

RISK ANALYSIS AND CRISIS MANAGEMENT: A PROACTIVE APPROACH TO OVERCOMING BUSINESS UNCERTAINTY

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ABSTRACT

A crisis is a rumor, event and information that has an impact on the good name, image and trustworthiness of a company. In fact, the crisis that occurred did not only impact large companies, but small businesses were one of the groups most affected by the Covid-19 pandemic crisis. Therefore, all parties, both individuals and companies, must be prepared to face a crisis. Crisis management is defined as a set of factors created as a tool to eradicate a crisis and reduce the potential damage resulting from the crisis. This research aims to find out how a business is able to survive, what strategies are prepared to overcome uncertainty in business. This research uses a qualitative descriptive method using a case study method which seeks to understand the whole and in depth of a case, data collection methods using literature studies sourced from journals or other online media. The results of this research are that UMKM business actors survive by using several strategies such as utilizing digital technology, improving product and service quality, pricing and customer relationship marketing. Large business players use strategy by forming a management team, identifying, analyzing, developing planning, communication and evaluation methods.

Keywords: Risk analysis; Crisis Management; Business

INTRODUCTION

Risk is something that will not be separated from one's life. Risk is defined as an incident or case that is troublesome or misappropriation of the fruits obtained from the ideal (Arifudin et al., 1967). This indicates that the risk of one thing that is true will be faced by all people or business groups or not everyone will meet with uncertainty that can have a positive or negative effect on a goal that has been set (Hariwibowo, 2022). Every activity must have risks as well as business activities, therefore risks are indicated by hazards that have a direct or future impact (Huda Latifa, 2018). Risk is a large deviation between the predicted level of return and the actual return. The greater the misappropriation, the higher the risk level (Mardhiyah, 2017). Risk can also be interpreted as a form of uncertainty about the future (Ilyas, 2019).

The crisis according to Purwaningwulan in his journal Safitri and Muhsin (2018) is a rumor, event and information that has an impact on the good name, image and trustworthiness of the company. Crises only affect large companies that are the assumption of most companies, even though crises can attack anyone, it does not rule out the possibility that crises will also have an impact on individuals, organizations or companies. Therefore, all parties, both individuals and companies, must be prepared to face the crisis (Safitri & Muhsin, 2018). Crisis management is defined as a set of factors that are made as a tool to eradicate crises and reduce the potential damage resulting from the crisis. In this case, there are four factors involved, namely prevention, response, preparation, and revision (Pada, 2023). For an organization, the term crisis is still a scary one. Therefore, crises have a wide enough domain to reach the community, the effect of which results in being able to disrupt and burden the future of an organization or company, especially the good name that has long been painstakingly formed can be damaged instantly when a crisis strikes (L. D. Putri, 2014).

The philosophical thinking that developed in the modern management era is based on the basis of previous management theories. The approach of an organizational system into a unity is inseparable from modern management theory. Increased understanding is one of the keys for an organization or company in the new management period. Companies that run business as usual are ensured that their needs will not be known in a fast time if without updates. Therefore, adjustment is mandatory if an organization or company wants to survive. The contingency approach is one of the approaches presented by Pindur, the contingency approach is all factors

that are considered in different situations before deciding something to solve organizational or company problems. This understanding requires an emphasis on a comprehensive evaluation of the environment of the company being analyzed, in its analysis must be equated to different situations and conditions. Through modification of organizational form, prepared strategy, and leadership behavior, able to avoid uncertain situations in line with the risks (Rahadi & Wardiman, 2022).

Changes in the technological environment are very fast in a business adrift in it also about the mindset of its management. A company, if it wants to survive and be sustainable, must apply open methods or methods that are related to the environment and able to adapt to the surrounding environment. Because the environment itself is able to form opportunities for business prospects or businesses apart from the opportunities formed, the environment is also able to change to form threats to the development of a business or business. All countries, including Indonesia with its environmental conditions affected by the Covid-19 virus outbreak have a considerable impact on all business industries, both the social industry, health, and the economic sector that are substantially affected. The occurrence of this outbreak is very different from other outbreaks, uncertainty is experienced by the entire industry when the Covid-19 outbreak begins to be comprehensive. Micro, small and medium enterprises (MSMEs) are no exception, which experience serious impacts when compared to large companies. The minimal capital owned by MSMEs is included in the most vulnerable group, so that when the Covid-19 virus outbreak is comprehensive, it results in a decrease in sales and business continuity (Rahadi & Wardiman, 2022).

