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Understanding the Change of Small Business Customers Neurobehavior affected by the Outbreak of Corona Virus 2019 in Indonesia

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Abstract--This qualitative study aimed to understand the changes in the neurobehavior of small business customers as a result of national social distance policies in response to stop the spread of the Corona virus 2019 pandemic in Indonesia. The effort to stop the spread of Covid-19 is believed to have a close relationship with changes in the buying decision neurobehavior of all small business customers globally including Indonesian businesses. To help understand this change and its complexity caused by national social distance policy, there are a series of observations and in-depth interview sessions with some Indonesian culinary connoisseurs. After the data is collected, the process of analysis using qualitative phenomenological techniques and in-depth interpretations to see changes in collective neurobehavior meets the reliability and validity of research questions. Strengthening existing information on responses from changes in the neurobehavior of small business customers, the results revealed that the 15 voices of local customers interviewed from different neurobehavioral perspectives, incentives and perspectives have shown relatively significant changes related to government policies regarding social distance during local lockouts. Based on some previous observations; the study of neurobehavioral change resulting from covid-19 has given a big impact for small business decision makers. The results of this investigation can be divided into three parts; First, changes in customer neurobehavior in support of the national policy of closing the crowd, including the market. Second, concerns of small business people that small businesses have difficulty helping customers buy less what they only need rather want. Third, the customers are more shop from home using digital especially those in city areas. Therefore, direct input from the community is very useful in making the next policy to respond to community-related actions with entrepreneurial participation in government actions against the corona-virus epidemic. Then further research will be needed as supporting research evidence to anticipate the spread of the 2019 corona virus.

Keywords--Small Business, Customer Neurobehavior, Corona Virus 2019, and Business in Covid Crisis.

1 Introduction

All activities of human life including the business world were stuck drastically along with the outbreak of Corona Virus 2019 (Nicola et al., 2020; Harari, 2020; Fernandes, 2020). Since than

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economic sectors were shocked and aware of how the impact of the 2019 corona virus outbreak was followed by world anxiety and panic, which until now is still haunted when this pandemic will end. Because all parties, especially business experts, are well aware that the outbreak of Covid-19 is indeed very alarming for billions of the world's population both developed and developing countries. Because the case of Covid-19 which attacks the human pneumonia system that attacks the world population may have benefited some businesses in the health sector alone. However, most other business activities actually suffer huge losses such as tourism service business, education, accommodation, entertainment, hotels, food, and various small business activities such as culinary and retail businesses also the most effected economic activities during outbreak in Indonesia (Susilawati et al., 2020).

As one of the developing countries, Indonesia's economy is also inseparable from many other major problems, especially when Covid-19 first appeared this early this year. So it is believed that if Indonesia can overcome this pandemic impact, then economic growth will certainly be able to help overcome the other bigger problems. According to many studies that the current economic challenges of the country is very large, while the wheels of government are in full alertness in making all decisions. Friendliest people are very careful in every movement to limit themselves in all expenses such as dinning out and other leisure time This certainly has an impact on all rounds of economy and payments especially to medium economic businesses such as restaurant restaurants, modern markets, centers of production, air transportation, not spared by small businesses such as Indonesian local culinary street food.

Chauhan's (2020) finding reviled that market and buyer behavior are now that about 8 out of 10 consumers of various products and services experienced changes in getting their needs after the case of the corona virus struck the country. He added, the initial week of the outbreak, approximately 89% of consumers expressed their shopping habits experienced changes caused by the outbreak of Coronavirus. This trend is almost the same as the pattern of behavior the previous week which was 88% after the social policy distancing and stay home policy implemented. Admittedly the way business is like normal before co-19 is very different from the current crisis especially the way customers meet the needs. Total buyer behaviors have changed including the way they eat out with friends now rarely found. Some places may have been banned. Likewise, market demand has declined. As a substitute for digital shopping ways increasingly popular more in big cities than before only 10 percents, now it has risen to 20 percents. This is seen in some of the countries with the most severe cases of covid-19. In European countries, for example, online trade has increased by 81 percents in the early weeks of the outbreak (Zhang & Ji, 2020).

McKibbin & Fernando (2020) noted that the Covid-19 impact assessment on consumption and behavior information can be a useful agendas for economic anticipation in crisis times both small and medium business enterprises and strategic actors in global hybrids. While Baker et al., (2020) study also recommended that the importance of market studies, especially changes in consumer habits and behavior both products and services are so essential. With two reasons above, they are so important inputs for many parties for information on the business world both on the side of business people and consumers. The reason is according to marketing and market experts, understanding market behavior is getting the right information directly in an effort to meet the desires of consumers in the era of multiple crisis. Thus the parties can get important information as business tips to promote their products. So that with this study of changes in consumer behavior many business people and business decision makers have a good understanding about consumers' preferences in buying goods and services through direct studies.

