

## BUSINESS SHIFTING DURING THE OUTBREAK; IMPULSIVE OR CONTRIVED? GENERATION COHORT PERSPECTIVE

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### ABSTRACT

***Business shifting during the outbreak; impulsive or contrived? Generation cohort perspective.*** Although the development and adoption of technology in business has long been carried out, there are still many MSME business actors who do not use it optimally, especially those who are engaged in the culinary business. During the outbreak, one by one they shifted their interaction and transaction system from offline to online since the introduction of interaction restrictions. This shifting rose a fundamental question, was it impulsive behavior (emotional planning) or contrived behavior based on rational planning. This study discussed not only the trigger but also compared it among generational cohort (Gen X, Y, and Z). Qualitative research methodology was used in this study with triangulation data technique, one of which was semi-structured interview to 15 MSME actors. The results showed that generational differences significantly affect the different characteristics of business actors, which lead to different ways of adopting technology into their business. With the lack of mastery of technology, Generation X was proven to adopt technology emotionally because of urgency. Meanwhile, generations Y and Z were proven to adopt technology rationally. Generations X and Y adopt technology based on mature technology mastery and precise planning.

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**Keywords:** *Entrepreneurial Resilience, Adoption Technology, Generation Cohort*

### FOREWORD

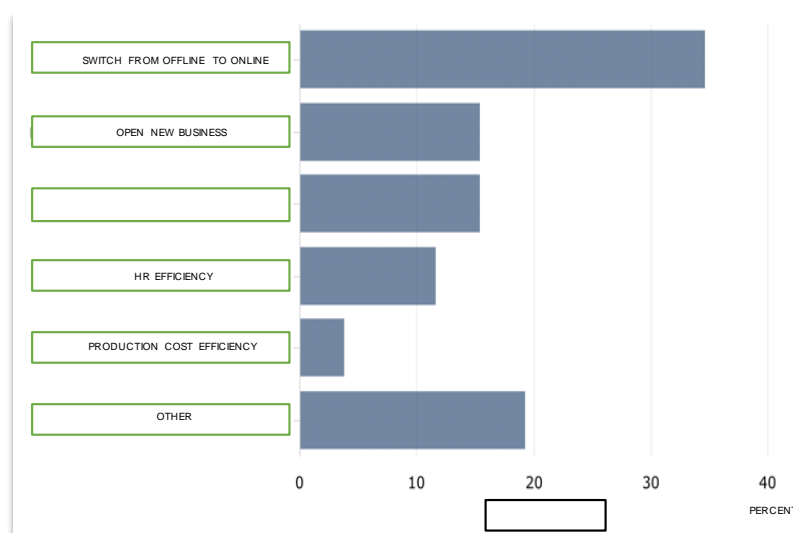
Adopting new technologies to improve and transform business models from an operational and strategic point of view to gain competitive advantage has been feasible in the literature (Saebi et al., 2019; Kim et al., 2019, Makkonen et al., 2016). Technology has the ability to significantly alter SME strategy marketing, including the interaction between marketing and customers, access to new markets, business partnership, new product development, and internal efficiency (Brines et al., 2013). The notion of adopting technology refers to the step in which a person or organization decides to use technology. The inclination to adopt SMEs is primarily influenced by the owner, who frequently doubles as a manager in their firm and plays a crucial role in planning and expanding the organization (Yoga et al., 2019). Moreover, the generation of the owner also impacts the ability to absorb and apply for their business. This will significantly affect differences in the effectiveness of the adoption of the technology applied.

Although data has shown that technological developments in Indonesia have proliferated from 2015 to 2019, this has not changed the Indonesian people's perspective on enforcing their trading system. According to studies, small firms embrace or are willing to integrate state-of-the-art technologies at a sluggish pace. Surprisingly, according to data in 2021, out of 340 thousand SME in Bali, only 250 SME went digital. It is still questionable why

so many people have not yet implemented technology into the business when they realize that their consumers are increasingly spending more time on smartphones than on other devices (Singh and Swait 2017).

This phenomenon changed instantly when the pandemic hit. A total of 34.6% of respondents admitted to switching from offline to online marketing systems. While 15.4% chose to replace existing products or businesses with new ones and obtain additional capital. This survey was conducted on SMEs for the areas of Jakarta, Bogor, Depok, Tangerang, and Bekasi which reached 206 respondents, taking place from June 8-15 (BPS.go.id, 2020). This adaptive behavior change by SMEs actors reflects resilience in entrepreneurship. Resilience can be defined as the ability to face challenges, as an individual's ability to choose to recover from sad and challenging life events, by increasing knowledge to be adaptive and overcome similar adverse situations in the future (Rojas, 2015; Key & Pidgeon, 2013).

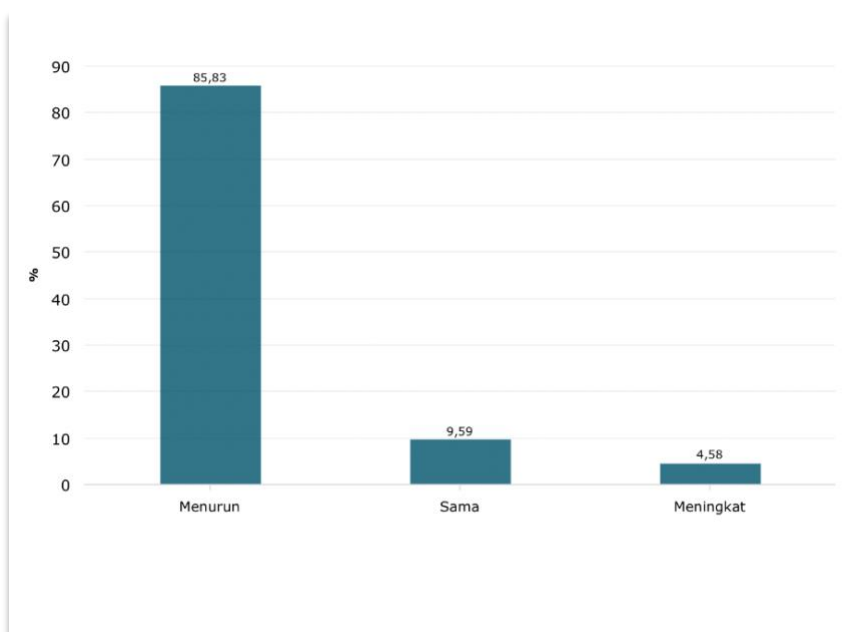
**Figure 1.1 Table of Strategies for SMEs Rising from Crisis**



