
FAMILY BUSINESS "FROM HOME ONLY" DURING THE COVID-19 OUTBREAK IN INDONESIA: PROSPECTS AND STRATEGIES

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ABSTRACT

This article will explore the spread of COVID-19 which has an impact on the family economy in Indonesia. The lack of literature on family businesses during the economic crisis caused by the Coronavirus outbreak shows that this study is very important for family-run businesses. Business opportunities and prospects remain open to every family, but this requires a change in strategy in managing its business that is facing changes in work culture and the community's first choice in meeting needs. The qualitative method was used to read the initial phenomena about the family economic and business conditions of the COVID-19 in Indonesia with secondary data sources from reputable international publications, the Task Force for the Acceleration of Handling COVID-19 of Indonesian and WHO Coronavirus Disease, and the ideas of business practitioners. The conclusion of this paper is that the prospects of a family-run business are very open and even have the opportunity to succeed in the COVID-19 period by carrying out basic intervention dimensions that support smart, sustainable, and inclusive growth in family businesses: survival and longevity, firm growth, innovation, internationalization, and entrepreneurship.

INTRODUCTION

A positive case of the Coronavirus or COVID-19 virus in Indonesia was first detected on Monday, March 2, 2020, which was announced directly by the President of the Republic of Indonesia, Joko Widodo. Since that day, the positive cases of Corona have been increasing day by day. There are patients who died and many also tested negative and eventually recovered. The latest data update on January 20, 2021, regarding the spread of coronavirus cases in Indonesia, shows confirmed cases reached 951,651 people, active cases were 151,658 people, the cure rate reached 772,790 people, and the number of victims who died was 27,203 people (Task Force for the Acceleration of Handling COVID-19 Indonesia, 2021). All of these data describe the spread of COVID-19 in 34 provinces throughout Indonesia.

Meanwhile, data on the spread of COVID-19 throughout the world and Indonesia until January 21, 2021, can be seen in Table 1 below:

Table 1. The Spread of COVID-19 (January 21, 2021)

Geographical location	Spread	Confirmed	New Cases	Deaths
Global	216 countries	95,321,880	357,295	2,058,227
Indonesia	34 provinces	951,651	12,568	27,203

Sources: Gugus Tugas Percepatan Penanganan COVID-19 Indonesia (Task Force for the Acceleration of Handling COVID-19 Indonesia) (2021); WHO (2021)

The coronavirus outbreak (COVID-19) that has hit the world since the beginning of this year has also shaken people's daily lives. In Indonesia, this epidemic is not only life-threatening, but it has also hit many businesses from various walks of life, including the family business. The important thing is the way businesses do to sustain business in the midst of the current corona crisis. Globally, COVID-19 not only represents a public health emergency throughout the world but has become an international economic crisis that can surpass the global financial crisis in 2008-2009 (Goodell, 2020; Loayza & Pennings, 2020).

Government policies in the form of control and protection measures are needed to limit the spread of the virus and save the lives of all humans. However, the policy must be paid handsomely, because large-scale closure and social restrictions can reduce economic activity (Baker et al., 2020). This will have an impact on the economy of the community who cannot earn a living for the family, as well as befall business people who tend to experience lethargy in the midst of the COVID-19 outbreak. On the other hand, human and economic costs tend to be greater for developing countries, which generally have lower health care capacities and poor service levels, greater informal sector, shallower financial markets, more fiscal spaceless, and worse governance. Overall experienced a bad economic situation and conditions.

The spread of COVID-19 in all provinces in Indonesia will have an impact on various sectors, including in the business world. The corona pandemic has changed economic patterns throughout the world. This makes business people demanded to be innovative, careful, and make decisions with the business they are doing so that they can at least be able to survive the crisis caused by this corona outbreak. We have "to save human resources (HR) so that HR stays healthy by providing vitamins" (Kasali, 2020), which is

that companies must improve quality, while saving electricity, transportation, meetings, entertainment, and even shopping for goods. At present there is not much that big business actors can do to increase income, because it is like entering the hibernation phase. The important thing is to survive because all have an effect or survive by thinking about a new business that was unthinkable yesterday. So, there are businesses that can be sustained because society changes after the COVID-19 outbreak, which is what is needed, where it can be fit in, what culture can be done, and how to work efficiently at home. So, business from home (BFH) is the solution.