Therefore, we aimed to examine the above issues to understand changes in customer behavior from small culinary businesses that are affected by the 2019 new corona virus outbreak in Indonesia. Liu et al (2020) found that after the 2019 corona virus spread throughout the world, China, the country of origin for this outbreak, is also one of the countries that has bilateral and diplomatic relations with Indonesia as a country that is still badly affected by Covid-19 and China are also the largest producers of goods for the Asian region. The experience of governments and communities in Cina how they deal with the impact of a pandemic is the most useful lesson

learned especially how business development and consumer behavior and changes in demand there also have an impact on the economy in Indonesia. This is not only a change in consumers behaviors of large economies but also changes experienced by small business consumers such as the culinary world which is the most resistant community business both when the country is in economic crisis and also during the outbreak of Covid-19.

When the competition is getting tougher, so as small business activists in the culinary field, ideally culinary practitioners should know who the prospective customers are. According to many business studies, identifying potential buyers is very important. Because they are the prospective customers who will come to visit the business and help the business. So understanding the behavior of potential customers is key in advertising the best service that ultimately results in mutually beneficial relationships and relationships through sales and service from one customer to the next.

1

2 Method and Materials

The main objective of this qualitative study was to understand the typical changes of the neurobehavior of the culinary consumers caused by the policies of each country in an effort to stop the spread of Covid-19. To help understand of these customer behavior changes, there are a number of data gathering were conducted such as literature review, interview face to face, field observation, and documentation (Mack, 2005). Along with that are a number of public concerns about the hardships experienced by the culinary business driving community. Online data based and analyzing from many part of the world who pay special attention on the impact of the country policy on business practices were critically evaluated and raised from the March to June 2020. The customers voices were recorded because their ideas were differ from one another in line with this study problem. Abdurrahman et al., (2017) suggested that using Research skill development framework in developing academic paper can be done in qualitative approaches.

Various steps were taken to process this data are to search for, copy discussion content, comments, opinions and updates posted online. Then all the results of the discussion become a simple informative data set especially for those who care about economy developments (Hewson & Stewart, 2014). All related responses were searched using keywords such as "small business customers", "covid-19", "shopping and buying online", and "social distancing". All were reviewed ensuring they met the research questions. Matching data is immediately labeled as important and main information for review in the findings and discussion section. So far, the effort to review all incoming data into relevant and very important information in reviewing every response posted in various literature reviews is in accordance with the response criteria that are relevant to the research problem being examined, responsible and directly related to the response of the pandemic small business the corona virus 2019 and its impact on economic development resulting from the closure of all economic activities in national and local policy responses.

In addition, as the world is shaken by the health crisis by the Corona virus 2019, changes not only occur in human health, but changes occur in all sectors neurobehaviour of human life, including buyers or consumers, so that they participate in changing the business activities of all affected countries to change. Only a few businesses get huge profits, while others get difficulties and loses. Because no one knows when this epidemic ends, every industry or business needs an adjustment as early as possible to changes, including how consumers shop change their mind and heart in shopping (Barua, 2020).

3 Result

In this part we try to elaborate the main findings in response to the question about changes in mindset's buyer behavior towards small business products and services. To this day Covid-19 case continues to grow in the world, so more and more buyers and entrepreneurs in all countries are convinced that they continue to experience the influence and effects of Covid-19. Many business people will also do not sure that the country's entire preparedness and outbreak will soon recover. As a result of Covid 19, a variety of trends occur, among others, decreased self-confidence of young people is increasingly declining in many countries hit by Covid, this is due

to the impact of lock-down and social national distancing policy, where consumers begin to change the way of buying needs caused by income which is getting difficult (Muzakki, 2020).

Buyers are inclined to low-priced goods

Some consumers gave the answer that in the midst of a corona outbreak, consumers or buyers tend to buy goods and services at more affordable prices. But in the case of norms, the consumers are consider quality more important than the price of goods and services. However, since this crisis, buyers need more rational in purchasing if they want high-priced goods and services. When the question of how to deal with this change, buyers and consumers in general will choose goods that are cheaper and this will be of particular concern to sellers or business owners of branded and high priced goods.

The following is an excerpt from an interview with one of the small business makers.