Source : Katadata Insight Center (KIC), June 2020

However, along with the development of SME into the digital, it can be said that they were not very effective in helping the SME economy. Judging from the existing data, the majority of online shops felt a decline in their sales. Based on the Central Statistics Agency survey in December 2020, as many as 85.83 percent of online business actors experienced a decrease in income, while those who experienced an increase in sales of around 4.58 percent, and only 9.59 percent of business actors claimed not to be affected by the COVID-19 pandemic, or the income was same as before the pandemic (BPS.go.id, 2020).

**Figure 1.2 Table of Income for Online Business Actors During the Pandemic**



The ineffectiveness of internet adoption by business actors is still a big question mark. Are traders still very overwhelmed to adapt in this fast-paced modern world change? If business actors make rational decisions they should have mastered the risks and handling of their business when they adopt a new thing. In making rational choices will use several well-defined references, and when faced with various choices, and choose the most optimal and satisfying option (DesJardins and Toutkoushian, 2005). In other words, the decision that was executed should have been mature. Conversely, if make an emotional decision where take action only when there is a stimulus from inside or outside the individual (impulsive reaction) where this emotion can be said to be temporary, one of which is the COVID-19 pandemic (Daniel Goleman, 2002). Many researchers have examined at technology adoption, but few have examined at it from the emotional and rational perspectives of SME actors. It is interesting to examine the basics of entrepreneurs' decisions in migrating marketing activities from offline to online, whether they have thought about it with various considerations or only acted because of an urgent situation.

This study will investigate the SME actor behaviors in attempt to sustain their business during pandemic situation as well as compare it among three generations of business actors. Along with literature review, and briefly describe about the methodology. The result will be presented, discussed, and concluded afterwards.

## LITERATURE REVIEW

Recovery from the crisis after COVID-19 outbreak has become a focus in the whole sector including Economics. In the first stage of COVID-19, it led to disordered, offensive, and unpleasant situation which affected by the emotional attack from health risk caused by the COVID-19 (Bhati et al., 2020; Bratić et al., 2021). The misinformation and lack of guidance from the government to cope this situation was panicking people to solve their condition. It caused impulsive buying and unbalanced supply and demand in market. However, the restriction during the outbreak impeded people especially their physical movement and it affect the access to the process of production, physical display, buying process and managing the resources (Beninger & Francis, 2022). To cope this situation, technology become a solution to connect people without physically involved and shift the model of business into technological induced business model (Seetharaman, 2020). Adopting technology into business is not a brand-new idea even before the outbreak since it led to disruption where technology become one of powerful resources to develop the business in digital era. However, it is hastily adopted within this couple of years especially during pandemic COVID-19 (Abbas et al., 2021). Then, this phenomenon rises a question, what is the reason behind this sudden massive shifting? Since this might be not only because the business actors want to adapt technology and develop their business during the outbreak but also an immediate response to cope the change during COVID-19.

Changes during COVID-19 is unavoidable since the restriction and jeopardized situation is traumatized people. It is not only change people risk perception, social vulnerability and change of lifestyle (Aebli et al., 2022; Fletcher et al., 2021; Shafran et al., 2021; Wang et al., 2021). The use of smartphone is increased exponentially since people have limited choice of activity during the outbreak even for accessing the updated news of COVID-19 or general matter such as social media (Mahmood et al., 2021). People across generation, X, Y, Z have high intensity with smartphone even for increasing productivity (remote work) or personal matter such as entertainment particularly during this outbreak to keep themselves busy and distract their tense about COVID-19 threats. The previous studies found that people tend to distress during the outbreak with negative emotion such as feeling angry, easily get bored, laziness etc (Kimhi et al., 2020; Luu, 2022). However, there is a question whether they can cope the emotional damage with technology. Technology could support personal resilience through the technology social application such as social media and online marketplace. Resilience itself is the capability of person or system to adapt and cope during the difficult time such as environmental change, hazard or any external factors (Adger, 2000; Kumpfer, 1999). There are seven abilities to build personal or individual resilience such as emotional control, ability to control impulses, optimistic individual with good resilience, ability to analyze the causes, ability to empathy, self-efficacy and the ability to achieve what they want (Reivich and Shatte, 2002).

High intensity of smartphone usage during COVID-19 could lead into a way to build the personal resilience when people tend to entangle with social media dan online marketplace to distract themselves during lockdown. Previous studies found that social media can be an effective and efficient media to build the resilience since it could foster the social capital, build the social support and sustain the social capabilities of people during pandemic (Hu et al., 2022; Magis, 2010; Xie et al., 2022). Moreover, the used of social media trigger the massive consumption due to high level of self-exposure or now known as “flexing” effect, this can be a good signal for online business actor to answer the call. The previous studies also found that the effect of COVID-19 caused the business actors to emerge the technologies adaptation to implement digital trades, autonomous vehicles, blockchains and environmental innovations (Verma & Gustafsson, 2020). Now, the question is what could lead the business actors into technologies adaptation during pandemic? An impulsive innovation to cope the difficult situation during pandemic or initially to contrive the business?