The number of micro, small and medium enterprises in Indonesia is very large, around 98% large in the micro business group, and small enterprises amounting to around 783 thousand or 1.28%, and medium enterprises are only 60 thousand or around 0.09%. Micro business is an active business owned by an individual or an individual-owned business entity that has several criteria, namely with a maximum total amount of assets is around fifty million rupiah and a maximum turnover of three hundred million rupiah. In its business continuity, micro businesses are still uncertain due to limited internal resources. One of the crises faced by MSMEs is the covid 19 pandemic, after the pandemic hit small businesses owned by business actors stated that conditions worsened much differently when compared to before the covid 19 pandemic.

The food and beverage business is one of the business sectors that has high demand during the pandemic so that PBD in the industry was able to grow by around 3.49%, but the impact of the Covid-19 pandemic remains inevitable which raises a problem that becomes a challenge for the operationalization of the business model. Moreover, in handling the consequences caused by Covid-19 on the food and beverage business, it has not been widely experienced (Pada, 2023).

Through the explanation above, this study aims to find out, how a business that is run is able to survive in the face of uncertainty in doing business, how crisis management they face and what strategies are used to minimize a risk faced in the uncertainty of doing business.

RESEARCH METHOD

This research uses qualitative descriptive research methods that aim to provide an overview of situations and conditions or conditions in a designed and appropriate manner (Bangun & Hariyono, 2019). By using the case study method that seeks to understand the whole and depth of a case (Subadi, 2006). Research in the form of regional plans, management science and education. Case study research also allows researchers to protect the nature or characteristics as well as the meaning or meaning of unique real events (M. S. Putri, 2021). The data collection method is carried out through literature studies and documentation sourced from documents, books, journals, articles / other online media (Sidiq, Umar & Choiri, 2019).

RESULT AND DISCUSSION

Crisis Management

Crisis is defined by experts as a positive and negative mindset. Basically, a crisis is an unexpected situation, meaning that the company or organization did not expect that a crisis would arise that could threaten its existence. The crisis must be resolved as soon as possible so that the

company can run well again. According to Holsti in his journal Putri (2021) the crisis is seen as a carrier of shock and threat to the important value of the company and there is not much time for the company or organization to make a decision to deal with it. The crisis is also seen as a "turning point of historical life", namely a turning point in life whose effect has a significant impact, either in a negative or positive direction, it all depends on how individual business people or corporate groups respond to the crisis they face (M. S. Putri, 2021).

Crisis management is an important design method of crises or negative turning points, a method of risk and uncertainty that is transformed from negative periods and strives for a company or organization in its activities to be able to handle itself. The effectiveness of crisis management is not only to reduce or stop a crisis, but before the crisis occurs, it can give the company a more positive reputation. There are several ways to manage a crisis including:

- 1. Identify the crisis by deploying a company team that intends to search for and collect all the necessary data and on the same day the team must draw conclusions from the data it processes about the crisis at hand..
- 2. Crisis analysis, This analysis work is behind the desk by using the ability to read the crisis problems that will be faced.
- 3. Isolate the crisis, If the crisis is already considered a disease to protect the spread of the crisis widely, isolation efforts must be made before action is taken later.
- 4. The choice of strategy, the generic strategy is determined first before starting the communication steps as crisis control, there are three types of generic strategies, namely: First, the defensive strategy of steps that can be taken, which includes things such as buying time, not taking any action, only protecting themselves by being tough. Second, the adaptive strategy steps that can be taken include things such as changing policies, modified operations, agreements, straightening the image. Third, the dynamic strategy of using this strategy has a large or comprehensive nature capable of changing the company's behavior, which can be through acquisition mergers, new investments, selling shares, making new products, cooperating with power, throwing new issues as a distraction.
- 5. Control program, this program is a measure of use that is done to lead to a generic strategy that was created long before the crisis arose as a shield. This control program is different from the generic strategy, this program is usually compiled when the crisis arises. The application of this control program to the company includes branches, industries of the same business union, communities, company divisions (M. S. Putri, 2021).