"...When Covid -19 hit the world, we as business people must be more creative in securing the future of their business, serving the customers, and keeping the supply chain intact. Buyers have really changed priorities in what they buy, what they stock up on, and what purchases they prioritize and more cheaper..." (participant 1).

1 They say the consumers in the current conditions, the opportunity to give a discount on the price is the right choice if the item is indeed expensive. Another way to change consumer behavior is through improving the quality of goods or adding more value to the product being sold. Providing goods can also help and increase the attention of consumers so that they can slowly change the minds and consumers of the goods and services offered.

Buyers only buy important needs

1 Since the emergence of the 2019 corona virus outbreak followed government's protocol policy with social distance imposed, consumers and the wider community are put more special attention to **basic needs**. For example, the priority items are food staples, as well as the readiness of funds to guard the medical health, in case there is a medical problem among family. In this period more community spent home than going going. Policy stay at home and learning from home are valid for all citizen. Then automatically, all business and other services are closed down until uncertain reopening session.

Here is one of the responses of consumers during the interview:

"...Generally about 50% of people (customers) prefer to spend a little, only want to buy things that really need them now, not in the future. I noticed this big change in which buyers really do dramatically when buying and bringing home the goods at the nearest shop, not to big market as they normally did before crisis of Covid-19..." (participant 2).

Since the outbreak, in every country there have been many businesses and industries that have benefited and can benefit from the presence of Covid-19. They are wholesalers, the internet and telecommunications industries, medicines, basic foodstuffs, and logistics services. Nevertheless, staple food businesses such as cafes and restaurants are still very disadvantaged, because on average cafes and restaurants are not permitted to open and serve as before. What about the business section of tourism, culinary, transportation both in the city and between provinces, they are also the most disadvantaged because many people are forced to canceled all trips that have been planned and required to return all ticket reservations.

Buyers are now online shopping

Beginning in 2020 since Covid-19 hit Indonesia, many business activities and markets began to lose visitors. This is the impact of the lock-down imposed, most retailers temporarily close outlets. The buyer has definitely dropped. However, this trend does not mean that clothing and other

products lose buyers. Buyers turned out that since Covid 19 is slowly switching to how to buy online.

This was what a customer said in her interview:

"... At present, the way millennial are beginning to change is how they defend, especially clothing and household supplies, namely by online shopping. It turns out that Covid-19 is not just a virus affair but also adds to the way young people lifestyle especially matters of spending money in difficult times. The reason is that access to the market is increasingly difficult, just by swiping the smartphone machine, very quickly to the intended site. The point is that digital and online shopping are really the right choice for this co-19..." (participant 3).

When agreeing on how to overcome this problem, the answer is that the businessman can survive the business by offering goods by way of online shopping. With online sites and add presence on various social media. In this way the business is believed to continue to survive even in conditions Covid-19. The Covid-19 business period was developed by focusing on trading digitally and the internet so that the increase in customers could be increased. In this way businesses can also add potential buyers.

Wholesale shopping system

As this co-19 pandemic emerges, one of the trends is that consumers change their way of shopping, that is, wholesale or group purchases. This is a new way for consumers to buy goods in bulk or collectively to make it cheaper and discounted. Thus the buyers can goods and products and lower prices but the amount is large. In other words, buyers can get individual products or collaborate with several other buyers in order to obtain a bid price that is more discounted.

When asking the question, What is the difference the way a customer shopped before Covid-19 and now? For example items purchased. The amount and price? The answer were:

"...Products were purchased remain the same, in the form of daily necessities such as soap, oil and rice. It's just because the price of goods continues to rise while the income is minimal and not even earn a living like day laborers, everyday so they save on expenses. In the past time who used to buy 2 kilos, so now they got a kilo and even a half kilo of sugar. However, another new trend happen buyers now buy in large amount of goods of wholesale with others in a group of people. This is another new ways experienced as I do run my shop Grocery..." (Part. 4).

4 Discussion

This findings are relevant with the research questions being asked where customers neurobehavior changed since the Covid-19 emerged in Indonesia and other countries since outbreak. More consumers bought less that in the midst of a corona outbreak, consumers tend to buy goods and services at more affordable prices. However, in the case of norms, the consumers are consider quality more important than the price of goods and services (Hevia & Neumeier, 2020).