Figure 1. Map of the Spread of COVID-19 in All Provinces in Indonesia

Source: Gugus Tugas Percepatan Penanganan COVID-19 Indonesia (Task Force for the Acceleration of Handling COVID-19 Indonesia) (2021); WHO (2021)

For businesses, such as family businesses, the situation of the COVID-19 pandemic is a challenge in running a business. In addition to large-scale social restrictions (Pembatasan Sosial Berskala Besar, PSBB) that make people limited in buying products or shopping, also the threat of termination of employment or layoffs, and decreased purchasing power of consumers. The increasingly widespread corona pandemic can threaten the health of families which can disrupt the wheels of business being conducted. The family must change the mindset in business and prepare for the risks resulting from this outbreak because this condition is in a period that is still uncertain so that everything can return to normal. Families can make business innovations to adapt to various changes, such as doing business from home (BFH).

Some research on the family focuses on disciplinary roots, professional organization, and identification of business milestones before 2000 (Heck et al., 2008), strategies that are linked to paradoxes faced by business managers (Zahra & Sharma, 2004), the use of sustainable business families theory (SFBT) in analyzing family interactions and business systems (Zachary et al., 2013), and determining favorable functional and business families as a condition for the sustainability of family businesses (Stafford et al., 1999).

Business enterprises are an integral part of the long-term sustainability of family businesses because families unite and create the strength behind emerging and sustainable entrepreneurial behavior. The family, by its own dynamics, is an important and fundamental entity for creating and sustaining entrepreneurial behavior or experience. Meanwhile, family capital is a total resource of family member ownership

and a source of success for a short-term family business and long-term sustainability (Zachary et al., 2013).

This article is to fill the literature gap in the study of family businesses regarding the current COVID-19 pandemic, particularly in Indonesia. Some studies prioritize business studies under normal circumstances, while other studies reveal the impact of Covid-19 which causes threats to the continuing family influence on companies (Salvato et al., 2020), limitations of personal life, and daily family business (Kraus et al., 2020), and influencing culture, lifestyle, and social entrepreneurship in the family (2020).

This article explores the Covid-19 pandemic which threatens the sustainability of family businesses in Indonesia, from the influence of family businesses, the division of labor due to social limitations, to consumer fears of the transmission of this disease. However, this pandemic has a lesson from the perspective of Islamic values that fosters innovative abilities for families in entrepreneurship by implementing the right strategy, so that business continuity can be developed by families with various types of prospective businesses today.

LITERATURE REVIEW

This study of a family business in Indonesia during the COVID-19 period was very important when the entire country was experiencing a health crisis that had an impact on the economic crisis since early 2020. This condition forced everyone to remain at home by isolating themselves so as not to be infected by the virus. As a result, all activities are hampered, especially those related to work to make ends meet. Even in some regions that fall into the red zone category, they have implemented Large-Scale Social Restrictions (PSBB) which have hampered the consumption, production, and distribution chains. All this causes a threat to the sustainability of the family business.

Family Business

The limitation of the literature on the sustainability of the family business during the COVID-19 period is enough to encourage researchers to study this. The author will start with a review of this. Some researchers focus more on the success of family businesses, such as the identification of 10 "megatrends" to understand and work with family businesses. This trend includes generational transitions in business succession, management, and team ownership as the norm, strategic planning in family businesses, financial sophistication, managerial professionalism, retirement, expanding roles for women, the sensitivity of professional service providers to family businesses, and availability and quality of education and family business consulting (Aronoff, 1998).

Family businesses viewed from the aspect of a company can be divided into three main groups of family companies: *first*, the family-first-oriented firm are those who make decisions based on what the family needs to survive, and the role of the business is to provide family resources; *second*, the family-first-oriented firm are companies that make decisions based on family and business needs, and family and business systems are equally important; and *three*, the business-first-oriented firm are those who make decisions based on what is needed by businesses to compete successfully in the market, and the role of business is to achieve competitiveness and sustainability in the long run. This classification is relevant considering the family company behaves differently not because of the number of family members working in the company but because of the

footprint of family members left behind in family business decision making (Basco & Rodríguez, 2011).