The field of risk management has become an important discipline to maintain the resilience and success of an organization or company, with the rapidly changing world, entanglements and uncertainties that are generated. (Lubis et al., 2023). Crisis management needs to be done is to (1) the effects of the crisis are faced by preparing a good defense, (2) in order to be able to respond appropriately to the crisis that befalls, (3) to design a gradual step as a recovery process after the crisis takes place. (Suryani & Sagiyanto, 2018). Apart from that, the implementation of crisis management is also necessary to minimize the losses caused and strengthen the fortress in the face of the crisis. (Suwandi et al., 2023).

Small Business People

In the business world, both in large companies and micro, small and medium enterprises (MSMEs), marketing is one of the spears for the success of a business. For example, in late 2019, the whole world experienced a crisis caused by COVID-19, a disease that can be transmitted from human to human. The existence of the pandemic has caused a problem for all countries, including Indonesia. Emergency and aggressive measures are taken by all countries in the world as an effort to prevent and overcome the spread of the COVID-19 virus, these actions are ordered by the World Health Organization. The covid-19 virus is increasing day by day in Indonesia, therefore the implementation of Large-Scale Social Restrictions or called (PSBB) is carried out by the Indonesian government in an effort to prevent the covid-19 virus (Yanuar et al., 2022). This resulted in a significant decline in the Indonesian economy, considering that micro, small and medium enterprises are one of the largest economic bases in Indonesia (Akmal & Arifa, 2023). Therefore,

an anticipation is needed by micro, small and medium enterprises as a preventive effort to minimize the risks caused by risk management (As Sajjad et al., 2020).

Micro, small and medium enterprises are one of the business groups most affected by the Covid-19 pandemic which has resulted in declining sales during this Covid-19 pandemic, so business people need a good and efficient marketing strategy so that their business can survive. In the results of their journal, Rahadi & Wardiman (2022), there are several marketing strategies that can be used by micro, small and medium enterprises, namely as follows:

MSME marketing strategy during the Covid-19 pandemic, in this Covid-19 pandemic situation, it is important for business actors to make business products that are able to provide satisfaction equivalent to the quality of the products provided at the price paid by buyers. In an effort to fulfill the wishes and needs of customers in a pandemic situation, MSME players need to take strategic steps quickly and precisely, these steps are taken so that the business being run is able to survive to face the Covid-19 pandemic crisis this time. Adaptation is needed by someone during a pandemic through the means that are owned and controlled as much as possible, they are competing to get the maximum profit possible (Purwono, 2020).

Here are some strategies that can be used in crisis management efforts for micro, small and medium enterprises, namely:

1. Digital Technology Utilization Strategy

Digital technology needs to be used by MSME players to fight the impact or influence of the pandemic, for example, the use of smartphones in collaboration with the internet to increase competitiveness, productivity and performance. As a business sustainability, MSME actors must have an appropriate plan, defined for the identification and management of risks that result in disrupting and disrupting services, initiating the impact of risks, and proving service improvements. Therefore, MSMEs can use technology to achieve these goals or expectations. Digital utilization in MSME issues can take the following forms (Rahadi & Wardiman, 2022):

- a. *E-Commerce* is one of the marketing update system tools to be able to reach and expand the market. One example is the Shopee, Lazada, Bukalapak applications and many more applications are forms of e-commerce that can be used by micro, small and medium enterprises. Through the use of e-commerce media, it is expected to be able to increase sales and profits generated by MSMEs, apart from that, MSME players can also establish relationships with other networks to make a new, more creative design.
- b. Digital Marketing, or digital marketing is a motion tool by utilizing social networks by using digital media as a market search tool. In an effort to use social media, MSME business actors are able to create visual content of their products either in the form of videos or images combined with copywriting that is able to attract customers and is continuously published on their social media pages. The use of copywriting is also one of the important components to persuade customers through education on the quality of the products we sell by composing creative words, so that it can influence customers when they want to make decisions to buy their products. Customer complaints can also be quickly answered with the use of digital marketing. There are other benefits possessed in the use of digital media, namely free promotional costs, a little wealth, reducing product display budgets, not requiring excess tools, easy interaction with customers can be by using email, chatting, with freedom of time and place.

Through the use of technological media, the management team remains obliged to perform its influence function and form communication that brings change. Fast decision making is useful so that workers get certainty and do not lose control (Rahadi & Wardiman, 2022).