Costumers buying decision-making affected by previous experience and learning mechanism. Dopaminergic neurons of the brain ventral striatum regulate important signal to store in brain as memory. Buying decision also highly affected by reward system, mood, motivation, self control, social emosional hypersensitivity and cognitive control. Human brain always learns to adapt to sol¹'s complex buying-decision making adjust to environment change. (Bault & Rusconi, 2020)

Consumers say that in the current conditions of the Covid crisis, the opportunity to get discounts is very useful. So for business owners to give a discounted price to a subscription is the right choice if the item is indeed still very expensive at the moment Covid-19. (Gupta, Eilert & Gentry, 2020) studied that another way to change consumer behavior is through improving the quality of goods or adding more value to the product being sold. Dev & Sengupta (2020) added

that by providing goods can also help and increase the attention of consumers so they can slowly change the minds and consumers of the goods and services offered.

Jones, 2020; Coibion, Gorodnichenko & Weber, 2020) findings revealed that consumers now only buy needs not wants during the Covid-19 crisis. Since the emergence of the 2019 corona virus outbreak following the government protocol policy with the prevailing social distance, consumers and the wider community are paying more attention to basic needs. For example, priority items are main food, as well as readiness of funds to maintain health, if there are medical problems between families. During this period more communities were spent at home than leaving. Policies at home and learning from home apply to all citizens. Then automatically, all other businesses and services are closed until an uncertain reopening session.

Nicola *et al.* (2020), studied that economy in the world today turns out to a new trend that has developed since the new Covid crisis. Social media have made it so popular with a "New Economy, Stay#Home Only trends" This is very interesting because before the Covid hit the world, this new economic trend was the result of answering changes in customer behavior in the home sector. As the result, the costumers changes their behaviors due to Covid's impact all over the world that might be relevant to Indonesian economy. When the pandemic outbreaks, consumers slowly change their behaviors to a service pattern and more to the conservative, frugality and customer logic. In other words, the buyers are now more cautioned and choose to stay at home for safety reason. As a result, there are many businesses and industrial sectors forced to close. While there is also a rapidly increasing industrial sectors are about to progress (Barua, 2020).

Many recent studies have shown that the COVID-19 outbreak has resulted in many developments and changes in the behavior of buyers and business customers. This is happening in some of these new behaviors and this will continue in the long run. While old behaviors or other trends will slowly disappear as the epidemic passes. For example some buyer habits that are believed to remain including:

Bartik *et al.* (2020), said that small business may keep adjust to Covid-19 even in early trend many studies. They believed that digital or online shopping will continue as the main way for young consumers in the future after the Covid-19 crisis. Products and companies that have not been found online have been forced to adapt to the term "new normal economy" or they will be lost in business because they cannot survive.

While Zwanka and Buff (2020) remained that the COVID-19 generation has an economic conceptual framework of the consumers changes in Behavior cased by the COVID-19 outbreak. They saw that the future consumers will continue to switch to online services and delivery services from restaurants to grocery items. Future consumers will adjust to a lot of stay home time and are expected to be careful consumers both from eating patterns, clothing and for a long time but still consumers choose local favorite local products.

King (2020) noted that such the consumers of luxury goods are believed to decline slowly because consumers continue to shrink expenses and unexpected costs. However, consumers will continue to spend large amounts of funds in large quantities for goods needed to prevent diseases of all illnesses, pandemics, health, food and medicines. He believed that future buyers or consumers or the millennial will continue to be closer to even more instant digital media. For example video content, it is expected that they will survive after the Covid-19 pandemic.

Zakria *et al.* (2020), studied that how the new way for consumers is wholesale or wholesale shopping. This is also a new phenomenon that has happened since Covid hit Indonesia especially in children feeding program. When the co-19 pandemic emerged, one of the trends was that consumers changed their way of shopping, namely wholesale or group purchase. This is a new way for consumers to buy goods in large quantities or collectively to be cheaper and discounted. Thus, buyers can get goods and products at lower prices but in large quantities. In other words, buyers can get individual products or collaborate with several other buyers to get a more discounted bid price. Of course this is their goal of frugality in times of economic hardship due to Covid-19.

5 Conclusion

The end of this paper would be about how during Covid-19 the small business customer's change their neurobehaviors resulting from the Covid-19 and national stay home policy to help stop spreading the virus corona 2019. Any other questions and answers appeared here as the emergence from an answering questioned. Therefore, such this questions are needed to study more and with wider questions and inviting answers. Above all there four findings have been firmly found out the answers such as customers are now declined after outbreak the Covid-19. Then as the result, now more customers are tend to only purchase what they really need rather wants as might happen before the Covid-19. As to response national policy stay and work from home then resulting the change of customers neurobehavior by purchasing online using digital application. An occasionally, more buyers are tend to do wholesales in order to get cheaper and discount.

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