from the regional level to the national level is the responsibility of all lines of society. Optimizing support from factors related to leadership, budget, program implementation, commitment and human resources, (Suwitri, et al., 2020). The government is the main policy holder in overcoming every public problem because basically the people have the same rights in obtaining public services, (Ningtyas, T., 2017). The government is responsible for providing opportunities for the community with an equal portion between one another in obtaining income. Another thing that can be done by the government is to provide social fund assistance to the poor through state revenues. One way that can be done by the government is by increasing public awareness in increasing the payment of taxes and levies. Increasing tax and levy income can be done by increasing the competence of apparatus resources (Wishnu, 2021). Increasing the competence of apparatus resources is expected to contribute positively to labor productivity which in turn can increase people's income. (Bukharina, et al., 2021).

Based on data from the Charity Aid Foundation (CAF), Indonesia is a country that has high potential for social funds. (Statista, 2019). For the last 10 years Indonesia has been in the top 10 countries in the world giving index.

This condition was also proven during the covid 19 pandemic where the number of social funds that were successfully recorded at the National Amil Zakat Agency increased by 46% from 2019. This increase was influenced by the impact of the covid 19 outbreak on the economic sector. The community uses aid funds for food, health and debt needs (Rahman, et al., 2020). In 2019 the amount of social funds that was successfully recorded by BAZNAS was 156.86 billion rupiah, while the total funds collected in the January-June 2020 period were 240.39 billion rupiah. This 46% increase was calculated from January-June 2020 and compared to the same period in 2019. This 46% increase consisted of 34.6% collected through the Zakat Collecting Unit (UPZ), 25.2% collected through retail, 23, 9% through digital media collection, and the remaining 11.1% through CSR, 2% corporate zakat and 2.3% zakat payroll.

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Table 1

Highest scoring countries over 10 years (aggregate)

Country	Rank	Score	Category
United States of America	1	58 %	a. Helped a stranger, or someone you didn't know who needed help? : 72% b. Donated money to a charity? : 61% c. Volunteered your time to an organisation : 42%
Myanmar	2	58 %	a. Helped a stranger, or someone you didn't know who needed help? : 49% b. Donated money to a charity? : 81 % c. Volunteered your time to an organisation : 43 %
New Zealand	3	57 %	a. Helped a stranger, or someone you didn't know who needed help? : 64 % b. Donated money to a charity? : 65 % c. Volunteered your time to an organisation : 41%
Australia	4	56 %	a. Helped a stranger, or someone you didn't know who needed help? : 64 % b. Donated money to a charity? : 68 % c. Volunteered your time to an organisation : 37 %
Ireland	5	56 %	a. Helped a stranger, or someone you didn't know who needed help? : 62 % b. Donated money to a charity? : 69 % c. Volunteered your time to an organisation : 38 %
Canada	6	55 %	a. Helped a stranger, or someone you didn't know who needed help? : 64 % b. Donated money to a charity? : 63 % c. Volunteered your time to an organisation : 37 %
United Kingdom	7	54 %	a. Helped a stranger, or someone you didn't know who needed help? : 60 % b. Donated money to a charity? : 71 % c. Volunteered your time to an organisation : 30 %
Netherland	8	53 %	a. Helped a stranger, or someone you didn't know who needed help? : 53 % b. Donated money to a charity? : 71 % c. Volunteered your time to an organisation : 36 %
Sri Lanka	9	51 %	a. Helped a stranger, or someone you didn't know who needed help? : 55 5 b. Donated money to a charity? : 50 % c. Volunteered your time to an organisation : 46 %
Indonesia	10	50 %	a. Helped a stranger, or someone you didn't know who needed help? : 42 % b. Donated money to a charity? : 69 % c. Volunteered your time to an organisation : 40 %

Source: CAF World Giving Index 10th Edition

The increase in the amount of income from social funds was also accompanied by an increase in the amount of funds disbursed, which was 129.82% during the period from January to June 2020. Mustahik zakat receiving assistance from social funds that had been collected also increased by 87.42%.

Table 2

Increase in the number of receipts

Year	Amount (Trillion Rupiah)	Growth (%)
2015	3.650	10,61
2016	5,017	37,46
2017	6,224	24,06
2018	8.117	30,42
2019	10,227	26,00
2020	240,39	(Estimate)

Source: Baznas.co.id, 2020

Based on table 2, it can be seen that there is an increase in the growth of social funds from year to year, this shows that the potential for social funds originating from the Indonesian people is very large and has the potential to grow continuously. This report also proves that Indonesian people have a high social spirit. In table 2 it can be seen that in 2020 there was a significant increase in the number of donations, this shows concern for others who are overcoming covid-19. The reports listed in BAZNAZ are reports on social funds that are legally managed by the Amil Zakat Institution (LAZ) and the Zakat Collecting Unit (UPZ).

The large potential of social funds in Indonesia is also balanced by the number of Amil Zakat Institutions (LAZ). Based on data from the National Amil Zakat Agency, the number of official Amil Zakat Institutions (LAZ) at the national level is 27 institutions and 101 Zakat Management Units (UPZ), (BAZNAS, 2020). The number of Amil Zakat Institutions and Zakat Collecting Units in Indonesia is not balanced with the amount of income that is evenly distributed in each of the Amil Zakat Institutions and Zakat Collecting Units. This also happened during the COVID-19 pandemic, there were Amil Zakat Institutions and Zakat Collecting Units, one of the Zakat Collecting Units that experienced a decline in social fund income was the Zakat Collecting Unit of the Great Mosque of Kediri. The decrease in the amount of income experienced by UPZ of the Great Mosque of Kediri City does not reduce the number of mustahik who must be assisted. Such conditions require the management of the zakat collection unit of the grand mosque of Kediri to use a strategy so that the muzakki channel their social funds through the zakat collection unit of the grand mosque of Kediri. This strategy certainly requires the cooperation of various stakeholders so that the goals of an organization can be achieved. (Ningtyas, T. et al., 2020). This article provides an overview of how the strategy of the Zakat Collection Unit at the Great Mosque of Kediri City in increasing zakat receipts during the pandemic. Based on the explanation above, the formulation of the problem in this research is what is the strategy of the Zakat Collection Unit (UPZ) of the Great Mosque of Kediri City in increasing the income of social funds during the covid-19 pandemic?

LITERATURE REVIEW

Sharia marketing strategy is a strategic discipline that must be applied in a business in order to create, offer and also make changes to the value or value of an initiator to the owner or stakeholder, where all processes are carried out in accordance with the contract and also the principles in the business or muamalah in Islam. (Kartajaya, 2006). The characteristics of sharia marketing are firstly theistic or rabbaniyah, namely religious nature or prioritizing religion in every process carried out. This characteristic distinguishes between sharia and conventional marketing. Where religious nature must be possessed so that everything that is done remains in accordance with the teachings of the Islamic religion. Second, ethics or akhlaqiyyah are traits, attitudes and ethics that must be maintained so that they do not deviate from the goals and methods of sharia, as well as to fulfill theistic nature. The third realistic or al-waqiyyah, is that the concept of sharia marketing is not something that is exclusive, rigid, anti-modern and fanatical. Fourth, humanistic or al insaniyyah, are traits that keep humans awake and in their nature as humans and elevated in rank. (Maisarah, 2019).