## Resilience

In instances of trauma, tragedy, or events that might create stress, resilience is defined as the ability to face difficulties and process adjustments properly, healthily, and productively (Fernanda Rojas, 2015; Charney, 2014; Reivich & Shatte, 2002). Resilience may also be defined as a person's capacity to choose to recover from sad and hard life experiences by expanding their knowledge on how to adapt and cope with such adversity in the future (Key & Pidgeon, 2013). Based on some of the descriptions above, resilience may be defined as the capacity to endure and face life's most challenging stages, as well as a positive ability to confront a problem or challenge. Resilience factors that can help individuals overcome various difficulties (Grotberg, 2003), by grouping them into three factors, including: External support is a factor outside the individual that can improve resilience abilities. Grotberg explains that as (I have), namely one or more family members who can be trusted and love the individual, one or more individuals outside the family who can be trusted, have behavioral limits; The Inner Strength factor (I am), is something that is owned by individuals who will develop, as Grotberg explains that the qualities possessed by individuals can be explained as (I am), including self-confidence in personal abilities, optimism, being liked by many people, have the desire to achieve future achievements, empathy and other self-quality. Such as behavior, feelings, and beliefs contained in a person; Problem Solving (I can), including the ability to generate new ideas, able to complete tasks, use humor to relieve tension, be able to convey thoughts and feelings when communicating with others, able to solve various problems (academic, work, personal and social), able to control behavior, and able to ask for help when needed, measure the temperament of self and others.

Four processes that can occur when a person experiences a stressful situation (Coulson, 2006) are: Succumbing. It is a term used to describe a declining condition in which individuals succumb or give up after facing a threat or stressful condition. Survival. At this level, the individual is unable to achieve or restore positive psychological and emotional functioning after facing stress. Recovery. This is a condition when the individual is able to bounce back to normal psychological and emotional functions, and can adapt to stressful conditions, although they still feel the effects of negative feelings. Thriving. In this condition, the individual is not only able to return to a previous level of functioning after experiencing a stressful condition, but they are able to at least exceed this level with some respect.

For entrepreneurs, resilience is a key trait (De Vries & Shields, 2005). Entrepreneurial resilience may be accelerated through growing networks and forming an expert community of coaches and mentors, accepting that extrade is part of life, and warding off seeing crises as insurmountable (Thomas et al., 2011). A developing motion amongst entities together with businesses, communities, and governments is the motion to enhance their capacity to reply to and fast get over catastrophic occasions together with herbal disasters (Rutter, 2008). Most modern studies indicates that resilience is usually the end result of people interacting with their surroundings and procedures that sell properly-being or guard them from the effect of overwhelming hazard factors (Zautra et al., 2010). Therefore, resilience in its mental and social that means is commonly understood as something this is acquired (Rutter, 2008). The manner may be an man or woman coping approach or it is able to be assisted through helping family, school, community, and social guidelines that make resilience much more likely to develop (Leadbeater, Dodgen, & Solarz, 2005). Resilience has been proven to be extra than simply an man or woman's capability to manage properly below trouble. Resilience can honestly be higher understood because the capability of people to navigate their manner to the mental, social, cultural, and bodily sources that underpin their properly being and their capability to barter for those sources to be furnished and skilled in a culturally significant manner (Thomas et al., 2011).

The fundamental elements function of entrepreneurial resilience are having relationships that offer care and support, create trust, and provide encouragement, each inside and out of doors

the family. Additional elements which can be additionally associated with resilience are the capability to make sensible plans, have fine self-assurance and self-mage, have verbal exchange skills, and feature the capability to manipulate sturdy emotions and impulses. The degree of entrepreneurial resilience may also rely now no longer most effective on inner or non-public characteristics, however additionally on structural and outside elements. (Thomas et.al., 2011). Different cross-cultural entrepreneurial sports may want to offer an evidence that entrepreneurial resilience may also depend upon outside in addition to inner elements and, like entrepreneurship itself, is associated with the 'dynamic interplay of attitudes, sports and aspirations that change throughout ranges of financial development, i.e. in distinct societies (Acs, ZJ, 2010).

Empirical studies proving that in spite of high entry barriers entry is common and due to the realisation that survival and market penetration after entry are more difficult than entry itself, the centre of research shifted from the analysis of entry to the analysis of post-entry performance. The difficulty for new firms to survive a stylised fact of empirical analysis of entry (Geroski,1995). A variety of different factors may explain the survival chances of new firms. A crude systematisation distinguishes between personal, firm-specific and environmental determinants of new- firm survival (Strotmann, 2007). The majority of existing studies on firm survival show that the likelihood of survival positively depends on the start-up size of an entry. Industrial organisation theories argue that small firms have to cope with high disadvantages of scale which force them either to grow or to exit the market. The higher failure risk of small firms by the fact that the talent of management in small firms is on average lower than in larger firms (Strotmann, 2007) .

The fact that new single-plant firms are often the result of an individual's decision to be self- employed with the consequence of a higher willingness to bear problems by individual income reductions might point towards a lower failure risk in single- establishment firms. The influence of financial variables on the probability of new-firm survival and find that a lower degree of indebtedness or a higher amount of start-up capital help reducing the risk of failure (Fotopoulos and Louri, 2000). To compensate for scale disadvantages small entrants have to grow rather quickly after entry or are obliged to exit the market (Strotmann, 2007; Caves et al., 1975). As in heterogeneous industries with simultaneous job creation and destruction there is a permanent pressure for plants to adjust to changing environmental conditions, heterogeneity on the one side might mean good opportunities for innovating and quickly adjusting firms, but on the other side it might imply a higher risk of failure for those firms which are not able to adjust. Differences in technological conditions might also influence the survival prospects of new firms.

## **Generation X,Y,Z**

Generations X, Y and Z have different characteristics. Generational marketing strategies are based on the concept of developing generations, each generation's major features, and the differences between them. Generational branding provides a concrete example of how such strategies may be implemented (Chaney et. al, 2017). First will discuss Generation X, this generation was born between 1966 and the late 1980s. They are also called Baby Bluster (Ritchie, 2002 in Chaney et. al, 2017). Gen X is often described as neglected and forgotten, a generation between Boomers and 18 Gen Y. More recent studies have described them as tech-savvy, well educated, family oriented, and multicultural. As they get older, they focus on a balance between work and family. (Wilska 2004; Markert,2004 Jackson et.al, 2011; Williams and Page, 2011 in Marjanen et. al, 2019) This generation prefers to be involved with marketing, rather than endure it (Ritchie, 2002 in Chaney et. al, 2017). Generation X tends to like risk, this generation is very open to criticism and suggestions for the realization of efficiency in work. In addition, this generation began to recognize the name of computers so that they began to think innovatively to simplify human life.