The family business is also focused on religious and cultural interaction with a global business that requires Islamic ethics, the role of Muslim managers in business culture, and its implications for the success of the family business (Rice, 1999), the importance of changing the character of family institutions in business in the West that gave rise to business institutions new families designed to facilitate communication and trust (Gilding, 2000), and the urgency of ethics in business and ethics education in business schools sourced from one's religion and beliefs (Quddus et al., 2005).

Family business systems require holistic development. The system will prioritize family and business, as well as prioritizing goals, transferring resources, strengths, and limitations, as well as the ability to adapt and the flow of resources that can influence and change the family business system (Distelberg & Sorenson, 2009). The characteristics of the family business are also influenced by the unique culture of the community which is the engine for national and regional development, such as in sub-Saharan Africa and the Middle East (Gupta et al., 2010).

During the COVID-19 pandemic, families experienced economic hardship, and their businesses suffered. Family businesses also experienced financial difficulties, prompting them to restructure their financial and management structures with the long-term goal of ensuring business sustainability (Miroshnychenko et al., 2024). Ultimately, families were able to take independent initiatives to find solutions to the economic impact of COVID-19 (Kraus et al., 2020; Calabrò et al., 2021) and also develop financial responses to ensure family business sustainability in the face of the COVID-19 pandemic (Amore et al., 2022; Carletti et al., 2020).

In the study of theories and new models of the family business, it is necessary to understand cross-cultural understanding and restoration of relationships in a global cross, one of which is the spiritual leadership model as a model of Islamic leadership (Egel & Fry, 2017). Other studies show that leadership interventions in group contexts can develop positivity in leading family businesses (Caspersz & Thomas, 2015), such as the top managers of Arab family businesses involved in the formulation of different succession plans with business managers in the US (Sonfield et al., 2015).

Unlike previous family business practices, there are important factors for sustainability in Japanese family business succession that are well prepared in succession planning and have the greatest longevity in the world, namely innovation, competitive advantage, leadership and team management, and building good relationships with the local community (Chirapanda, 2019). This has become the dominant culture that influences strategic thinking in the family business (Krishnan, 2020). Meanwhile, family business in Iran since the 1979 revolution has been the main intermediary between political pressure from above and the trend of society from below which is called a mode of coordination that reflects "capitalism from below" (Coville, 2020).

COVID-19 Pandemic and Global Economic Crisis

The COVID-19 pandemic was declared by the World Health Organization (WHO) on March 11, 2020. The pandemic is the spread of new diseases throughout the world. Influenza pandemics occur when new influenza viruses emerge and spread throughout the world, and most people do not have immunity. This pandemic refers to epidemics that have spread to several countries or continents, usually affecting large numbers of

people. This declaration is about the geographical spread, not about the severity of the disease (Surico & Galeotti, 2020).

Several studies on global crises that are not caused by disease and have a wide impact on the economies of countries in the world are produced by many researchers (for example, Jagannathan et al, 2013; Stiglitz, 2010; Gaiotti, 2013; Bezemer, 2011; Mian & Sufi, 2010; Bentolila et al., 2018; and Bagliano & Morana, 2012). The global recession caused by COVID-19 and its wide-ranging impact on the economy throughout the world can be traced to some recent research (for example, Surico & Galeotti, 2020; Ozili & Arun, 2020; Goodell, 2020; Gopinath, 2020; Georgieva, 2020). The effect of COVID-19 is different from the previous recession.

This global recession is due to the extreme spread of COVID-19 around the world which has an impact on the economy. There are indicators used to measure it, namely stock market volatility, newspaper-based economic uncertainty, and subjective uncertainty in business expectations surveys (Gopinath, 2020; Baker et al., 2020). This research is able to calculate a large increase in economic uncertainty. The IMF itself stated in March 2020 that it hoped that a global recession that would be at least as bad as the 2007-2008 global financial crisis would be followed by a recovery in 2021 (Georgieva, 2020).