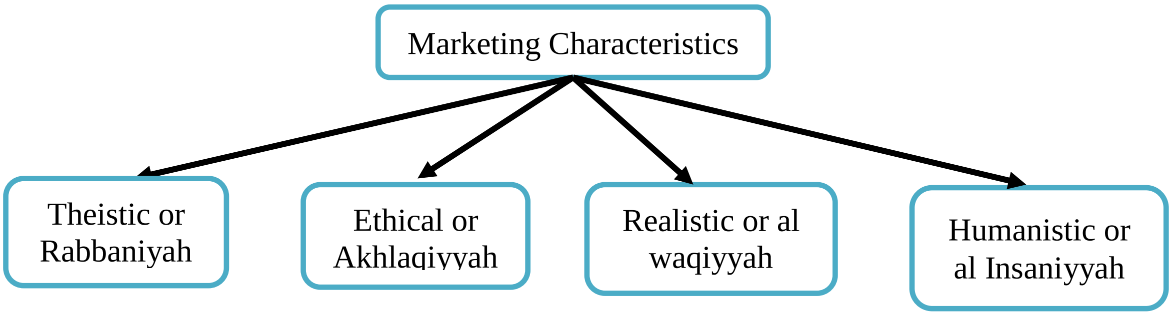

Figure 1. Marketing Characteristics

Source: Kartajaya, 2006

There are seventeen principles in sharia marketing that must be fulfilled so that the process carried out is in accordance with sharia. First, information technology allows us to be transparent (change). Change is inevitable and needs to be handled carefully. The reinforcing elements of this first principle are technology, politics, socio-cultural, economic and market. Changes that occur as a result of continuous innovation. The use of technology can be a driving factor for social fundraising in today's sophisticated technological era (Saeed Awad, 2020). Apart from being a means for publication, technology can also be a means for transparency of financial reports. Second, be respectful to your competitors (competitors). The technological revolution that is currently happening is increasingly growing business moral awareness, so that new forces grow that can control the running of the business. The international community is increasingly aware of and has expectations for the enforcement of business ethics, this is what encourages the better business ethics of business people if they want their business to continue to apply. (Haryanto, 2009). Competitors who are in business or business must be faced with good moral strength. Third, the emergence of global customers paradox (customer). The development of the times makes people live life with the growth of many challenges and opportunities. This requires each of them to continue to learn together without leaving their true identity. This condition is also supported by the response from Islam related to various problems that exist in life, including in business ethics. (Juandi, 2016)

Fourth, develop a spiritual-based organization (company). The religious basis that is the basis for the operation of a business or institution brings the principles of honesty and humility even when the business has become the majority in the market. Today's spiritual-based concept is a suitable aspect to make positive changes to a company or business. (Vasconselos, 2015). Fifth view market universally (segmentation). Analysis of the opportunities that exist in the market is used to choose a focus in determining and allocating resources. The division of the market according to the segment is used to determine the best type of service that can be provided by the company. Market segmentation is needed in order to determine the direction of market expansion so that it is right on target and generates loyal market share. (Tania, 2014).

The six targets are customer's heart and soul (targeting). Target setting is used to allocate resources owned by the institution or company to the maximum. Seventh build a belief system (positioning). Building positioning is a strategy related to how to make relations have high trust in the institution. Eighth differ yourself with a good package of content and context (differentiation).

Differentiation is carried out by the institution in order to find the differences and uniqueness that can be offered by the institution or company compared to other companies or institutions in the same field. The ninth be honest with your 4 ps (marketing-mix). The marketing mix consists of product, price, place and promotion, in sharia all these components must be applied with the principle of honesty. The tenth practice is a relationship-based selling (selling). Sales is a way to maximize sales by creating mutually beneficial conditions, so a strategy is needed to create a win-win solution.

Eleventh, use a spiritual brand character (brand). The Sharia concept always prioritizes a strong brand and does not conflict with Islamic values. A strong brand can be a determining factor for someone to stay in the same product and not switch to another product. (Silva, 2015). Twelfth, service should have the ability to transfer (service). Institutions or companies must prioritize service so that customers can be loyal and not move or choose another place. Customer satisfaction has a directly proportional relationship with repurchase intentions. (Prasetya, 2019). Thirteenth practice a reliable business process (process). A good process can produce quality products and certainly does not abandon sharia principles, besides that a good process can produce the best price while paying attention to quality, cost and also the delivery facilities offered. Fourteenth, create a balanced value to your stakeholders (scorecard). Operational companies or institutions must be able to create value or added value for stakeholders, namely employees, customers and shareholders with a balanced weight. Organizational commitment can increase if it is followed by a good human resource management strategy. (Assa Azzuhruf, 2019). Fifteenth create a noble cause (inspiration). Inspiration is how an institution or company creates a vision and mission that is in accordance with the teachings of Islam or sharia principles. Sixteenth, Develop An Ethical Corporate Culture (Culture). The culture of the company or institution becomes the identity of the company or institution itself, so how can the company or sharia institution continue to prioritize religious values. Ethical culture itself must be in harmony between formal and policy processes, consistent ethical behavior from top management and informal recognition of stories, rituals and language that can influence organizations to act consistently in using high ethics (Chadegania, 2016, Schwartz, 2013). And the seventeen measurement must be clear and transparents (institution). The last principle is related to institutions or companies, this is related to how to build institutions or companies as a whole based on sharia principles. How the company or institution can provide a transparent system and satisfaction obtained by all its stakeholders. (Kartajaya, 2006).

The Islamic marketing concept emphasizes the need for the application of professional management, meaning that all products issued and produced aim to provide positioning for the institution or product produced, so that all actions taken must have a positive impact on good positioning. This Sharia marketing concept makes competitors as motivations who can improve and improve marketing performance, so that competitors are not competitors. (Miftah, 2015). Marketing strategy has three concepts, namely, strategies to win mind-share, tactics to win market share and value to win heart share, (Gunara. 2002). This study will identify and analyze the description of how the efforts of the Zakat Collecting Unit in increasing zakat receipts by using the marketing characteristics of Kartajaya (2006) and the seventeen principles of sharia marketing.

PAPER OBJECTIVE

This study purpose an overview of how the strategy of the Zakat Collection Unit (UPZ) at the Great Mosque of Kediri City in increasing social fund receipts during the pandemic so that mustahik can still be supported.

METHODOLOGY

Mutafarida, B., Mawardi, A., Yasid, A., Ghozali, M., (2021), "How to increase social fund income during the COVID-19 pandemic in Indonesia? (A case study on the Great Mosque of Kediri city, East Java, Indonesia)", *Management and entrepreneurship: trends of development*, 3(17), pp. 83-97. Available at: https://doi.org/10.26661/2522-1566/2021-3/17-07.

This study uses qualitative methods to explain the results of the study. The research was conducted at the zakat collection unit of the Great Mosque of Kediri City, this was done because this institution became one of the amil institutions that had decreased income during the covid 19 pandemic. Primary data in this study was obtained by interviewing the administrators of the zakat collection unit of the Great Mosque of Kediri City. While supporting data or secondary data were obtained from the report book of the Zakat Collection Unit of the Great Mosque of Kediri City. Then the data analysis was carried out through the stages of data reduction (data presentation), conclusion drawing and data verification. Data verification is done by submitting the results of writing to be checked against the contents of the writing in this article to the management of the zakat collection unit of the Great Mosque of Kediri City.

Furthermore, documentation is also carried out in the data collection process by collecting information from secondary data in the form of policies, written reports and visual reports. The data collected was validated using the triangulation technique of data sources, namely conducting cross-checks of information from informants as well as from observation data and documentation that had been collected. The analysis technique was performed using an Interactive Model by Miles and Huberman (1992). After the data is collected, data reduction is carried out where the information that has been collected is identified in order to produce the data needed to answer the research questions. The last is reporting, which is compiling a systematic report from the data that has been identified so that a conclusion and solution to the problems in the research can be obtained

RESULT AND DISCUSSION

1. Program for the Zakat Collection Unit of the Great Mosque of Kediri City Pre-Covid 19 Pandemic and during the Covid-19 Pandemic Period

The Zakat Collection Unit of the Great Mosque of Kediri City is a legal institution that has obtained a permit with the Decree of the Chairman of the National Amil Zakat Agency of Kediri City Number: 29/BAZNAS/V/2019 dated May 31, 2019 regarding the Management of the Zakat Collecting Unit (UPZ) of the Great Mosque of Kediri. This institution has been established since 2006, but has received an adjustment to become a zakat collection unit which was previously an amil zakat institution since 2019. This is in accordance with government regulations which state that amil zakat institutions that have income of less than three billion per year are converted into zakat collection units. The activities carried out by the zakat collection unit of the Great Mosque of Kediri are not only limited to providing assistance to mustahik for consumptive purposes. The donation given by UPZ of the Great Mosque of Kediri is also in the form of productive compensation.