Gen Y currently dominates the 40 years - 26 years age category in the consumer market. They were born between the late 1970s and early 2000s and as the first child of them to grow up around the Millennium shift, they are often referred to as Millennials (Tascott, 2009; Williams and Page, 2011; Brosdahl and Carpenter 2012; Parment, 2013; Taylor, 2018 in Marjanen et al., 2019). Generation Y, also called 'N-gen,' 'Echo Boom,' or 'Millennials,' (Brosdahl & Carpenter, 2011; Bolton et al., 2013 in Chaney et. al, 2017). Their initial exposure to technology shapes their behavior and has significant psychological, social, and cognitive consequences. Their mode of communication is shaped by new technologies, the Internet and social networks (Smith, 2011 in Chaney et. al, 2017). Because they were born in the era of globalization, the millennial generation tends to be consumptive. They spend a lot of money on buying the latest gadgets, buying vehicles, traveling, and culinary experiences. For generation Y, internet is now a major feature of daily practices and routines, this is not necessarily the case for other generations (Swanepoel et. al, 2009 in Chaney et. al, 2017) They tend to be ambitious in their work. In addition to office work, some also open their own businesses to achieve success. They have a high entrepreneurial spirit.

Generation Z is a group of consumer generations born between 1995 and the late 2000s. They are also known as 'Gen Next,' 'Gen I,' or 'Echo Bust.' This generation is among the most educated and mobile. Generation Z members are also socially aware, tech savvy, highly innovative and always looking for change. They are constantly connected through smartphones, tablets and the Internet of Things. They prefer written form of communication over oral, that's why they have access to more information than other generational groups (Goodwin, 2010; Kardes et. al, 2014; Babin & Harris, 2016 in Chaney et al, 2017). Four things tend to characterize Generation Z as consumers: 1) have a high interest in new technology, 2) love ease of use, 3) prioritize security, and 4) love to escape temporarily (Wood, 2013 in Pripora, 2017). Generation Z likes to seek popularity by being active on various social media with their own styles. This generation is very fond of doing online shopping transactions because it is considered practical and can be done anywhere.

### **Technology Adoption in MSMEs**

Technology can significantly alter SMEs marketing, including the interaction between marketing and customers, access to new markets, business partnership, new product development, and internal efficiency (Brines et al., 2013). SMEs' use of information technology refers to the use of information and communication technology supporting equipment such as computer hardware, software, and computer networks to provide internet access (Ghosh, 2017; Jaminyasa et al., 2017; Tan et al., 2009). There are three phases to technology adoption: cognitive, emotional, and behavioral. The owner is aware of the technology and weighs the advantages and possibilities of using it cognitively. This stage may lead to the behavioral stage, which entails taking action and making efforts to incorporate technology in their organization, if they feel that technology may help them run a business. In addition, a variety of factors influence SME technology adoption, including owner traits, organizational aspects, and external concerns (Petroni & Rizzi, 2001). The supporting reasons why technology adoption should be done are customers interactions with available technologies and salespersons together influence overall service quality perception (Pantano and Viassone 2015). Furthermore, because mobile shopping sites are a source of pleasure for clients, mobile shopping has a great emotional meaning for them (Thakur 2016). Shopping has a beneficial impact on happiness and well-being, and mobile shopping in particular allows people to disconnect from reality (Dennis et al., 2016). Because there is a connection between the touchscreen and psychological ownership, touchscreen purchases create higher levels of endorsement than laptop touchpad purchases (Brasel and Gips, 2014). Customers' sense of control are increased by using mobile phones. When customers conduct more searches on their mobile devices, they feel more in control of the situation, which impacts their purchasing decisions. Adopting the technology in business might not always be success yet there are many business actors who failed to adopt technology in their business. There are three indications of technology adoption failure in SMEs: The owners' or management's incapacity to understand why and how the firm would adopt technology; There is a misunderstanding of

the adoption process created by owners or managers who do not comprehend the link between technology and business operations and are unsure of the potential that may be utilized as a result of technology existence; The company's inability to use and explore technology resources as a consequence of a lack of understanding about corporate technology plans, restricted resources such as cash, the effect of most consumers' demand, and inadequate abilities to use technology (Nguyen, 2009; Rinarta et al., 2017).

### **Theory of Mind**

We propose a three-part Theory of Mind model that separates three forms of ToM: cognitive, emotional, and conative.

1. ToM cognitive, this is the original sense of ToM, which is concerned with deception.
2. Affective ToM is the second kind of ToM, feelings (emotional expression) and what we want people to think we feel are both expressed through facial emotion (emotive communication, in which the expression on the face is consciously pantomimed or even deceptive). Affective ToM includes emotive communication.
3. ToM that is conative. This refers to social communication in which one person attempts to affect another's mental and emotional condition. Conative ToM is typified by ironic criticism and sympathetic appreciation. According to Hein and Singer, 2008 in (Maureen et al., 2013).