The Coronavirus crisis also impacts various industrial sectors in the world. Research conducted in 30 countries found that there was an estimated potential global economic cost of COVID-19 and very large GDP growth in various countries (Fernandes, 2020). The impact of this pandemic could lead to higher risks in developing countries in Africa, South Asia, and to a lesser extent in Latin America. This is due to the capacity of the health system to be much lower (for example, very limited intensive care units and ventilators), people who wash their hands with very little soap, depend a lot on the world trade cycle because goods and services rely on demand from advanced economies, and limited access to the internet which impedes work from home (WFH) and increased economic costs (Surico & Galeotti, 2020).

The COVID-19 outbreak can cause a global economic crisis due to hampering economic activity. The spread of viruses that encourage social distance will lead to the closure of financial markets, corporate offices, businesses, and events. Likewise, the exponential rate at which the virus spreads, and increasing uncertainty about how bad the situation could lead to safety in consumption and investment among consumers, investors, and international trading partners. Some things that can be measured are restrictive measures, monetary policy actions, fiscal policy actions, and public health actions that have a significant impact on the level of economic activity (Ozili & Arun, 2020).

RESEARCH METHODS

The study of the family business is rooted in the experience of practitioners who work with family businesses, although taking into account that family business research is about the differences between family and non-family businesses (Basco & Bartkevičiūtė, 2016). In this research, a qualitative method is used to analyze prospects and strategies in the family business during the massive spread of COVID-19 which causes social restrictions, changes in work culture, and everyone works from home.

This qualitative method was chosen because it is more suitable to capture the reasons for people's behavior, social interaction, or the way people understand what is happening around them (Teti et al., 2020; Leach et al., 2020), especially business people

and business phenomena affected family at this time. This qualitative method will ask how the family business during the COVID-19 outbreak, so that the writer can explore and embrace various perspectives, meanings, and motivations in reading the social reality of the family business. This is to explain the social reality of outbreak interventions that cause some family businesses to succeed and others to fail (Leach et al., 2020; Wolff et al., 2018).

This research is preliminary to examine the initial phenomenon of prospects and family business strategies during the COVID-19 period. The author begins by gathering data from secondary sources follow: the first, family business and the spread of COVID-19 and its impact on the economy obtained from several published articles in reputable international journals, such as SAGE, Elsevier, Springer, Taylor and Francis, Emerald, etc.; the second, data on the spread of COVID-19 globally and in Indonesia from the Task Force for the Acceleration of Handling Indonesian COVID-19 and the World Health Organization (WHO) Coronavirus Disease (COVID-19) in 2021; and the three, data on seminars, conferences, and others about the opportunities, prospects and business strategies of the COVID-19 period presented by business practitioners in Indonesia. After the data is collected, the authors conduct a review, evaluation, and analysis of the family business that is presented in accordance with the choice of relevant material from various secondary sources above, then conclusions are prepared as the main material that requires further in-depth research.

RESULTS AND DISCUSSION

The Family Business and Islamic Values

The family business is a system that includes businesses, families, founders, and liaison organizations such as boards of directors. In the family business, there are three combinations of ownership and management qualifications that include: family-owned and family-managed, family-owned but not family managed, and family managed but not family-owned (Beckhard and Dyer, 1983; Chua et al., 1999). The family business is an organization whose operating decisions and plans for leadership succession are influenced by family members serving on management or on the board (Handler, 1989), ownership must be in the hands of family members, at least one owner must be employed in the business and one other family member must be employed in business or to assist on a regular basis even if not officially employed (Lyman, 1991), and economic enterprises that happen to be controlled by one or more families (who have) an adequate level of influence in organizational governance to adequately substantially influence or compel action (Dreux, 1990).

Business practices can be influenced by people's beliefs, religion, culture, and traditions. In the case of religion that affects one's spirituality, all religions believe that spiritual values can influence business practices, including the family business. Islam gives encouragement to everyone to work or earn a living in meeting family needs. The values that exist in the teachings of Islam provide a fairly unique perspective to everyone. In other words, Islam provides insight into how a person does business (Dewi & Dhewanto, 2012). Likewise faith and religious beliefs provide clues about ethics in business practices, even having an operational framework in carrying out Muslim business practices in this world (Quddus et al., 2005).