Table 3

Existing programs and targets of the UPZ of the Great Mosque of Kediri

Program	Target
Visiting	7 Village (Productive Mustahik)
Saving	Productive Mustahik
Zakat Fitrah	Mustahik around the Great Mosque
Zakat Maal	Mustahik around the Great Mosque
Infaq	Mustahik around the Great Mosque, tramp dan beggar
Alms	Mustahik around the Great Mosque, tramp dan beggar

Source: interview with the management of the Zakat Management Unit

Table 3 is the conclusion obtained from the results of interviews with the management of the Zakat Management Unit (UPZ) of the Great Mosque of Kediri. This shows that the social funds that have been collected are not only distributed to mustahik who live around the Great Mosque of Kediri, but are also distributed to homeless people and beggars who come to the Grand Mosque to ask for alms. Homeless and beggars usually come on Friday, Friday prayer time or when there is an event at the Great Mosque of Kediri City.

The productive program owned by the UPZ of the Great Mosque of Kediri is not limited to providing assistance, but the people in charge also provide guidance to productive mustahik who receive compensation. The data recorded in the 2019 activity report book, there is anjangsana coaching carried out by the UPZ of the Kediri City Grand Mosque, there are seven villages from three sub-districts in Kediri City. Each kelurahan has one supervisor or commissioner. The anjangsana coaching carried out by the supervisory commissioners is intended to establish friendship so that the recipients of the compensation are also motivated to be more active and diligent in increasing their business productivity. Another purpose of conducting anjangsana is to find out the amount of savings accumulated in each of the productive mustahik's savings boxes.

Another program owned by UPZ of the Great Mosque of Kediri is a savings program for productive mustahik. The savings system owned by the UPZ of the Great Mosque of Kediri is by providing a box at the house of each productive mustahik. The savings box given to productive mustahik is locked and the key is taken by the UPZ manager of the grand mosque of Kediri. Productive mustahik can fill in the savings box provided by the management of the UPZ of the Great Mosque of Kediri according to their respective abilities. Savings owned by productive mustahik will be opened and taken during joint coaching at the Great Mosque Hall of Kediri City. Joint coaching is carried out once a year, namely in the month of Ramadan and is carried out by breaking the fast together.

In addition to establishing friendships with fellow productive mustahik recipients who receive assistance and also administrators, this Joint coaching event also has the aim of recording savings results for one year. Savings results recorded with the most nominal five will be announced, this is done with the aim of motivating others to be more diligent in saving. In 2019, productive mustahik with a vegetable selling business managed to collect the largest savings amounting to Rp. 26,700,000. Savings that are collected and calculated will be set aside in advance for initial funds originating from the UPZ of the Great Mosque of Kediri (participation capital). The mustahik will be asked whether they will continue to use the investment capital from the UPZ of the Great Mosque of Kediri or will they roll over to other productive mustahik. Every decision of this productive mustahik will be accompanied by a statement letter. This shows that the choice of productive mustahik is not a coercion from the administrators of the UPZ of the Great Mosque of Kediri.

Savings withdrawals are not only done once a year, although the recommendation from the UPZ management of the Great Mosque of Kediri is once a year. Savings withdrawals can be made by productive mustahik if they really need it, but must be approved by the respective coordinators. Productive mustahik must first borrow the key from the UPZ manager of the Great Mosque of Kediri to open it and return the key to the savings box when it has been used. As long as the savings box program is running, there have been mustahik assisted by UPZ, the Great Mosque of Kediri, who have changed their status to muzakki. This condition is inseparable from the guidance and motivation that is always given by the management of the UPZ of the Great Mosque of Kediri. The change in status from mustahik to muzakki is a separate motivation for other mustahik to be more active and productive in running their business. On the other hand, there are also mustahik who still survive with their status as mustahik while still expecting assistance from the UPZ of the Great Mosque of Kediri.

During the 2018/2019 period, there were 147 productive mustahik who received assistance from the UPZ of the Great Mosque of Kediri. Productive mustahik who were assisted by the UPZ of the Great Mosque of Kediri City increased by 6 people in the city of Kediri. Productive mustahik who received assistance from the UPZ of the Great Mosque of Kediri City were owners of micro and small businesses. The businesses run by these micro mustahik consist of food stalls, coffee shops, sellers of fried rice and chicken noodles, pracangan, selling vegetables around, laundry, pecer rice and tumpeng sellers, meatball sellers, porridge and green bean jenang sellers, mobile gas sellers. , mobile cake sellers, transportation services (pedicabs), chicken drum box makers, mobile clothes traders, pulse counters, carrying herbal medicine traders and mobile sales (Financial Report of the Great Mosque, 2020).

In addition to providing funds for productive mustahik, UPZ of the Great Mosque of Kediri also distributes zakat fitrah, zakat maal, infaq and alms. Zakat funds are prioritized to be distributed to mustahik around the grand mosque of Kediri, then the second priority is to mustahik in collaboration with RT and RW and youth of the Great Mosque of Kediri. Then it was prepared for the homeless and beggars who came to the grand mosque of the city of Kediri. In 2019, the number of consumptive mustahik who were given zakat fitrah was 115 mustahik, zakat in the form of rice and cash. In addition to consumptive mustahik, UPZ of the grand mosque of Kediri also gives zakat to productive mustahik who have become its mentors. The amount of zakat received by productive mustahik is greater than that of consumptive mustahik. The difference in the amount of zakat given is with the intention that productive mustahik who receive zakat can make their zakat as additional capital so that their business can develop better.

Operations before the covid pandemic did not hinder the distribution of the amount of funds given to muzakki. The existence of the COVID-19 pandemic has reduced the amount of social fund income received by the UPZ of the Great Mosque of Kediri. The policy taken by the management of the UPZ of the Great Mosque of Kediri is to reduce the amount of zakat or compensation to productive mustahik who have been their dependents so far. While the number of mustahik assisted is fixed, on the other hand, the UPZ examiners of the Great Mosque of Kediri are looking for new strategies to increase the income of social funds. The new strategy used is intended so that the UPZ of the Great Mosque of Kediri City can provide assistance as before the COVID-19 pandemic.

2. Marketing Methods In Order To Increase Social Fund Income

Marketing strategy is the most important thing to be applied in an institution so that its existence can be accepted and recognized by the community. Determination of marketing strategies is not only required by profit-based companies or institutions, but also applies to the determination of appropriate strategies for non-profit or non-profit institutions. One of the non-profit institutions that also need a good marketing strategy is the amil zakat institution or zakat collection unit. The role of marketing strategy in the zakat collection unit is as a means to get as many donors or muzakki as possible. The greater the number of muzakki will have a positive impact on the nominal amount of benevolence funds or social funds that are managed to be distributed to mustahik.

The emergence of the COVID-19 pandemic that arrived in Indonesia also had an impact on the conditions of entry at the Collection Unit of the Great Mosque of Kediri City. Social fund income during the COVID-19 pandemic has decreased by up to 25 percent. The decline in the income of social funds that occurred did not make the administrators remain silent. A new strategy is implemented in order to be able to return to a stable condition where income returns to normal and even increase. The administrators of the zakat collection unit of the Great Mosque of Kediri City implemented three events to increase the amount of social fund income. The marketing strategy of the zakat collection unit of the Great Mosque of Kediri is by picking up the ball, using digital marketing and distributing pamphlets and appeals during routine Sunday recitations and Friday prayer congregations.

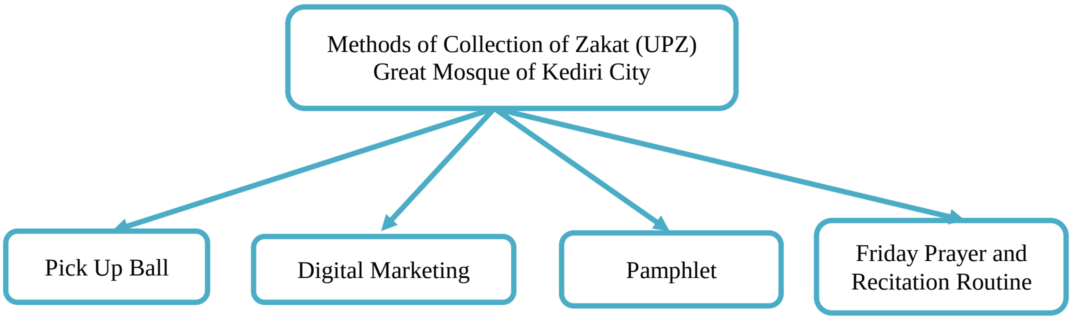

Figure 2. Method of Collection of Zakat UPZ Great Mosque of Kediri City

Source : own compilation

First, picking up the ball is one of the methods used by the management of the zakat collection unit of the Great Mosque of Kediri to increase the income of social funds. The ball pick-up is carried out in order to improve services to pick up social funds distributed by the community. One of the effects of the COVID-19 pandemic is large-scale restrictions or lockdowns. The existence of a lockdown policy also occurs in the Kediri area, this has an impact on the increasingly limited space for people to move out of the house. This also has an impact on the number of social funds entering the zakat collection unit of the Great Mosque of Kediri City to decrease. During this time and before the COVID-19 pandemic, the zakat collection unit at the Great Mosque of Kediri City received the majority of social funds from pilgrims who came to UPZ themselves. Because there are still a large number of mustahik who must be assisted through the social funds of the zakat collection unit of the Great Mosque of Kediri, the administrators took the initiative to provide donation pick-up services to the homes of the donors. This method is effective in increasing the income of social funds, because donors can continue to channel their benevolent funds without having to leave the house so that they continue to comply with the government's call to stay at home during the COVID-19 pandemic.