### **Rational**

Rational choice theory is a microscopic sociological theory that has grown since the late 1960s. This theory was pioneered by James S. Coleman. Despite influencing the development of exchange theory, rational choice theory is generally at a marginal position in the mainstream of sociological theory. Efforts made by someone named James S. Coleman are the reason that rational choice theory has become one of the "hot" theories in contemporary sociology. (Goodman, 2008) Coleman's rational choice orientation is clear on his basic idea that "people act intentionally to achieve a goal, with goals (and actions) built on values or preferences. The rational choice theory, like other microscopic sociological theories, focuses on the actor as one of the key elements of the theory. Another element is resources. In rational choice theory, an actor is assumed to have an intention or purpose (intentional) in every action. There is no aimless action. In addition, actors are also assumed to always have a reference framework (frame of choice) that is relatively fixed or stable. The choices made for actors are based on that preference framework. In rational choice theory, individuals are seen as highly rational, capable of doing their best to satisfy their desires (Sindung, 2012) Rational choice is defined as an individual's decision to act to balance costs and benefits by maximizing personal benefits or minimizing inputs with given outputs to achieve efficient goals (McCoy et. al., 2012; Gandhi, 2005). In making rational choices, individuals use several well-defined references, and when faced with various choices, they will choose the option that is most maximal in satisfying their (utility) (Des Jakardins and Toutkoushian, 2005).

### **Emotional**

Emotion comes from the Latin word "emovere", which means to move away. The meaning of this word implies that the tendency to act is absolute in emotion. Emotion refers to a distinctive feeling and thought, a biological and psychological state and a set of tendencies to act (Daniel Goleman, 2002). Emotions are basically impulses for action. Usually, it is a reaction to stimuli from outside and within the individual. All emotions, according to Goleman, are basically urges to act. So, the various kinds of emotions that encourage individuals to respond or behave towards the existing stimulus. While emotional refers to the characteristics and expressions of an emotion, Based on the description above, it can be concluded that individuals can take emotional actions if there are stimuli from within or outside the individual. Which is where this emotional roller coaster can be said to be temporary.

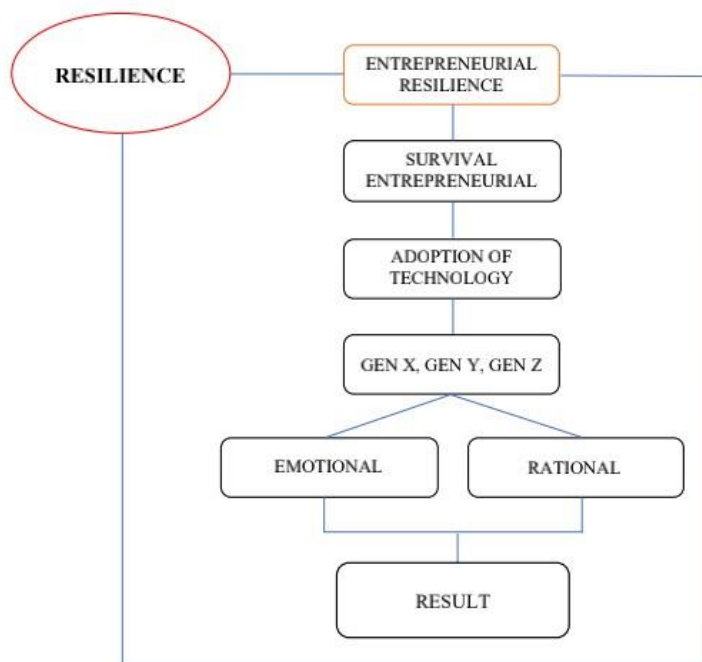
Daniel Goleman identified several emotional categories including the following:

1. Anger, which encompasses brutality, fury, hatred, irritated, resentful, bothered, bitter, furious, offended, hostile, aggressive, and pathological hatred.
2. Pain, sorrow, gloomy, gloomy, melancholy, self-pity, loneliness, rejection, despair, and



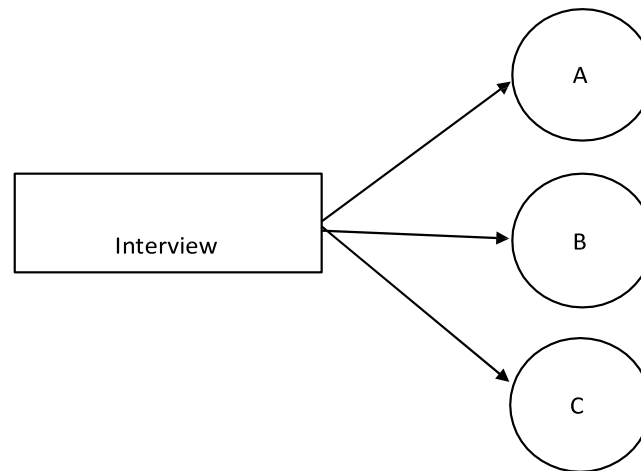
- depression are all examples of sadness.
3. Anxiety, fear, nervousness, concern, anxiety, feeling very scared, sorrowful, alert, restless, terrified, angry, panicked, and phobias are all examples of fear.
  4. Pleasure, which includes happiness, joy, light satisfaction, joy, delight, amused, proud, sensual pleasure, amazement, fascinated, satisfied, feeling fulfilled, delighted, delighted, and mania.
  5. Love, which includes acceptance, friendship, trust, kindness, closeness, devotion, respect, love, and affection.
  6. Surprised, it includes gasping, amazed, stunned.
  7. Annoyance, which includes contempt, disgust, disgust, nausea, hate, dislike, and want to vomit.
  8. Guilt, shame, wrath, remorse, humiliation, dishonor, and a wounded heart are all examples of shame.

### Framework of Thinking



### RESEARCH METHOD

The study was conducted at Denpasar city, since Denpasar City is the centre of economics activities as well as the Capital City of Bali, which has numerous SME actors, not only in numbers but also in types of business. Purposive sampling was used to define the sample of this study. Total 15 SME culinary actors have been selected and agreed to participating in this study. All informants could be divided into three generations (X, Y, Z generation). Besides the business actors, this study also interviewed buyers and an expert as confirmation part of business actors answers (triangulation data source).



Informant characteristics:

1. Online business actors in the culinary field who are included in generation X (56 years - 41 years), generation Y or millennials (40 years – 26 years), generation Z (25 years – 17 years).
2. The buyers who have experienced both of offline and online shopping in informants' shop.
3. Experts in the field of technology development in SME as key informants.

