

FINANCIAL PROBLEM IMPACT OF COVID 19 PANDEMY

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Abstract

The big problem experienced from almost all corners of the world today is about the case of covid 19 virus. The world has experienced an economic crisis twice called the global economic crisis and this time it happened again for the third time. This research aims to find out the impact of covid-19 on the Indonesian economy currently this type of research is a type of data analysis, display data and verivikasi /conclusion of research to show the impact of Covid 19 on the Indonesian economy. Especially the difficulty in finding jobs, difficult to meet the needs of daily life and also not having an income in meeting the needs for the daily and also many difficulties received from all sectors of the economy in all areas also feel the impact of Covid-19. This pandemic not only raises economic problem but also social problems because with the presence of COVID-19 death or death rates increase every day and people are given a limit to socialize to prevent the spread of COVID-19.

Key words: Problem, Covid 19 virus, Economic crisis

INTRODUCTION

Have you implemented health protocols? What the big problem in pandemic era? for the big problems that occur in the world today we must jointly break the chain of the spread of covid 19 virus. In recent times the world has been hit by the presence of coronavirus or covid-19 (Susanto & Puspaningrum, 2019; Yuliansyah & Ayu, 2021). The virus started in Wuhan City, China. According to the WHO website the corona virus is a virus that can cause respiratory diseases in humans (Ahluwalia, 2020; Guru et al., 2021; Panganiban1 & Madrigal, 2020). The virus originated in China has now spread to Indonesia, so far people in Indonesia have been urged by the government to remain calm and not panic (Gumantan et al., 2021; Pradani, 2021; Sengkey et al., 2020). So that the community will easily control and handle the problem well. According to experts, the symptoms of this corona virus are very similar to a cold (Fernando et al., 2021; Pramita et al., n.d.). It's important for us to know what's really going on and the symptoms of the coronavirus so you don't easily panic with every sneeze or cough that happens (Oktaviani, 2021; Pratomo & Gumantan, 2021a; Rahman Isnain et al., 2021).

Symptoms of patients with COVID-19 include mild to severe respiratory diseases, fever, cough, and shortness of breath (Arpiansah et al., 2021; Mastan et al., 2022). Sore throats and fatigue were also included in the symptoms of the coronavirus (Fahrizqi et al., n.d.;

Oktavia & Suprayogi, 2021; Very & Pasha, 2021). But the symptoms differ from patient to patient. One thing is certain because allergies and colds tend to recall when we enter spring, it is important not to interpret the symptoms of benign colds as corona viruses (Andriadi, 2021; Pratomo & Gumantan, 2021b; Rohman et al., 2020).

symptoms experienced by the patient as many as 76.7% of patients are referred to have a cough. Patients with a history of fever and fever symptoms were 52.4% and 47.4% respectively (Aminatun et al., 2021; Hendra Saputra & Pasha, 2021; Novita et al., 2020). Meanwhile, 41.5% of Covid-19 patients in Indonesia suffer from shortness of breath and 33.4% of patients have symptoms of shortness of breath. Some patients also experienced symptoms such as sore throat (32.1%), colds (31.2%), and headaches (23.7%). In addition, there were 19.7% of patients suffering from nausea symptoms, 17% experiencing muscle cramps, 10.8% of patients had symptoms of chills, 8.5% suffered from diarrhea, and 7.3% of patients had stomach pain symptoms (Fahrizqi et al., 2021; Saputra & Pasha, 2021b; Suwarni & Handayani, 2021).

LITERATURE REVIEW

With the advent of Covid-19 the Indonesian government began to assert that people in the community are urged not to do activities outside the home in an effort to avoid the increasing spread of Covid-19 (Yudiawan et al., 2021). The way that the government does is by doing social distancing and PSBB or Large-Scale Social Restrictions. For now, Indonesians have begun to follow and comply with the orders given by the government even though there are still many people who have not been able to comply (Nadya et al., 2021; Oktaviani et al., 2021; Rachman & Pramana, 2020). However, from the policy and the consequences of this virus pandemic arises problems that are felt from various circles both upper, middle and lower classes (Nadir et al., 2021; Sohrabi et al., 2020). However, of course the lower class feel such a big impact, because they become difficult in making a living and difficulty to get covid-19 prevention tools such as handsanitizers and masks so that they are easily exposed to viruses so as to prevent death (Ahdan et al., 2021). The government is also doing its utmost to properly treat Covid-19 patients and also provide prevention tools to the underworld.

In addition, the psbb program as well as program Physical Distancing in various regions as a state step in preventing the transmission of the virus turned out to have a bad impact in terms of economic growth (Adhinata et al., 2021; Fatimah et al., 2021). Where the current

coisi indirectly makes the export and import of products become divided, as well as the reduced or slowing pace of investment (Melyza & Aguss, 2021a; Saputra & Pasha, 2021a; Tuhuteru, 2020). This is due to the difficulty of entering outside investment due to the influence of this virus outbreak (Aguss et al., 2021; Liu et al., 2020). In addition, the large number of productive workers who have to break up work relationships as a result of the current conditions that make various fields, especially the industry experience a decline in sales and market demand such as the tekstiel industry and garme industry in the mass manufacturing base of clothing (Hendrastuty et al., 2021). The number of people experiencing terminations has led to a high unemployment rate.