The second marketing strategy carried out by the zakat collection unit of the Great Mosque of Kediri in order to increase the amount of social fund income is by using digital media. This is in accordance with current developments. The digital media used is by using the whatsapp group, although it is still very simple, this method is quite effective in increasing social funds that go to the zakat collection unit of the Grand Mosque of Kediri. The management of the zakat collection unit of the Great Mosque of Kediri City sent messages or broadcasts related to the recommendation to distribute social funds to the UPZ of the Great Mosque of Kediri City to the recitation group of the Great Mosque of Kediri. Broadcasts carried out to the recitation group are also expected to be continued to other groups or to friends, relatives or people in the whatsapp contacts of each recitation member. This method indirectly becomes a media for promotion and marketing, so that people are interested and willing to channel their social funds through the zakat collection unit of the Great Mosque of Kediri City.

The third step as a marketing strategy to increase the number of muzakki and also the amount of social funds that enter the zakat collection unit of the Great Mosque of Kediri is the media pamphlet. Pamphlets printed by the administrators of the zakat collection unit at the Great Mosque of Kediri were distributed to the worshipers which were held every Sunday for once a month. In addition to being distributed to worshipers, pamphlets were also distributed or circulated to congregational Friday prayers. The distribution of pamphlets is also an effective way to do this because the worshipers who come to the Great Mosque of Kediri City are not only from the city of Kediri but also from Kediri district and even outside the city such as Nganjuk, Tulungagung and surrounding areas. In addition to the recitation congregation who came from outside the city of Kediri, many Friday prayer congregations also came from outside the region. The large number of worshipers, both Friday prayer congregations and recitation worshipers who come to the Kediri Grand Mosque also has a positive impact on the amount of social fund income that goes to the Zakat Collecting Unit of the Great Mosque of Kediri. The use of this pamphlet media was carried out after the mosque was allowed to be used for Friday prayers and recitations. During the COVID-19 pandemic, pamphlets were not used because the Great Mosque of Kediri City was closed and not used for worship. This closure is carried out to comply with the rules issued by the city government related to the COVID-19 pandemic.

The last step that is routinely carried out by the management of the zakat collection unit of the Great Mosque of Kediri City is to make direct appeals when there are Friday prayers and Sunday recitations. This appeal is carried out once a week when Friday prayers and recitations are held. This appeal was also carried out after the new normal period where mosques were allowed to be opened for worship and the general public were allowed to worship at the Great Mosque of Kediri. This direct appeal to the congregation can only be carried out during the new normal period because during the COVID-19 pandemic, the Kediri Grand Mosque is not open to worship the general public at all. This condition is also one of the factors where the income of social funds from the zakat collection unit of the Great Mosque of Kediri has decreased. The effects of the lockdown policy are felt by the zakat collection unit of the Great Mosque of Kediri, where the UPZ management cannot do sounding at any time to the congregation regarding the collection of social funds.

The strategies carried out by the zakat collection unit of the Great Mosque of Kediri are related to how efforts to increase the income of social funds have a positive impact. This is in accordance with the results of an interview with the administrator of the UPZ of the Great Mosque of Kediri City that some of the strategies implemented have begun to be felt that the incoming social funds are stable and in the same amount as before the covid 19 pandemic. The Great Mosque of Kediri City is in accordance with the seventeen principles of Sharia marketing. This institution, which is based for the benefit and helps the mustahik, does not deviate from the principles of Sharia marketing in order to increase the social funds that enter the UPZ of the Great Mosque of Kediri. Of the seventeen principles of Sharia marketing, UPZ of the Great Mosque of Kediri City has changed the method of service where so far it has only been waiting for muzakki to come, but with the COVID-19 pandemic, pick-up and digital media strategies have been implemented. This is a change made to adapt to changing conditions, including the COVID-19 pandemic.

The second principle related to Sharia marketing is competitors, UPZ of the Great Mosque of Kediri implements a ball pick-up service to balance fellow UPZ and LAZ in the city of Kediri and its surroundings. Customers who are hit by the PSBB or lockdown make UPZ implement a pick-up strategy, change customers or muzakki who are not allowed to carry out activities outside, making UPZ implement a new strategy that has never been implemented. This proves that the UPZ of the Great Mosque of Kediri is ready to face and adapt to the changes that occur. The honesty and transparency applied by the UPZ of the Great Mosque of Kediri City are also principles that exist in

Sharia marketing. Regarding transparency which is the principle of Sharia marketing, the Great Mosque of Kediri always keeps records and also reports on activities and documentation. This principle is based on a religious foundation to carry out all the operations of the Institute, so that nothing is hidden or covered up for the community and especially for donors or muzakki.

The zakat collection unit of the Great Mosque of Kediri has implemented or targeted which segments can be used as donors to increase their social fund income. The recitation congregations and also the congregation of the Grand Mosque are the main priority or target to promote that the zakat collection unit of the Great Mosque of Kediri City accepts donations from the general public to be distributed to mustahik who have been under the guidance of the UPZ of the Great Mosque of Kediri. The difference with other institutions owned by UPZ, the Great Mosque of Kediri, is reflected in its marketing mix, where there is a pick-up for donors which has not been applied in collecting social funds. A win-win solution that is implemented to make it easier to distribute social funds is to go to the donor to collect the compensation given. So it is hoped that this can also be a feature of the zakat collection unit of the Great Mosque of Kediri so that it is easy to remember by donors. Improved services while maintaining transparency regarding every activity carried out and distributing social funds to mustahik are also Sharia values that are always applied.

Based on the results of extracting data related to the operation of the UPZ of the Great Mosque of Kediri City, it still does not meet one Sharia marketing criteria, namely the point of creating a noble cause (inspiration). Where the UPZ of the Great Mosque of Kediri is still running with the flow and does not yet have a target, vision and mission to be achieved by this institution. The principle of UPZ is still important, so that operations still seem as they are and traditional. Until the interview was conducted, according to the management of UPZ, there was no view to make UPZ more modern with clear targets. This is because the management of the UPZ of the Great Mosque of Kediri has not been well organized. All administrators of the UPZ of the Great Mosque of Kediri are still working voluntarily, so this management is only based on the principle of sincere charity without any bisyaroh or fees for the manager.

CONCLUSION

The UPZ of the Great Mosque of Kediri has not yet become a modern institution with a structured system and big targets. Even so, the Covid 19 disaster that hit all countries in the world, including Indonesia, had an impact on the UPZ of the great mosque of Kediri. The COVID-19 outbreak has resulted in a decrease in the amount of income from social funds, while the number of mustahik has not decreased. The UPZ of the grand mosque of Kediri must use a new strategy to increase the income of social funds. The strategies used during the pandemic and new normal are firstly picking up the ball, secondly using digital marketing, thirdly distributing pamphlets and fourthly appeals during routine Sunday recitations and Friday prayer congregations. This is proven to be able to increase the income received by the Zakat Collecting Unit (UPZ) of the Great Mosque of Kediri City, so that assistance is distributed to people who have been supported and assisted. During the Covid-19 period, the Zakat Collection Unit (UPZ) of the Great Mosque of Kediri City was still able to provide productive assistance and consumptive assistance for old and new mustahik.