In the case of business in Morocco, Islamic values greatly influence management and business practices as one of the global socio-political waves at the beginning of the 21st century that contains commercial aspects. The main motive of his business influences management practices, especially individuals who have a unique footprint of religiosity and the character of the manager itself (Forster & Fenwick, 2015). Likewise there are differences in several companies in Egypt that apply financial methods for profit sharing conceptualized from the provisions of Islamic law (shariah) and also the interest system in providing loans that describe customer relationship relationships, market behavior, and paternalism towards their employees (Pfeifer, 2001). These Islamic values are integrated with religious spirituality for business people in a fundamental way that changes organizational decision making and ethical behavior in family businesses. Families are able to mobilize value formation and preservation in religious family businesses as incubators for decision making and behavior that are driven by values and beliefs (Astrachan et al., 2020).

Historically, religion influenced society represented through aspects of spirituality in family businesses. In this case, family businesses in highly religious areas are more likely to be subject to religious influence. As is the case with family businesses in Anatolia in Turkey, religion provides a dominant meaning system that plays a key role in shaping business activities through three mechanisms: the family imports religious practices as business practices; the family adheres to religious values as a reason for business activities; and family religious values define the taboo business by avoiding evil behavior in business (Kavas et al., 2020).

Another case shows that a number of trade cities became prosperous manufacturing centers in Kayseri in Central Anatolia Province in Turkey which have led to the transformation of traditional values (Islam) and new cultural views that include hard work, entrepreneurship, and economic development. Many Kayseri business leaders even attribute their economic success to the 'Protestant work ethic' or Islamic Calvinist (European Stability Initiative, 2005).

Thus, the role of religion (Islam) and spirituality greatly influences the family business. This can be observed also from the context of business networks that are able to develop SME international businesses in Turkey, one of which was created through the role of home networks in family businesses (Kurt et al., 2020).

Meanwhile, Islam also influences family businesses, especially among women who experience changes in their views and conservative attitudes at work. Women must work outside the home which poses challenges for Muslim women, especially wives to earn income in meeting household needs. However, middle-class Muslim women in Indonesia have negotiated between Islamic values and their economic needs by moderating Islamic values so they can expand their responsibilities into the public domain (such as working in offices, companies, factories) (Sakai & Fauzia, 2016).

“Business From Home” and Family Business Prospects in the COVID-19 Outbreak”

During the COVID-19 pandemic, which restricted the movement of people everywhere, they could create open businesses in limited areas. In business, people travel because they need to transfer skills, expertise, and plan when face-to-face and personal interaction are considered important. However, the owners of the transportation company will test the benefits of the trip. Therefore, technology is a solution that can replace the limitations of many people in running a business (Alon, 2020). On the other

hand, policymakers need to carefully consider the consequences of social restrictions that have an economic impact and consider the spread of viruses in the regions, so that economic policy in the short term should focus on providing emergency assistance to vulnerable people and affected businesses (Loayza & Pennings, 2020).

The Indonesian government has issued a number of economic policies due to the impact of the spread of COVID-19, such as direct cash assistance (Bantuan Langsung Tunai, BLT) for the poor, debt suspension in banks for small and micro industries, pre-employment cards, and capital assistance for SMEs. Large-scale social restrictions are also followed by macroeconomic policy certainty by ensuring the smooth running of public services for economic interests and support for vulnerable business people. Although the layoffs of workers or factory workers are increasing in several industrial sectors, the community is quite optimistic to innovate and capture job opportunities and business objects that can be carried out when the COVID-19 outbreak spreads to all provinces in Indonesia.

There are several categories of jobs and business objects during this pandemic that experienced an increase in demand and income so that the community's economy could survive and absorb the workforce that ran businesses during the pandemic. Several types of jobs that have opportunities in improving the economy include: software development, graphic design, write, digital marketing, online instructor, customer support, online store, online cuisine, and delivery service (Table 2).