The author chose business actors in the culinary sector because, based on data from online business actors in Bali, the majority are business actors who sell food and beverages, as much as 23.91%.

A qualitative research methodology used in this study. Qualitative data analysis, according to Sugiyono (2013) is the process of systematically searching for and compiling data obtained from interviews, field notes, and documentation by organizing data into categories, breaking down into units, synthesizing, compiling into patterns, choosing what is important and what will be learned, and drawing conclusions in such a way that it is easily understood by yourself and others. A semi-structured interview was used to enabling new ideas to be brought up throughout the interview as a result of what the interviewer says. After obtaining the results of the interview, some of the results of the interview will be reduced, only found the essential answers and related to the topic. The step-by-step of data analysis is described here.

#### 1. Data Collection

Researchers' data collection techniques or methods. Researchers gather data in order to get the information needed to complete their studies. This study requires data gathered through observation, interviews, and documentation.

#### 2. Data Reduction

Summarizing, selecting the major points, focusing on significant items, looking for themes and patterns, and eliminating superfluous data are all examples of data reduction. The reduced data will offer a better picture and make subsequent data gathering easier.

#### 3. Presentation of Data (data display)

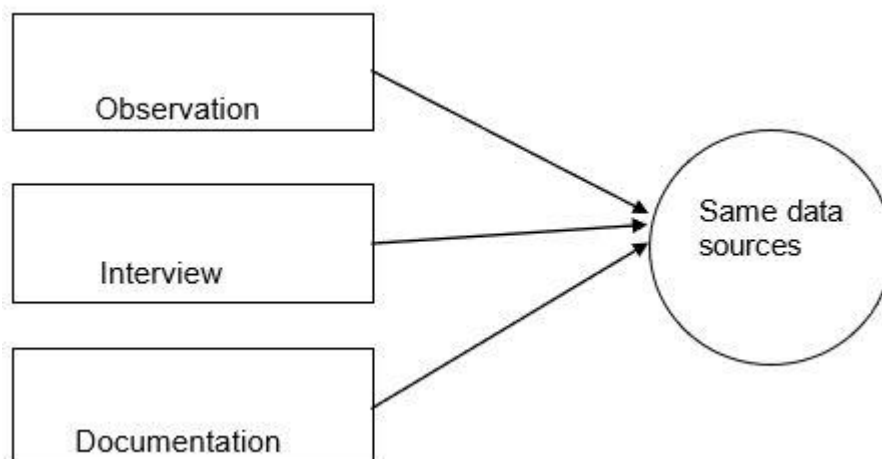
Data can be presented in qualitative research in the form of brief descriptions, charts, connections between categories, flowcharts, and other visual aids. The researchers present the data in this study with narrative prose and are meant to integrate information that is structured in a way that is easy to grasp.

#### 4. Withdrawal of The Conclusion (verification)

The following phase is to form conclusions; however, the first conclusions are just temporary and will be changed if no sufficient evidence is found to support the next round of data gathering. When the researcher returns to the field to collect data, however, the findings raised at an early stage are backed by reliable and consistent

evidence, the conclusions are believable. Thus, the findings may be able to respond to the issue formulation, but this is unlikely since in qualitative research, the problem formulation is still a work in progress that will evolve after the study is conducted in the field.

Researchers utilized a triangulation approach to evaluate the validity of the data in this study. Technical triangulation, according to (Sugiyono, 2013), is when researchers employ multiple data gathering strategies to acquire data from the same data source. For the same data source, the researcher utilizes participatory observation, in depth interviews, and documentation at the same time.



## AND DISCUSSION

### Resilience of Across Generation

Theoretically as explained in the literature review, Resilience can be defined as the ability to face challenges, as an individual's ability to choose to recover from sad and challenging life events, by increasing knowledge to be adaptive and overcome similar adverse situations in the future. (Rojas, 2015; Key & Pidgeon, 2013). Moreover, resilience may also be defined as a person's capacity to choose to recover from sad and hard life experiences by expanding their knowledge on how to adapt and cope with such adversity in the future (Key & Pidgeon, 2013). Based on the findings of the researchers described earlier, this resilience has been carried out by all business actors from every generation during a pandemic like now. This is supported by statements from all business actors listed in this study. They all compete to present their best side in innovating their business. The COVID-19 pandemic has forced them to think further about adopting new things in order to improve the quality and effectiveness of their businesses. According to Coulson in 2006, there are four stages of resilience in which was found in this research:

#### A. Succumbing Stage

It is a term used to describe a declining condition in which individuals succumb or give up after facing a threat or stressful condition. Where at the early phase of this outbreak, the business actors and customer experienced a decline in their life. They were traumatized with the health risk where there were lack of guidance about handling situation and prevention from the government and also misinformation diffusion. The individual was under stress and low self-esteem due to the bad issues regarding COVID-19. Meanwhile, the business actors experienced great loss especially for the offline market store owner without the online buying system. They tend to give up with their declining business. The business owner across generation were imposed by the condition where they left no choice yet to overcome this loss. At this stage, the movement of people even business actor or customer movement was restricted or even forbade due to the critical condition of COVID-19.

#### B. Survival

At this level, the individual is unable to achieve or restore positive psychological and emotional functioning after facing stress. At this stage the business actors were in a very difficult situation where the loss in business is unavoidable. They experience high level of stress due to their own personal condition with negative emotion and business declining. This condition also found in other studies where people tend to have high level of stress and difficult to find any solution for their problem including in business (Brooks et al., 2020; Kimhi et al., 2020; Mertens et al., 2021). The inability to control their anxiety toward the condition of pandemic cause some actors to close the store and unable to avoid bankruptcy.

#### C. Recovery

This is a condition when the individual is able to bounce back to normal psychological and emotional functions, and can adapt to stressful conditions, although they still feel the effects of negative feelings. When some actors were burn in bankruptcy and could not make it in survival stage, some survived actors were able to recover from the loss and cope their situation. Furthermore, they begun to find any solution to revive their business. It also acquired the process of personal recovery from the stress and any negative emotion. At this point, they thought that innovation is the key solution to retrieve for their business and out of crisis.