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ЯК ПІДВИЩИТИ ДОХОДИ СОЦІАЛЬНИХ ФОНДІВ ПІД ЧАС ПАНДЕМІЇ COVID-19 В ІНДОНЕЗІЇ? (ДОСЛІДЖЕННЯ ПРО ВЕЛИКУ МЕЧЕТЬ МІСТА КЕДІРІ, СХІДНА ЯВА, ІНДОНЕЗІЯ)

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Метою даного дослідження є розробка стратегії роботи підрозділу по збору закят (UPZ) у Великій мечеті міста Кедири, яка приведе до збільшення надходжень до соціальних фондів під час пандемії. У період з 2020 року через спалах Covid доходи соціального фонду в відділенні збору закят Великої мечеті міста Кедири знизилися приблизно на 25%. Це пов'язано, в першу чергу, із занепадом економіки, що веде до того, що люди змінюють свою

Mutafarida, B., Mawardi, A., Yasid, A., Ghozali, M., (2021), "How to increase social fund income during the COVID-19 pandemic in Indonesia? (A case study on the Great Mosque of Kediri city, East Java, Indonesia)", *Management and entrepreneurship: trends of development*, 3(17), pp. 83-97. Available at: https://doi.org/10.26661/2522-1566/2021-3/17-07.

поведінку по відношенню до напрямку своїх благодійних коштів. Все це веде до того, що підрозділ по збору закят Великої мечеті Кедири продумало стратегію збільшення соціальних фондів, щоб мустахікі, що стали її членами, могли як і раніше отримувати допомогу в звичайному режимі. Об'єктом даного дослідження є UPZ Великої мечеті міста Кедири. Збір даних проводився шляхом проведення прямих інтерв'ю з керівництвом відділу зі збору закят Великої мечеті Кедири. Суб'єктом аналізу в цьому дослідженні використовується теорія ісламської маркетингової стратегії. UPZ Great Mosque в місті Кедири реалізував обрану стратегію, а саме: використання цифрового маркетингу та розповсюдження брошур та звернень під час звичайних недільних читань і п'ятничних молитовних зібрань.

Ключові слова: маркетинг по шаріату, цифровий маркетинг, відділ по збору закят (УПЗ).

КАК ПОВЫСИТЬ ДОХОДЫ СОЦИАЛЬНЫХ ФОНДОВ ВО ВРЕМЯ ПАНДЕМИИ COVID-19 В ИНДОНЕЗИИ? (ИССЛЕДОВАНИЕ О БОЛЬШОЙ МЕЧЕТИ ГОРОДА КЕДИРИ, ВОСТОЧНАЯ ЯВА, ИНДОНЕЗИЯ)

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Целью данного исследования является разработка стратегии работы подразделения по сбору закята (UPZ) в Великой мечети города Кедири, которая приведёт к увеличению поступлений в социальные фонды во время пандемии. В период с 2020 года из-за вспышки Covid доходы социального фонда в отделении сбора закята Большой мечети города Кедири снизились примерно на 25%. Это связано, в первую очередь, с упадком экономики, что ведёт к тому, что люди меняют свое поведение в отношении благотворительности. Всё это ведёт к тому, что подразделение по сбору закята Великой мечети Кедири продумало стратегию увеличения социальных фондов, чтобы мустахики, ставшие ее членами, могли по-прежнему получать помощь в обычном режиме. Объектом данного исследование является UPZ Великой мечети города Кедири. Сбор данных проводился путем проведения прямых интервью с руководством отдела по сбору закята Великой мечети Кедири. В качестве субьекта анализа в этом исследовании используется теория исламской маркетинговой стратегии.. UPZ Great Mosque в городе Кедири реализовал выбранную стратегию а именно: использование цифрового маркетинга и распространение брошюр и обращений во время обычных воскресных чтений и пятничных молитвенных собраний.

Ключевые слова: маркетинг по шариату, цифровой маркетинг, отдел по сбору закята (UPZ).

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THE EFFECT OF INDIVIDUAL FACTORS ON ENTREPRENEURIAL INTENTION: THE MODERATING ROLE OF GENDER

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Abstract. The present paper aims at analyzing differences in entrepreneurial intention between men and women in Algeria using individual factors as predictors of this intention. Based on Ajzen's (1991) theory of planned behavior (TPB), a conceptual model was developed and tested through multi-group SEM analysis on a sample of 2,578 individuals from 14 Algerian cities. Results indicate that entrepreneurial intention is influenced by attitude driven from motivation, risk-taking and Perceived self-efficacy for both male and female. They show however that women take less risk than men and have different perception and motivation. While the empirical study was based on a large sample compared to most of the studies conducted in Algeria, the findings might not be transferable to other contexts. In our model we focus only upon three individual factors. This study does not take into consideration environmental factors that may explain other gender gaps such as (culture, institutions, etc.). To the best of our knowledge, this is the first scientifically founded study in Algeria. Our results are encouraging and should be validated by a cross cultural study.

Keywords: entrepreneurial intention, attitude, gender, motivation, risk-taking propensity, perceived self-efficacy.
JEL Classification: L26, M13, C52.

INTRODUCTION

Entrepreneurship is the process of creation of wealth by individuals or a group of individuals (Sathiabama, 2010). It is an important vector of value creation which has a significant impact on economic growth and employment (Zampetakis et al., 2016). However, starting a business is considered as a very rare event (Krueger and Carsrud, 1993). Therefore, the study of this phenomenon is difficult. This is why a great number of researchers focus on entrepreneurial intention. Most of them consider it as a capital component of the entrepreneurial process (Krueger and Carsrud, 1993; Émin, 2003), which determines the entrepreneurial behavior (Fisbein and Ajzen, 1975).

Today, considerable attention is paid to gender issues which has become an emerging field of research in entrepreneurship (Jennings and Brush, 2007), arousing the interest of academics as well as politicians and decision-makers.

Women entrepreneurship plays an important role in economic growth, poverty reduction (Kelley et al., 2015), job and wealth creation as well as private sector development. Unfortunately, data shows that male firms outnumber female firms (Kelley et al., 2015) in almost all countries, as it is generally believed that men have stronger entrepreneurial intentions than women (Haus et al., 2013).

Previous research has found that several factors may explain this gender gap (Maes et al., 2014); we can cite biological factors (White et al., 2006), entrepreneurial orientations, male stereotypes attributed to the entrepreneurial career (Ahl, 2006), the conflict between professional and personal life (Rosa and Dawson, 2006), factors related to institutions and the environment, etc.

This is especially true for Algeria which is characterized by a great gender inequality in either situations or opportunities. In addition, this field has so far remained little explored in Algeria even if many of our researchers have been interested in the entrepreneurial phenomenon (Benhabib et al. (a), 2014; Benhabib et al. (b), 2014; Guenoun et al., 2017; etc.).

In the light of the above, we shall test in this research the moderating role of gender in the relationship between some individual factors and entrepreneurial intention in Algeria on the basis of of Ajzen's TPB model (1991).

After a brief overview of the theoretical foundations of this research, we will present the conceptual model and research hypotheses. Finally, we describe the method used and present the results of an empirical study tested on a representative sample of Algerian people.

LITERATURE REVIEW

Entrepreneurship can be measured by two ways: real entrepreneurship (i.e. people who have actually started a business) and entrepreneurial intention (i.e. people who have the intention to start a business) (Emin, 2003). In fact, there is a strong association between entrepreneurial intention and actual behavior because business creation is seen as a direct result of the intentions of individuals (Bird, 1992). Even if intention doesn't allow for an effective creation of a business project, it is a good predictor of entrepreneurial potential (Emin, 2003).

Definition of entrepreneurial intention

Since the 1980s, a growing body of literature has examined the concept of intention. In social psychology, intention refers to the motivation to try and the efforts that one person is willing to make in order to behave in a particular way (Ajzen, 1991). It leads a person to achieve his goal, dream or phantasm (Moreau and Raveleau, 2006).

In entrepreneurship field, more than a desire, it represents a personal will (Vesalainen and Pihkala, 1999) which guides action and experience towards the objective of creating a business (Bird, 1992). It arises with the values, needs, beliefs and habits of the person but depends on contextual variables (Vesalainen and Pihkala, 1999).