Table 2. The Family Business Opportunities during the COVID-19 Outbreak

No	Types of Employment	Business Opportunities
1	Software development	Business opportunities for software developers are open enough to increase their income during the COVID-19 outbreak. Government policies on large-scale social restrictions have changed the way a person works from home via a computer that is supported by internet access. This encourages software developers and internet providers to create applications that many people need.
2	Graphic design	The introduction of large-scale social restrictions has encouraged visual communication to become more popular so that the graphic design business can help families run businesses. Designers will create communication designs for branding, sales, information and customer support.
3	Write	When everyone is at home all day with this COVID-19 pandemic, writing business information is needed by people who need valid information.
4	Digital marketing	Business products produced by family businesses require marketing through digital media that is modified with other components to gain broad consumers.
5	Online instructor	Government policies that shift the learning process from school to home or study for home (SFH) have encouraged every educational institution to move the learning process to digital classrooms. Not only requires a large budget that is diverted for the benefit of this digital space, but also educators have turned into online instructors who are required to master techniques for the learning process in the digital classroom.
6	Customer support	This customer support is important as a company representative who can handle customer complaints that cannot be physically obtained during social restrictions.
7	Online store	Online shopping as an alternative choice and a great opportunity for online shop owners to promote and increase product sales by principles of honesty and maintaining quality services so that consumers continue to

		order.
8	Online cuisine	An online cuisine is an option for consumers who cannot go to restaurants or food vendors. This culinary business opportunity is very good for families who have lost their jobs but have a talent for cooking. At the current social restrictions, people need culinary that can be ordered online.
9	Delivery service	Online shopping raises the need for business people to provide goods delivery services that can protect and protect every consumer in meeting their needs.

Source: Author's review from ACC (2020)

The prospect of a family business during a pandemic will provide economic resilience, changes in the way businesses are run, and the mindset of retaining technology-supported workers. In times of economic crisis, entrepreneurial factors can drive new business growth caused by the basic characteristics of entrepreneurship (recognition of opportunities and innovation) and entrepreneurial drivers (needs vs. opportunities) that make new business able to achieve success (Devece et al., 2016).

Aligning society with new work patterns while staying "at home" or Work From Home (WFH) encourages business behavior virtually. Families still have a business opportunity to make changes and innovations ranging from the type of product to marketing that is needed by many people. Some types of businesses that are quite prospective during the COVID-19 period include: online business, hand sanitizer business, fabric mask business, frozen food business, and herbal potion business (Table 3).

Table 3. Prospects of the Family Business in the COVID-19 Outbreak

No	Types of Business	Business Prospects
1	Online business	This online business is the best choice with a very flexible system: transactions through m-banking, selling at home, and goods are ready to be sent. In addition to goods sold, the service sector is also quite prospective such as the provision of online learning class services, online pre-employment or business training services, and medical equipment services. For example, Gadjian, Classroom as a service provider of online learning classes.
2	Hand sanitizer business	Medical devices such as hand sanitizers and masks occupy a high position from market offerings after Indonesia was affected by COVID-19 until scarcity occurred. In fact, these two medical devices can be made on their own that can replace the job of someone who lost his job. This was experienced by several Gadjian and Hadirr clients such as Mineral Botanica cosmetics company.
3	Fabric mask business	Medical masks in the form of cloth masks are sought after by the public because they are beneficial to minimize coronavirus droplet exposure in outdoor activities, although they are not as effective as N95 masks or other masks available at pharmacies (usually available under the Sensi, Nexcare or Altamed brands).
4	Frozen food business	Government policies on the social distance that encourage people to stay home alone provide long-lasting and practical food business opportunities. Frozen foods that are packaged according to health standards are in great demand by the public. Some Gadjian clients, such as meat processing company Bolesca Foodindo, have high market demand. Likewise, the opening of new agents in regions that drive the economy to survive, such as the marketing of Sausage Max produced by PT Bolesca Foodindo.
5	Herbal potion business	The rapid spread of COVID-19 makes people experience fears of contracting this virus. The government's push for the community to

		improve the immune system because there are no drugs and vaccines has provided business options for the public to take herbal remedies that can prevent transmission of the virus and enhance immunity. For example, Herbology and Suwe Ora Jamu as Gadjian and Hadirr's clients have high market demand for these herbs.
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Source: Author modification from Faranayli (2020)

The prospect of a family business depends on the ability to innovate as an important aspect of the company's competitiveness in the current COVID-19. Innovation as the implementation of new or significantly improved products (goods or services), or processes, marketing methods, or organizational methods in business practices, workplace organization, or external relations. One important product innovation is knowing the needs of the community during the pandemic in the form of medical devices, various online businesses, and frozen foods as described above. In particular, family businesses need to be developed on a virtual basis as part of efforts in the process of internationalization of companies. This internationalization is a result of the company's natural growth process, or from the company's competitive behavior from the start of the company, and the geographical expansion of economic activity over the company's national or regional territory (Basco & Bartkevičiūtė, 2016).