2. Product Quality Improvement Strategy

The quality of MSME products must be improved, this aims to increase customer trust. Online media has now become a new tool for marketing business products. In

conditions like this, customers make buying and selling transactions by not making direct contact with the seller and the products they buy, therefore customer trust in products that have good quality in accordance with the needs and desires of expectations in comments that must be maintained and maintained (Rahadi & Wardiman, 2022).

Basically, the theory that needs to be considered by MSME business actors is to observe product aspects and improved product quality that customers need and look forward to. According to Garvin (1998) in his journal Rahadi &; Wardiman (2022), aspects of product quality are composed of:;

- a. Product performance to the extent to which a quality product can be measured, adds to the usefulness of the product through the characteristics present in the product.
- b. The ability of product quality in the force of business change faced within a certain period of time.
- c. Product conformity through standardization.
- d. Product durability is seen from a technical point of view and its saving value, if the goods are damaged, it is not difficult to repair.
- e. Product aesthetics by observing the causes that affect customer impressions on product quality, for example such as brand good names and others. In order for product strength to be maintained, MSME actors must pay attention to and carry out quality control on strength and packaging so that their products are maintained and able to improve the quality of their products with the implementation of online media.

3. Service Quality Improvement Strategy

Maintaining quality and adding services is also important for micro, small and medium enterprises, adding services can be done by implementing messaging services between these services can be done by the business actors themselves or others. Indications of good service are on time, maintained quality of products carried, and good speech, which can later form trust and satisfaction that increases and loyalty for customers. Through the provision of services that have no direct physical contact by utilizing technology to ensure consumers regarding the safety of the services provided, it will improve customer trust in business actors (Rahadi & Wardiman, 2022).

By maintaining product quality, especially during a pandemic, customers will feel safe and comfortable to buy products sold by MSME business actors so that with the implementation of this strategy, MSMEs do not lose and are able to suppress customers even in the conditions of a pandemic-pandemic environment.

4. Pricing Strategy

The success of product marketing can be determined by pricing. Business actors must make prices that are proportional to customer purchasing power in order to survive and meet or attract customers with customers' purchasing ability declining due to the difficult period of the COVID-19 pandemic (Rahadi & Wardiman, 2022).

5. Customer Relationship Marketing Strategy (CRM)

The quality of products and services that are improved is not enough during the Covid-19 pandemic, requiring a strategy or way to maintain long-term relationships with customers based on long-term trust and strength. Customer relationship marketing is a way of marketing that has the aim of forming long-term relationships by forming consumer loyalty by maintaining mutually beneficial relationships. In this case, many studies have proven that the good relationship created between those who have interests and customers has an impact on the better the marketing performance.

The above strategies are the results of business model evaluations that increase the competitiveness of complex decision formation by taking a proactive and integrated approach made by company officials during the COVID-19 pandemic which was used by management to adapt during the last COVID-19 crisis (Rahadi & Wardiman, 2022).

Big Business People (PT. Kereta Api Indonesia)

Transportation services are one of the major companies affected by the COVID-19 pandemic. PT. Kereta Api Indonesia (Persero) in Operational Area (DAOP) 1 Jakarta as one of the land transportation modes affected by the COVID-19 pandemic. At the beginning of the Covid-19 pandemic, there was a decrease in trains, but tickets had been booked by the public, so with the decline in train transportation modes, the company canceled many tickets. Resulting in complaints for train passengers, not only ticket cancellations, many obstacles also occurred due to this crisis such as customers who complained because trips were disrupted due to damaged signals due to lightning strikes, problems with access applications, damaged service facilities to passenger goods left behind. It is during situations like this that Public Relations Workers of PT. KAI Persero DAOP 1 must move quickly and responsively to manage the crisis that is happening (M. S. Putri, 2021).

1. Crisis Management at PT. Kereta Api Indonesia Persero DAOP 1 Jakarta .

The results of research in her journal Putri (2021) that crisis management at PT. Kereta Api Indonesia Operation Area 1 Jakarta, namely fixing customer complaints in the era of the Covid-19 pandemic carried out by PT KAI persero Public Relations workers, can be handled quickly and proactively based on Standard Operating Procedures or (SOP), the crisis is overcome through coordination together with other parts that are carried out strongly. Submission by giving explanation, understanding and becoming a public impression is assigned to the public relations of PT. KAI in its delivery of the situation that is being experienced so that the company's good name is maintained (M. S. Putri, 2021).