Krueger and Carsrud (1993) define it as a cognitive structure that includes results and means. And according to Neveu (1996) it is a cognitive representation of a distinct goal and the means to achieve it. Entrepreneurial intention can also be defined as "the commitment to starting a new business" (Krueger, 1993).

In general, we can define entrepreneurial intention as the desire to create one's own business by combining efforts, means and objectives, but it depends on favorable individual and environmental factors.

Models of entrepreneurial intention

Several intention models have been developed, however most of the researches on entrepreneurial intention has been based mainly on the entrepreneurial event theory of Shapero & Sokol (1982) as well as on the theory of planned behavior " theory of planned behavior "Ajzen (1991).The next paragraphs look at the main intent models.

In the next paragraphs we look at the main intent models.

Shapero and Sokol's entrepreneurial event model (1982)

Shapero and Sokol (1982) propose in their model four variables to explain the entrepreneurial event: A situational Change, the perception of desirability, the perception of feasibility and the propensity to action. They consider that to start a business, a person takes a trajectory disturbed by contextual factors.

✓ A situational Change: it encompasses a set of factors that bring about important changes in the individual life.

✓ The Perception of desirability: represents the degree of attraction that an individual perceives for a given behavior (Emin, 2003). This is why business creation is more important in societies that promote innovation and risk-taking (Shapiro and Sokol, 1982) (Ex : silicon valley).

✓ Perception of feasibility: feasibility refers to the availability or not of the required means for project execution. It depends on the perception of the factors supporting creation (advice, financial means, help from family or friends, entrepreneurship training).

✓ Propensity to action: it represents a psychological disposition which encourages business creation. It depends on perceptions of desirability and feasibility.

Ajzen's theory of planned behavior (1991)

Azjen (1991) developed this theory following his research with Fishbein in 1975 on the theory of reasoned action. According to this theory, intention can predict behaviors that require planning. And as a business creation is not a spontaneous act, it is possible that a person's intention predicts whether they will create their business (Moreau and Raveleau, 2006). Ajzen's theory (1991) postulates that intention is the consequence of three different elements: the attitude towards the concerned behavior, perception of social norms and the perceived control of a situation.

✓ Attitude: It is the appreciation that a person has on a given behavior (Fishbein and Ajzen, 1975). It represents the degree of favorable or unfavorable evaluation that the individual makes on a behavior and strongly depends on the expected probable outcomes of the intended behavior (Ajzen, 1991).

✓ Subjective norms: The subjective or social norms measure the perceived social pressure to adopt or not an entrepreneurial behavior (Ajzen, 1991). In particular, this represents the perception that reference persons (parents, family, friends etc.) would or would not approve the decision to become an entrepreneur. Favorable subjective norms to entrepreneurship would increase the intention to set up businesses (Nabi and Liñán, 2011).

In reality, attitude and subjective norms refer to the concept of desirability of Shapero and Sokol (1982) model.

✓ Perceived control corresponds to the perception of the ease or difficulty of becoming an entrepreneur. It involves taking into account the degrees of knowledge and control that an individual has over their own abilities, as well as the resources and opportunities needed to achieve the desired behavior (Tounès, 2006).

This concept is quite similar to the self-efficacy of Bandura (1997) and the perceived feasibility of Shapero and Sokol (1982).

Entrepreneurial intention is determined by the intensity between these three antecedents that find their source in the individual beliefs resulting from a combination of personal and environmental factors.

Although this theory has been criticized (Moreau and Raveleau, 2006), we cannot deny that it has contributed greatly to the understanding of entrepreneurial intention (Krueger and Carsrud, 1993; Liñán and Chen, 2009) in particular with the increased number of research papers that have used it.

Model of Shapero and Sokol (1982), adapted by Krueger et al. (2000)

Krueger et al. (2000) developed their model based on the two previous models. They consider that the two variables proposed in Ajzen's model: the attitude and the subjective norm represent ''perceived desirability'' and ''perceived control'' that correspond to perceived feasibility and that the variable "Displacement" in the model of Shapero and Sokol (1982) is not relevant in the model.

They, thus improved the Shapero model by integrating entrepreneurial intention which depends on perceived desirability, perceived feasibility and propensity to act.

Several intention models have been developed in the same direction but with some modifications (Ex : Learned, 1992 ; Kolvereid, 1996; Autio et al ., 1997; Filion et al., 2002; Boissin et al., 2009, Jean et al., 2014 ; Najafabadi et al, 2016 ; etc.).

The conceptual model and the research hypotheses

We develop our model on the basis of TPB theory (Ajzen, 1991, 2002), whose utility has been justified by a number of empirical researches (Kolvereid, 1996; Krueger et al., 2000; Emin, 2003; Kennedy et al., 2003; Souitaris et al., 2007; Kautonen et al., 2015).

The large gap between the number of female and male businesses all over the world, regardless of the country's level of development or socio-cultural conditions, has prompted researchers to undertake several studies in various countries on gender issues.

According to Sullivan and Meek (2012) the main research on gender centers on the following questions:

- Gender used as an independent variable linked to several variables: for example, discrimination in market access (Bates, 2002), success and profit (Buttner and Moore, 1997; Fasci and Valdez, 1998; Collins-Dodd et al., 2004), capital structure (Chaganti et al., 1995; Boden and Nucci, 2000) and networking (Kepler and Shane, 2007; Klyver and Grant, 2010);
- Gender used as moderator (Manolova et al., 2007; Cron et al., 2009; Bagheri and Pihie, 2014; Robledo et al, 2015; Murugesan and Jayavelu, 2017; Shinnar et al., 2017; etc.);
- The relationship between gender and relevant variables linked to entrepreneurial behavior: Ex. self-efficacy (Verheul et al., 2005), risk taking (Yukongdi and Lopa, 2017), entrepreneurial training (Peterman and Kennedy, 2003) and the entrepreneurial family environment (Matthews and Moser, 1996);
- Gender as a control variable (Honig and Davidsson, 2003; Kolvereid and Isaksen, 2006);
- The relationship between gender and entrepreneurial intention (Zhao et al., 2005; Lu and Tao, 2010; Fatoki, 2014; Camelo-Ordaz et al., 2016 ; Smith et al., 2016 ; Miranda et al., 2017 ; Feder and Niţu-Antonie, 2017).

From previous studies, there are innate differences between women and men in the composition of the personality (Greer and Greene, 2003). Moreover, men and women are subjected to different processes of socialization, experiences and different modes of knowledge and vision of the world (Johnsen and McMahon, 2005).

Koellinger et al. (2013) found that the low rate of female enterprises is mainly due to a lower propensity to start a business by women; Men are more confident in their entrepreneurial capacities, have distinctive social networks and show less fear of failure than women. This might explain a part the gap between male and female enterprises.

The extant literature indicates that most of these studies were done within specific country contexts. Moreover, it should be noted that this research is poorly developed in Algeria. So, we looked for some personal factors (Risk-taking propensity, motivations and Perceived self efficacy) that can have a positive or negative influence on entrepreneurial intention with a focus on the moderating role of gender.

We propose therefore the following assumptions:

The impact of motivation

The differences in socialization, previous life and learning experiences that may arise from the first moments of life explain that men and women differ not only in certain characteristics but also in their motivations (De Martino et al., 2006). Thus, generally women focus on work-family life balance, leaving aside the desired predicted richness that could explain the lower entrepreneurial intention of women (Jennings and McDougald, 2007; Kepler and Shane, 2007).

Thus, we postulate the following hypothesis:

H1: the causal link between motivation and attitude towards entrepreneurship is different between women and men in Algeria.

The impact of risk-taking propensity

Risk taking is a psychological characteristic in entrepreneurship research. Every entrepreneur has to take risks in all its decisions (Tounès, 2003). Starting a business needs taking a significant risk for both men and women, however most studies indicate that women generally don’t take significant risks (Echabeand Gonzalez-Castro, 1999; Brush et al. . 2006 ; Charness and Gneezy, 2012 ; Nelson, 2016 ; Sila et al., 2016 ; Dalborg et al, 2015 ; etc.). They look for more information to reduce potential business risks (Eckel and Grossman, 2003).

Hypothesis H2 is therefore proposed:

H2: the causal link between risk-taking propensity and attitude towards entrepreneurship is different between women and men in Algeria.