Family Business Strategies during the COVID-19 Outbreak

During the current COVID-19 pandemic, many companies were experiencing an economic crisis caused by the disruption of supply chains in business due to supply constraints from China. The business model that is run online in the form of sales of goods is experiencing disruption due to physical distancing policies and large-scale social restrictions (or PSBB) caused by consumers who are concerned with shopping for primary needs such as food and medical devices.

Therefore, the firm must make business policies in the face of market changes described in Table 4 below:

Table 4. Family Business Strategies in the COVID-19 Outbreak

No	Business Strategies	Business Policies
1	Manage cash flow	Companies need to change the way they do business from attack mode to survival mode by carrying out cost efficiencies for branding activities, delaying company expansion activities, and delaying Eid campaigns. Internally the company applies unpaid leave, salary deductions for some employees, even he himself does not take salary to maintain cash flow in the long run.
2	Empathize and maintain communication	In running a business, companies must establish good communication with consumers, employees, communities and partners. The company also not only pursues profit but also provides consumer needs. Therefore, communication is needed so that the production or sale of goods matches the needs of consumers, such as health equipment (for example, masks).
3	Employee arrangements	Employees in carrying out Work From Home (WFH) must fill out job update applications to maintain company productivity, while business people must make a daily plan with a minimum of six activities according to the most priority categories that can provide income for the company.
4	A new marketing strategy	Shifting community needs during a pandemic will tend to override secondary things, such as fashion needs, including shoes. Companies can

		provide discounts for all products in an effort to maximize the emotional aspects of buyers by donating some of the profits.
5	Utilize banking services	Businesses must make optimal use of online banking services to facilitate their business.
6	Give alms to the poor	Businesses can set aside profits derived by the company by sharing with the poor. Although the company prioritizes profits, but social responsibility as part of the practice of spiritual values in doing business.

Source: Author modification from Aria (2020)

In business management during the COVID-19 period, cash flow arrangements were very important for the sustainability of the family business, because a decrease in growth and business failure could occur if cash flow management was poor. In this case, family businesses need to do cash flow projections, tax planning, budget control, and interpretation of financial reports for business sustainability (Uwonda & Okello, 2015). The financial planning that can be considered for family business owners are: evaluating income sources, recalculating expenditure budgets, increasing the balance of emergency funds, managing investments appropriately, starting to prioritize health and protection posts, and looking for free activities for business development.

The family business must also communicate effectively with its customers. This communication strategy as a planned action to achieve the desired results (King, 2009), for example information about purchasing a product that can help the craftsmen in sustaining life and facilitate the public in obtaining the supply of primary needs, such as masks to prevent transmission of the virus. The family business owner must inform the company's concern about current conditions to maintain consumer confidence. For example, prevention of COVID-19 transmission by spraying disinfectants in warehouses and checking the body temperature of workers. Another form of empathy from a family-owned company is a social responsibility that sets aside profits for social interests (Yaacob & Azmi, 2012).

During the deployment of COVID-19 that had an impact on the family business, flexible work arrangements of employees were needed by prioritizing the planned targets that had been previously planned. This is important as a way to reconcile or balance the increased pressure from work and family life (Dex & Scheibl, 2001). Family business owners must protect employees who are still working by paying attention to health standards so that they avoid transmission of the virus while working at the company.

Business strategies that can be done by families in order to achieve success in this pandemic through changes in the way of marketing products. This marketing is an important part of improving the performance of family businesses (Morgan, 2012). At the time of the application of social distance that causes social restrictions for customers in meeting the needs can encourage companies to make virtual marketing innovations. With the use of internet-based technology, companies can market products efficiently and attract customers quickly to buy a product offered. develop a theory-based conceptual framework that connects marketing with company business performance.