#### D. Thriving

In this condition, the individual is not only able to return to a previous level of functioning after experiencing a stressful condition, but they are able to at least exceed this level with some respect. After they were able to control themselves and gain positivity, finding the solution for the business is needed. The innovation was required to overcome this condition where they tend to redirect their business system to adopt the technology. The technology adoption was used for promotion media and buying system. This is also used to meet the demand of customers or target market where the intensity of smartphone usage was increased and they used it as media to fulfil their needs even for entertainment, updated information about COVID-19 or to meet the basic needs (retailing). The application such as social media and marketplace is a great resources to promote their business and gain profit. However, at this level the generation gap was occurred among business actors, where generation X tend to have lack skill of digital marketing than the younger generations. However, they need to find solution for their problem and catch up the trend of online shopping method.

The stages of defences above are proof of the success of an entrepreneur in going through his survival times. Because according to Thomas et.al., (2011) entrepreneurial resilience may be accelerated through growing networks and forming an expert community of coaches and mentors, accepting that extrude is part of life, and warding off seeing crises as insurmountable. All of the above explanations also explain how an entrepreneur can survive in his business.

### **Adoption of Technology Based on Generation Characters**

Several theories of technology adoption state that Technology has the ability to significantly alter SMEs marketing, including the interaction between marketing and customers, access to new markets, business partnerships, new product development, and internal efficiency (Brines et al., 2013). This theory is evident from the experiences told by 11 business actors, how they get a market with a wider reach. In addition to expanding the market, the development of new products is also very easy by installing them through applications that have been adopted into their sales system. The supporting reason why technology adoption should be carried out is that customer interactions with available technology and salespeople together affect the perception of overall service quality (Pantano and Viassone 2015). Moreover, because mobile shopping sites are a source of pleasure for clients, mobile shopping has great emotional significance for them (Thakur 2016).

Shopping has a beneficial impact on happiness and well-being, and mobile shopping in particular allows people to disconnect from reality (Dennis et al., 2016). Because there is a

relationship between a touch screen and psychological ownership, purchasing a touch screen creates a higher level of support than purchasing a laptop touchpad (Brasel and Gips, 2014). The customer's sense of control is increased by using a mobile phone. When customers do more searches on their mobile devices, they feel more in control of the situation, which influences their purchasing decisions. These theories are supported by a statement from one of the buyers who claimed to have lost control of themselves when shopping online, where a buyer found it easier to shop online through a mobile phone application which caused buyers to sometimes not realize that they were shopping more than the amount they actually needed. With the adoption of technology, supported also by consumer perceptions above, it can affect the increase in sales of SMEs themselves that's why the business actors need to adapt the technology.

There are three phases to technology adoption: cognitive, emotional, and behavioral . The owner is aware of the technology and weighs the advantages and possibilities of using it cognitively. This stage may lead to the behavioral stage, which entails taking action and making efforts to incorporate technology in their organization, if they feel that technology may help them run a business (Petroni & Rizzi, 2001). In The Theory of Mind, ToM was divided into two parts, cognitive ToM, which is concerned with cognitive beliefs and reading the content of people's minds, and affective ToM, which is concerned with emotional states and functions involving affective influence, such as empathy, in part as a result of new behavioral and neuroimaging evidence according to Shamay-Tsoory and Aharon-Peretz, 2007; Heinand Singer, 2008 in (Maureen et al., 2013). In taking this step, it can be said that the perpetrators can adopt technology rationally or emotionally based on the human way of thinking. Emotional (affective ToM) refers to a distinctive feeling and thought, a biological and psychological state and a set of tendencies to act (Daniel Goleman, 2002). Emotions are basically impulses for action. Usually, it is a reaction to stimuli from outside and within the individual. Which is where this emotional roller coaster can be said to be temporary.

While in making rational choices (cognitive ToM), individuals use several well-defined references, and when faced with various choices, they will choose the option that is most maximally satisfying their (utility) (Des Jakardins and Toutkoushian, 2005). The quality of the owners (in the way they think), as well as the size of the company, are key elements that may influence technology adoption in SMEs. SMEs are more likely to embrace technology when their owners are more inventive, have a good attitude towards technology adoption, and express an interest in learning more about technology (Abdullah et al., 2012). Generational marketing strategies are based on the concept of generations developed, each generation's major features, and the differences between them. Generational branding provides a concrete example of how such strategies may be implemented (Chaney et. al, 2017). This is what ultimately relates to the characteristics of the business actors themselves. Just as Mr. I Made Sindhu Yoga, S.E., M.B.A. said. that the main problem in adopting technology is about the man behind the technology. Generational differences make business actors have different characteristics. These differences in characteristics greatly affect how they adopt technology into their business.

Based on interviews with business actors, it can be seen that differences in characteristics based on generation greatly affect their mindset in adopting innovation. X generation prefers to be involved with marketing, rather than endure it (Ritchie, 2002 in Chaney et. al, 2017). Gen X is often described as the neglected and forgotten generation, the generation between the Boomers and Gen Y. More recent studies describe them as well educated, family oriented, and multicultural (Wilska 2004; Markert, 2004 Jackson et.al, 2011; 13 Williams and Page, 2011 in Marjanen et. al, 2019). Because generation X is in the middle between Boomers and Gen Y, generation X has not mastered technology in depth. They began to recognize the existence of computers so that they began to think innovatively to facilitate human life. With innovative thinking but with a lack of knowledge about the use of the latest technology, it can lead to unprepared technology adoption and lead to emotional technology adoption. Most of Generation X adopts technology in their business emotionally based on the

reason that one business actor stated that he only adopted online delivery service to increase income during the pandemic. In addition, generation X is very open to criticism and suggestions for the realization of efficiency in work because they are family oriented (Wilska 2004; Markert, 2004 Jackson et.al, 2011; Williams and Page, 2011 in Marjanen et. al, 2019).