The impact of perceived self efficacy

Perception factors are relevant factors in explaining the desire to undertake entrepreneurial actions (Boyd and Vozikis, 1994 ; Almeida-Couto and Borges-Tiago, 2009; Shaver et al., 201 4). Due to their differentiated experiences and their socialization processes, women may perceive that they are less effective in entrepreneurial activities, less able to recognize entrepreneurial opportunities and are more afraid of failure than men (Anna and al., 2000). Indeed, previous research has empirically supported this hypothesis (DeTienne and Chandler, 2007; Kickul et al., 2008). But also, the fact that the company sees entrepreneurship as an eminently masculine career, (DeTienne and Chandler, 2007). We therefore propose the following hypothesis:

H3: the causal link between Perceived self-efficacy and attitude towards entrepreneurship is different between women and men in Algeria.

The relationship between attitude towards entrepreneurship and entrepreneurial intention

The impact of gender on entrepreneurial intention have been demonstrated by a great number of researches (Veciana et al., 2005). Particularly, these studies have consistently found that women report lower entrepreneurial intention than men in a wide variety of cultures and geographic regions (Malach-Pines and Schwartz, 2008; Zhang et al., 2009; Leoni and Falk, 2010; Lu and Tao, 2010; Zellweger et al., 2011).

The following hypothesis is therefore proposed:

H4: the causal link between attitudes and entrepreneurial intention is different between women and men in Algeria.

The figure below represents the conceptual model of this research.

PAPER OBJECTIVES

The present paper aims to:

- Measure the impact of individual factors on entrepreneurial intention in Algeria.
- Determine differences between female and male entrepreneurial intentions in Algeria.

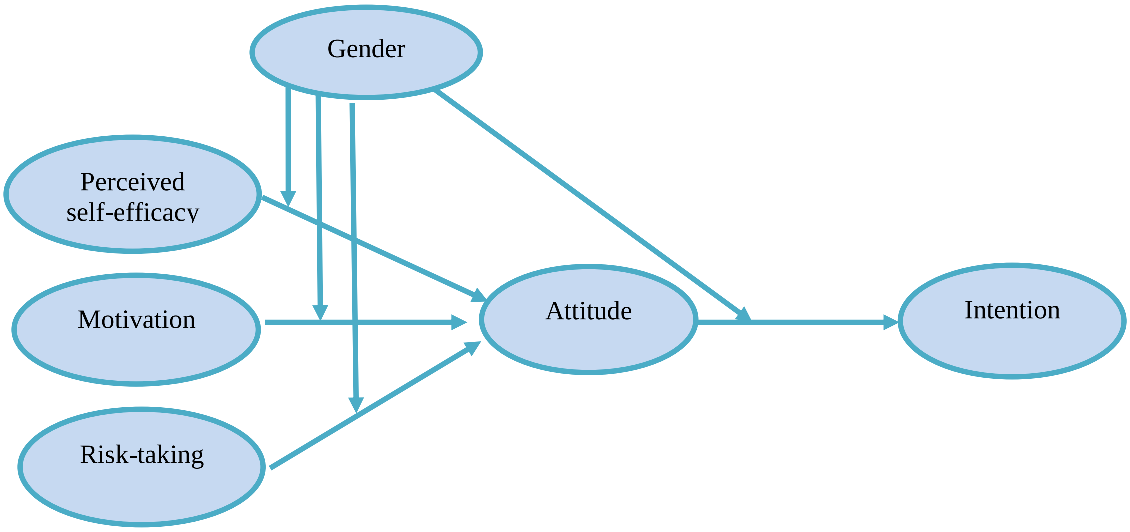

Figure 1. Conceptual model

Source: Own compilation

METHODOLOGY

The multi-group Structural Equation Modeling (SEM) analysis was used to test our hypothesis. The structural equation modeling is a second-generation multivariate statistical method of analysis that enables to proceed to the analysis of causal linear relationship simultaneously between latent variables.

Scales

Motivation was measured by 5 items inspired from scales developed by Scheinberg and MacMillan (1988); Need for escape, Instrumentality of wealth Pruett et al.(2009); Independence, Birley and Westhead (1994); Need for personal development, Kolvereid (1992); Risk-taking propensity was measured by 16 items from the scale of Fayolle et al. (2008); Perceived self-efficacywas measured by 5 items inspired from (Langowitz and Minniti, 2007) and (Chen et al., 2001). The Ajzen scale (Ajzen, 2002) that consists of 5 items was used to measure Attitude towards entrepreneurship. Entrepreneurial intention was measured through the use of Ajzen scale (3 items) (Ajzen, 2002).

All the scales were translated to Arabic and French languages using retro-translation method. They consists on a five-point Likert-type scale format, ranging from 1 strongly disagree to 5 strongly agree.

Data collection was carried out through face-to-face questionnaires.

Sample

Our study focused on random sample of 2578 people including 51.9% women and 49.1% men, from 14 cities in Algeria (Bejaia, Tlemcen, Tizi Ouzou, Algiers, Djelfa, Jijel, Skikda, Sidi Belabbes , Oran, Bordj-Bou-Arreridj, El-Taref, Tipaza and Naâma). The treatment of missing values revealed 1224 usable questionnaires, including 735 for women and 489 for men.

The characteristics of our final sample are presented in the table below:

Table 1.

The characteristics of the sample

		Female	Male
Gender		735	489
Age	18-24	150	133
	25-39	316	225
	40-55	223	96
	More than 55	46	33
Marital status	Single	346	306
	married	337	159
	Divorced	30	13
	Widower	22	11
Education	No formal education	58	29
	Primary education	61	35
	College education	155	120
	Secondary education	209	141
	High school graduate	245	164
Activity	employee	66	85
	Unemployed	176	221
	Student	135	100
	Pensioner	9	28
	Housewife	306	00
	Other	43	55
Total		735	489

Source: Output IBM SPSS 26

RESULTS AND DISCUSSION

To test our hypotheses, we proceeded in two stages. The first stage concerns the confirmatory analyses in order to validate the structure of the chosen scales. In the second step we perform multi-group analyses to confirm or reject the hypotheses.

Confirmatory factor analyses (CFA)

Confirmatory analyses were carried out on the measurement models using the IBM SPSS Amos 26 software in order to validate the structure of the scales defined from the literature review. After deleting some items, the results indicate that the model fit indices (absolute indices parsimony indices and incremental indices) are good (see Table 2). The factor loadings are also significant.

Table 2.

Goodness-of-fit indexes of the measurement model

Indices	$\chi 2$/df	GFI	TLI	CFI	IFI	RMSEA
Measurement model	3.434	0.950	0.900	0.953	0.941	0.045

Source: Output IBM SPSS Amos 26

Multi-group analysis

Multi-group analyses were performed in IBM SPSS Amos 26 software. So the sample was divided into two groups (489 male Vs 735 female).

For the free model of the two sub-groups, we obtained a chi-square value of 183.632 (df = 51, p <0.00). The constrained model provided a chi-square value of 281.083 (df = 60, p <0.00). So, the $\Delta\chi2$ = 97.451 (p-value <0.00) indicates that statistically the groups are different at the model level (see table 3).

The comparison of the coefficients one by one gives the following results:

- With a value of 4,743 for $\Delta\chi2$ and p <0.029, we can deduce that men and women have a different perception of self-efficacy in entrepreneurial activity (see table 4). The effect is positive and significant for women. While no effect is noted for men (see tables 5 and 6). The hypothesis is therefore confirmed.
- Regarding motivation, the $\Delta\chi2$ is statistically significant, so women and men have different motivations ($\Delta\chi2$ = 20.936, p <0.00) (see Table 4). Although, the effect of motivation on attitude is positive for both groups, the correlation coefficient is higher for women (β_{men} =, 265, β_{women} =, 541) (see table 5 and 6). Comparison of means shows that the primary motivation of men is to avoid unemployment while for women exploring knowledge is more important (see Table 7).
- The risk-taking propensity- attitude relationship is also different depending on gender since we obtained ($\Delta\chi2$ = 4.802, p value <0.00) (see Table 4). Women obtained a score of -, 25 against -, 139 for men (see tables 5 and 6). The comparison of the means indicates that women take less risk than men (see table 8).

These results are consistent with the existing literature (Caliendo et al. 2015; Fossen, 2012; Furdas and Kohn, 2010).