Public relations practice is a level of activity that is structured as useful as public control so that the problems faced by the company can be well accepted (Toruan et al., 2023). *Public* relations or public relations is very important when an organization or company is affected by a crisis, public relations must carry out activities such as design, management until the final stage of completion (L. D. Putri, 2015). The existence of public relations facilitates the activities of companies or organizations with outside stakeholders, therefore public relations become one of the vital things in a company (Indrayani, 2017). The widening of a crisis to stakeholders will affect the performance and good name of the company if it is not quickly anticipated properly (Parlindungan & Rengkuan, 2022). Therefore, crises require proper design to maintain the survival of a business (Pratiwi & Haninda, 2022).

Communication strategy carried out by PT. KAI is a good strategy because strategic communication is an important thing, according to Coombs (2007) in his journal Hasanah (2022) stated that communication strategies have goals related to defense of good name, namely to guide crises, divert company assumptions about crises, and minimize the negative impact of a crisis (Hasanah, 2022). Public relations is also useful as management that forms and protects good interactions and has benefits between customers or the community with organizations or companies, so that when a problem arises such as a crisis that comes unexpectedly, public relations become a facilitator of it (Sekarbuana et al., 2017).

The analysis is carried out by collecting customer complaint data from all parts as an effort to identify consumers directly affected by the crisis directly from PT. KAI Persero through its customer service by sending short messages via SMS to prospective train passengers and conducting direct communication if needed. PT. KAI Persero broadcasts releases to inform affected customers indirectly. Media announcements from *announcers* are carried out for prospective train users who are already inside the station, and virtual press conferences, published releas and making advertorials are carried out for prospective train users who are outside the station or for the public at large (M. S. Putri, 2021).

Then, PT. KAI through the Public Relations division applies action strategies swiftly and proactively as an effort to overcome the crisis. Other divisions prepare action method plans which are then outlined at meetings which are then agreed and approved after which they apply their plans. Social distancing and distancing are one of the methods or strategies implemented by PT KAI during the COVID-19 pandemic crisis. Therefore, PT KAI's Public Relations did not hold the conference directly, but it was carried out virtually by making its own statement, either in the form of a broadcast release or with a statement in the form of a video. High leadership of PT. KAI has directly become part of the crisis management team that occurs through their respective proportions (M. S. Putri, 2021). Participating in the high leadership of PT. KAI is one of the right things because what company leaders need in times of crisis like that time is not only to formulate a plan but a mindset is also very important in order to overcome a crisis that occurs and help them to be able to look forward (Friesatma, 2022).

After almost the entire series of strategies are carried out, the next step taken by PT. KAI is carrying out a multilevel evaluation based on the results of the data obtained. Through zoom meetings, evaluations and coordination meetings were conducted. Through other divisions and customer service, customer complaint data is found with media monitoring (M. S. Putri, 2021).

Through the implementation of crisis management carried out by the company is able to overcome situations and conditions that are damaged or impossible and classified as a crisis while still observing the most important side of brand awareness because the company can be known by customers through the name of a brand, which will later have a good or positive effect in increasing sales of a company (Yuliana, 2022).

CONCLUSION

Based on the results of the research above, it can be concluded that the field of risk management has formed an important discipline to maintain the resilience and success of an organization or company, with rapid world changes, attachments and uncertainties that are caused. The emergence of the COVID-19 pandemic at the end of 2019 has had an impact on micro, small and medium enterprises and even large companies. Here are the strategic efforts made by small business people. *First,* the use of technology media by creating stores through *e-commerce* such as lazada or bukalapak and digital marketing as promotional media. *Second,* Product quality improvement strategies to increase customer trust. *Third,* the pricing strategy in times of crisis, of course, people need goods at economical prices. *Fourth, the* strategy of improving service quality by providing delivery services is expected to make customers happier because transaction activities are no longer carried out by leaving the house and meeting with many people. *Fifth,* Customer relationship marketing.

Large companies such as PT. KAI Persero is also affected by the COVID-19 pandemic crisis, PT. KAI Persero then made a fast and proactive strategy and in accordance with Standard Operating Procedures and strategies applied in dealing with the COVID-19 pandemic crisis, namely by creating a crisis management team, identifying crises, analyzing, compiling planning methods, communication strategies and the last is by conducting evaluations. The public relations department also plays an important role in efforts to resolve the crisis that occurs by providing explanations, understanding and becoming a public impression of the situation being experienced so that the company's good name is maintained.

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