PANDEMI covid-19 has decreased the economic capacity of the parents of some students. On the other hand, students have an obligation to pay fixed tuition fees (UKT) (Ahluwalia et al., 2021; Febrian Eko Saputra, 2018). Due to the economic problems that occurred during the COVID-19 pandemic, many students complained about paying semester fees because during the PSBB period, the parents of students experienced financial difficulties. The purpose of the research and data collection on the current student financial situation is to apply for a semester fee payment relief.

METHOD

This study aims to collect the data by research the perspective of problem financial for college students in Universitas Teknokrat Indonesia, In this study, researchers will distribute questionnaires in the form of survey websites to collect data and the results of the questionnaire will be stated in the data findings using a qualitative approach. Other questions are also developed by researchers to gain perspective from questionnaires or students. This study involved participants who were students at Universitas Teknokrat Indonesia in Bandarlampung, Lampung. More precisely, it involves participants from the English Language Education Study Program batch 2017 of Faculty of Arts and Education at the Indonesian Technocratic University.

The participants are students were selected as participants for this study. They consist of female and male 5th semester students in Academic Writing class. They were selected as representatives of the English language study program group at Universitas Teknokrat Indonesia. Their perspective will be seen as a non-expert perspective. So, they represent the perspectives of the community and students. The current covid-19 pandemic situation has an impact on all lifelines (Choirunnisa & Mandasari, 2021; Nabila et al., 2021). The most

obvious impact certainly exists in an economy where many workers have difficulty getting jobs, and there are some of those who are stopped from working (PHK) what does this situation have to do with the title I created? The relationship is of course in terms of economic impact for students who are still relying on the continuation of their studies from their funders. Most students, especially those attending undergraduate level, still rely on funding from their parents or relatives (Novitasari et al., 2021; Nuraziza et al., 2021; Suhartono, 2014). Therefore, even indirectly, the Covid-19 pandemic is also affecting for students. There are 5 questions on the questionnaire that were distributed to participants to collect perspective data (Melyza & Aguss, 2021b). These 5 questions focus on basic data about changes in economic capacity in the era of the Covid pandemic.

The questionnaire was distributed by the chat application. The researcher gave the survey website link to the participants and asked them to fill out a questionnaire. The researcher can immediately see the responses of the participants after the participants finished filling out the questionnaire. The researcher will enter the data into the data findings after all responses are collected from the survey website.

RESULTS AND DISCUSSION

I conducted a survey with participants filling out a questionnaire that I gave. The participants are students from English language education in academic class. The age range for the participants varied from 17-23 years old. The questionnaire consists of five questions that use the essay questions and yes/no question. To collect student data to conclude the feasibility of reducing or postponing semester payments (UKT). The results of the questionnaire are presented below.

Questionnaire of Financial Problem Impact of Covid 19 Pandemy

No	Question	Answer
1.	What is your parents Occupation? Please answer honestly	79 % is employee 11 % is wiraswasta 10 % is peasant or farmer

2.	In the era of the PSBB that was applied during the pandemic, were your parents still working?	<table border="1"> <tbody> <tr> <td data-bbox="1018 315 1193 405">yes</td> <td data-bbox="1201 315 1369 405">no</td> </tr> <tr> <td data-bbox="1018 416 1193 566">25 %</td> <td data-bbox="1201 416 1369 566">75 %</td> </tr> </tbody> </table>		yes	no	25 %	75 %
yes	no						
25 %	75 %						
3.	Are there difficulties in financing for education?	<table border="1"> <tbody> <tr> <td data-bbox="1018 600 1193 689">yes</td> <td data-bbox="1201 600 1369 689">no</td> </tr> <tr> <td data-bbox="1018 701 1193 828">100 %</td> <td data-bbox="1201 701 1369 828">0 %</td> </tr> </tbody> </table>		yes	no	100 %	0 %
yes	no						
100 %	0 %						
4.	Did parents borrow funds for UKT payments?	<table border="1"> <tbody> <tr> <td data-bbox="1018 869 1193 958">yes</td> <td data-bbox="1201 869 1369 958">no</td> </tr> <tr> <td data-bbox="1018 969 1193 1097">48%</td> <td data-bbox="1201 969 1369 1097">52 %</td> </tr> </tbody> </table>		yes	no	48%	52 %
yes	no						
48%	52 %						
5.	<p>Can you afford to pay UKT?</p> <p>if not please include a reason!</p>	<p>In fact, during the current Covid 19 pandemic, it is very difficult in terms of finances. however, parents still try to pass the semester payment (UKT) for the sake of our education without a hitch. However, we hope that there is a solution to the problem in terms of payment of semester fees (UKT) to ease the burden during the pandemic.</p>					

It can be seen from the data above that the information provided by technocrat students is a small proportion of students who do not experience financial shocks. On average, the jobs of parents of students are self-employed employees, where their pandemic period had to be on vacation, some of them were even laid off from the company.

The Covid 19 pandemic has caused the economy to collapse, this has an impact on the income of student parents. Students and parents expect government and campus policies to ease the burden of payments (UKT) in the current pandemic. Because if they still have to pay UKT like before Covid 19, these students are threatened with not being able to study.

CONCLUSION

Through research from research methods, researchers can collect data about how students' perceptions of the difficulties they face during the Covid 19 pandemic. And this study aims to find out how complaints and what solutions should be made by the government and campus policies for students regarding payments (UKT). With this research, I hope that these insights can provide bright points and solutions to the crisis we are currently experiencing. This research can also be used as a guide or reference for further research on the same topic or problem.

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