In carrying out business strategies during the COVID-19 period, families must create economic resilience through interventions in business management. There are five basic dimensions of interventions that support smart, sustainable and inclusive growth that families can do in business: survivability and longevity, firm growth, innovation, internationalization, and entrepreneurship (Basco & Bartkevičiūtė, 2016), as detailed in Table 5 below:

Table 5. Five Basic Intervention Dimension for Family Business Growth

No	Five Basic Intervention Dimensions	Strategies
1	Survivability and longevity	In business, families must be able to create, develop, and expand resources and capabilities for the company, but the family can also damage the survival of the company. Therefore, endurance and longevity interventions must consider family transformation (regarding its duties as owner and manager), the company (regarding its competitive advantage), and the regional environment to support change and develop absorptive capacity.
2	Firm growth	Family companies have developed pyramidal structures as a way to access capital, grow, and maintain corporate control. the development of "access to finance that does not involve loss of control over business decisions." Finally, at the company level, one important dimension for future regional policy related to company growth is to consider family effects as a catalyst in the growth process. In some family businesses, growth strategies appear to be less dependent on one entrepreneur or on the outcome of a rational strategy and more dependent on the family.
3	Inovation	Innovations in family businesses can be done to manage family-business relationships in a way that supports the company's strategic behavior and to manage family and business goals and explain that innovation activities are not always risky and do not always threaten the family's social, economic, and emotional wealth.
4	Internationalization	Family businesses must have an understanding of involvement in international activities. Families will have the experience, knowledge, and company contacts to exploit in new markets, so they can invest in networking activities by ensuring the right resources, knowledge, and learning as a business platform.
5	Entrepreneurship	Family businesses must participate in entrepreneurial activities aimed at: to manage family-business relationships that support entrepreneurial behavior, to manage the alignment of family and business goals that consider entrepreneurship as an effective strategy to reduce risks to socio-emotional wealth, and to improve socio-economic conditions which strengthen network links with local stakeholders.

Source: Author modification from Basco & Bartkevičiūtė (2016)

Business difficulties that occur due to the COVID-19 outbreak from starting capital, marketing, and product development can be a consideration for family companies to utilize banking services so that the business is run smoothly and makes it easy for customers to meet their needs. Financial access by family companies through banking can be done with a system of sharing and losses (lost and profit sharing), or the existence of risk-sharing and redistribution of wealth as an incentive for financial contracts between family business owners and the banks (Mertzanis, 2017). Family businesses also have traditional barriers to growth and growth can also threaten family control of their business. This problem affects the family business strategy to grow and exploit opportunities. One of the main concerns for family businesses is finding alternatives to finance their expansion without losing family control. Moreover, the global financial problems caused by COVID-19 currently have reduced access to credit for all companies.

Another important strategy for the success of a family business is giving alms to others in need. This is a virtuous habit in the family and company that must be familiarized

with the business culture among Muslims. This attitude of generosity is often also equated with CSR which is completely done unconditionally by the company (Yusof et al., 2014). However, Islam provides guidance on spiritual values that introduce the "concept of blessing" in business, because alms behavior for corporate owners not only purifies their souls and possessions but also increases company profits (for example, in the holy book of Al-Qur'an in surah al-Baqarah (2) verses 215, 245, and 261; and surah Ali Imran (3) verses 133-134).

CONCLUSION

Family businesses faced major challenges when the COVID-19 outbreak spread throughout Indonesia which could result in an economic crisis and impact on the aspects of management, capital, marketing, and work culture of employees. The resilience of the family business is important so that the sustainability of the company is maintained, forward-looking and oriented to grow over generations (Miroshnychenko et al., 2020), so innovation is needed in doing business (Zainal, 2020; De Massis & Rondi, 2020). Although family businesses are also affected by the current pandemic, several types of jobs have experienced an increase in market demand, such as medical devices (hand sanitizers and masks), jobs and online-based services, and frozen foods. This family business prospect needs to be examined by looking at the conditions and needs of the community, while social restrictions reduce the level of product demand directly. Therefore, families must change the way business starts from careful cash management, employee management, product innovation, utilization of virtual-based technology, new marketing, utilization of banking access, profit sharing, etc. to facilitate services and maintain consumer confidence, so that the family business keep going even experienced an increase in terms of management and profitability in the future.

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