This generation prefers to be involved with marketing, rather than endure it (Ritchie, 2002 in Chaney et. al, 2017) can be proven from the answer of one business actor who stated that the application of technology to his business was the result of listening to suggestions from his children and friends. This is also one of the proofs that the change in the development of sales techniques for Generation X is carried out in an urgent or emotional way. According to Nguyen, 2009; Rinaritha et al., 2017 indications of the failure of SMEs in adopting technology, one of which is the inability of owners or management to understand why and how companies will adopt technology. Generation X's inability to master the actual function of this technology can clearly illustrate this theory. Where this lack of knowledge leads to ineffective adoption of technology and produces less than maximum benefits. Whereas according to Mr. I Made Sindhu Yoga, S.E., M.B.A. as an expert in the field of technology adoption, he believes that the adoption of this technology is one of the important factors that can help humans in dealing with crisis situations such as the current pandemic. Because according to him, digitalization is a tool to make human life much easier.

It is different with generation Y, in the theory of generation Y, their initial exposure to technology shapes their behavior and has significant psychological, social, and cognitive consequences. Their way of communication is shaped by new technologies, the Internet and social networks (Smith, 2011 in Chaney et. al, 2017). This is proven based on the results of interviews conducted in this study, most of the Y generation already understand very well how to adopt technology into their business. Generation Y is also said to be innovative, but with a deeper knowledge of technology than Generation X, this is the reason why the application of technology in Generation Y can be said to be more effective than the previous generation. Generation Y can be said to be very consumptive, which is why it is not uncommon for Generation Y to have more knowledge and experience about changing the mindset and workings of today's society. This is what ultimately becomes the provision of Generation Y in developing their business following the way the market works. For generation Y, the internet is now a major feature of daily practices and routines, this is not necessarily the case for other generations (Swanepoel et. al, 2009 in Chaney et al, 2017). With the evidence in this study that generation Y applies technology adoption based on mature and broad knowledge, it can be concluded that generation Y adopts technology rationally. Just like the theory that rational choice theory, an actor is assumed to have an intention or purpose (intentional) in every action. There is no action without purpose. In addition, actors are also assumed to always have a relatively fixed or stable frame of choice. The choices made for actors are based on that preference framework. In rational choice theory, individuals are seen as very rational, able to do their best to satisfy their desires (Sindung, 2012). Generation Y changes its business development not because of urgency.

The Z generation is among the most educated and mobile. Generation Z members are also socially aware, tech savvy, highly innovative and always looking for change. They are constantly connected via smartphones, tablets and the Internet of Things. They prefer written forms of communication over oral, which is why they have access to more information than other generational groups (Goodwin, 2010; Kardes et. al, 2014; Babin & Harris, 2016 in Chaney et al, 2017). This is proven by the results of interviews where most of them prefer to do business online, this is supported by a statement from one of the Z people who said that the reason they use online media is because selling becomes easier through social media. Generation Z assumes that most buyers today will use social media to search, observe, and buy the products they want, which is why Generation Z is considered attached to technology and development. Four things tend to characterize Generation Z as consumers: 1) have a high interest in new technology, 2) like ease of use, 3) prioritize security, and 4) like to escape temporarily (Wood, 2013 in Pripora, 2017). What support that statement one business actor

that has used technology even for direct delivery to customer locations which is it's includes in ease of use category. This shifting development can be categorized in rational decision making because it is based on a well thought out plan. This supports the theory (Goodman, 2008) that Coleman's rational choice orientation is clear on the basic idea that people act intentionally to achieve a goal, with goals (and actions) built on values or preferences. In addition to liking instant things, this generation is really keen to popularity in which they are active in social media. These aspects are described as their mean of escapism from reality.

The desire to be popular and active in various social media encourages Generation Z to apply it to their business. This is what makes the adoption of technology by Generation Z dominated by the existence of social media accounts that are always active and present creative content with contemporary styles. This is supported by the statement that the way Generation Z uses social media is one of them using Instagram, they will build content that characterizes their business and follows trends so they are not outdated. The goal of Generation Z to be active in content on social media is to use the media in conveying messages, education, and providing information. This was approved by our technology adoption expert in this study, namely Mr. IMade Sindhu Yoga, S.E., M.B.A. stated, the most important thing in talking about digital technology is content. Content is essentially storytelling marketing and according to him, not everyone can afford to do that. Gen Y and Z are said to be able to master this because Generation Z believes that in opening a business they must stay up-to-date and keep up with the times in order to provide the latest experience to their customers. This is sufficient to support the theory that states The supporting reasons why technology adoption should be done are customers interactions with available technologies and salespersons together influence overall service quality perception (Pantano and Viassone 2015). With the renewal in presenting the shopping experience to customers, it makes customers feel comfortable when shopping.

## **CONCLUSION**

This study analysed how Shifting Development occurs to online shops in Denpasar. This study aims to determine whether technology adoption is done rationally or emotionally. Based on the results obtained from conducting this research, the way each business actor adopts technology depends on the characteristics of the business actor himself. These differences in characteristics are based on the differences in each generation. The results of interviews in this study indicate that generation X is still very difficult to understand in depth about how they should align their business with existing technology. This lack of knowledge and led to the adoption of less effective technology resulted in the conclusion that generation X only adopted technology emotionally with the reason for this Covid-19. It is different with generations Y and Z who already understand very well what their plans are for the future and how they use technology in their business. Most generations Y and Z already understand quite deeply about how they produce content that ultimately succeeds in attracting the attention of customers. They have quite mastered all the features in the media they use. In addition, they already have great knowledge about what their target market wants. It is very important for business actors to deepen their knowledge in the field of technology adoption so that they can make maximum use of technology, because based on research from various sources it is stated that technology development is something that will be very important in attracting customers to shop. The combination of SMEs and technology is also the main way out to save themselves and survive in the face of the Covid-19 outbreak that is able to kill many SMEs.

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