- The attitude - intention relationship

The link is confirmed for the two sub-groups (see tables: 5 and 6). Whether male or female, attitudes lead to intentions. This is consistent with the results of some previous studies (Díaz-García and Jiménez-Moreno, 2009; Zampetakis et al., 2016; Santos et al., 2016). The hypothesis is therefore rejected.

Table 3.

Goodness-of-fit indexes for two-group structural model

Moderator	model	$\chi2$	$\chi2$/df	GFI	TLI	CFI	IFI	RMSEA
Gender	free model	183,632 (51)	3.601	0.971	0.939	0.965	0.965	0.047
	Fully constrained model	281,083(60)	4.848	0.957	0.914	0.942	0.943	0.049

Source: Output IBM SPSS Amos 26

Table 4.

Two group path model estimates

Model	**$\chi2$**	**$\chi2$/df**	**GFI**	**TLI**	**CFI**	**IFI**	**RMSEA**
Motivation- attitude	204,568 (52)	3.934	0.967	0.930	0.960	0.960	0.05
Risk-taking propensity - attitude	188,434 (52)	3.624	0.970	0.938	0.964	0.964	0.047
Perceived self efficacy - attitude	188,375 (52)	3.584	0.971	0.940	0.965	0.966	0.047
Attitude- intention	183,836 (52)	3.535	0.971	0.940	0.965	0.966	0.046

Source: Output IBM SPSS Amos 26

Table 5.

Path model estimates (Male)

			Estimate	S.E.	C.R.	P
Attitude	<---	Risk-taking propensity	-,139	,036	-3,819	***
Attitude	<---	Motivation	,265	,038	6,950	***
Attitude	<---	Perceived self efficay	,145	,072	2,011	,044
Intention	<---	Attitude	,850	,198	4,300	***

Source: Output IBM SPSS Amos 26

Table 6.

Path model estimates (Female)

			Estimate	S.E.	C.R.	P
attitude	<---	Risk-taking propensity	-0,25	0,037	-6,750	***
attitude	<---	Motivation	0,541	0,047	11,386	***
attitude	<---	Perceived self efficay	0,145	0,072	2,011	,044
intention	<---	Attitude	0,942	0,057	16,635	***

Source: Output IBM SPSS Amos 26

Table 7.

Mean comparison of the variable motivation

	Gender	N	mean	St Dev	Error St Mean
Need for escape	Female	735	3,66	1,349	,050
	Male	489	**4,03**	1,136	,051
Need for independence	Female	735	3,45	1,213	,045
	Male	489	3,89	,981	,044
Need for personal development	Female	735	**3,68**	1,047	,039
	Male	489	3,69	,965	,044
Opportunity	Female	735	3,62	1,018	,038
	Male	489	3,61	1,062	,048
Instrumentality of wealth	Female	735	**3,65**	1,117	,041
	Male	489	**3,93**	1,048	,047

Source : Output IBM SPSS 26

Table 8.

Mean comparison of the variable risk-taking propensity

	Gender	N	mean	St dev	Error St dev mean
Risk-taking propensity	Female	735	3,4112	,88411	,03277
	Male	489	3,5133	,90780	,04105

T= 1.954

Source : Output IBM SPSS 26

Merabet, A., Benhabib, A. and Merabet, A. (2021), “The effect of individual factors on entrepreneurial intention: the moderating role of gender”, *Management and entrepreneurship: trends of development*, 3(17), pp. 98-114. Available at: https://doi.org/10.26661/2522-1566/2021-3/17-08.

CONCLUSION

Based on the presentation of an intention model inspired from Ajzen's (1991) TPB model, this study has investigated the moderating role of gender in the relationship between some individual factors and entrepreneurial intention in Algeria.

The results obtained are very encouraging. At first, we confirmed that motivation, Perceived self-efficacyand risk-taking propensity have a significant effect on attitude towards entrepreneurship which impact positively the entrepreneurial intention. This is valid for both men and women.

Then we note that:

- Women take less risk than men.
- Men have more material motivations (avoiding unemployment and building great wealth) than women.
- Men and women perceive the world around them with different eyes. These differences in perception process influence the decision to start a business and help to explain the gender gap in entrepreneurial activity.
- Our results confirmed similarities in entrepreneurial intentions between women and men.

Managerial implications and recommendations

The present findings might help to better understand some important individual factors that explain gender differences in entrepreneurship.

This research suggests that:

- Policymakers should promote entrepreneurship in general and women's entrepreneurship in particular.
- Efforts to increase entrepreneurial activity should not target only men. Special attention to women is essential. It can reduce the gender gap in entrepreneurship.
- Government institutions and educational institutions should implement an entrepreneurship training plan to stimulate entrepreneurial activity for men and women. Programs should be gender specific, which may help them understand the start-up process and overcome their own obstacles.
- It is necessary to create other support mechanisms such as advice agencies, training assistance, consulting, mentoring and coaching, etc.

-Conduct research to better understand the reel motivation of men and women ; hence remove all the barriers.

- Raising awareness of the available institutional support mechanisms that will help to reduce the perceived risk but also encourage women to start entrepreneurship in high growth sectors. In fact, researches have shown that women's businesses are concentrated in low-growth sectors that use less capital to start (Koellinger and al.2013).

Our work has some limitations. While the empirical study was based on a large sample compared to most of the studies conducted in Algeria, the findings might not be transferable to other contexts. In our model we focus only upon three individual factors.

So further works should focus on relevant individual and environment factors that can explain gender gap such as (culture, institutions, etc.).

In the same vain, our results are encouraging and should be validated by a cross cultural study.

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ВПЛИВ ОКРЕМИХ ФАКТОРІВ НА ПІДПРИЄМНИЦЬКІ НАМІРИ: МОДЕРУЮЧА РОЛЬ ГЕНДЕРА

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Стаття спрямована на аналіз відмінностей у підприємницьких намірах між чоловіками та жінками в Алжирі, використовуючи індивідуальні фактори як предиктори цього наміру. На основі теорії запланованої поведінки (Айзен) (1991), була розроблена та перевірена концептуальна модель за допомогою багатогрупового SEM-аналізу на вибірці з 2578 осіб з 14 міст Алжиру. Результати показали, що на підприємницькі наміри впливає ставлення, обумовлене мотивацією, ризиком та самоефективністю як для чоловіків, так і для жінок. Однак дослідження показують, що жінки менше ризикують, ніж чоловіки, і мають різне сприйняття та мотивацію. Хоча емпіричне дослідження ґрунтувалося на великій вибірці порівняно з більшістю досліджень, проведених в Алжирі, результати не можуть використані в іншому контексті. У поданій моделі увагу зосереджено лише на трьох окремих чинниках. У цьому дослідженні не враховуються фактори навколишнього середовища, які можуть пояснити інші гендерні розриви.

Ключові слова: підприємницькі наміри, ставлення, стать, мотивація, схильність до ризику, сприймана самоефективність.

ВЛИЯНИЕ ИНДИВИДУАЛЬНЫХ ФАКТОРОВ НА ПРЕДПРИНИМАТЕЛЬСКИЕ НАМЕРЕНИЯ: МОДЕРИРУЮЩАЯ РОЛЬ ГЕНДЕРА

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Статья направлена на анализ различий в предпринимательских намерениях между мужчинами и женщинами в Алжире, используя индивидуальные факторы как предикторы этого намерения. На основе теории запланированной поведения (Айзен) (1991), была разработана и применена концептуальная модель с помощью багатогрупового SEM-анализа на выборке из 2578 человек из 14 городов Алжира. Результаты показали, что на предпринимательские намерения влияет отношение, обусловленное мотивацией, риском и самоэффективностью как для мужчин, так и для женщин. Однако исследования показывают, что женщины меньше рискуют, чем мужчины, и имеют разное восприятие и мотивацию. Следует заметить, что хотя эмпирическое исследование основывалось на большой выборке по сравнению с большинством исследований, проведенных в Алжире, результаты не могут использованы в другом контексте. В данной моделе акцент сделан только на трех отдельных факторах. В этом исследовании не учитываются факторы окружающей среды, которые могут объяснить другие гендерные разрывы.

Ключевые слова: предпринимательское намерение, отношение, пол, мотивация, склонность к риску, самоэффективность.

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