



Faculty of Economics
and Business
UNIVERSITAS KLABAT

KLABAT Accounting Review (KAR)

Volume 6, No.1, 46-55 (2025)
<https://ejournal.unklab.ac.id/index.php/kar>

Church Members Economic Condition and Church Financial Condition During Covid-19 in Minahasa Conference

Swingly Kellen Sumarauw^{1*}, Elvis Ronald Sumanti²

Article History:

Received November 13, 2024

Revised February 26, 2025

Accepted February 27, 2025

Published Online February 28, 2025

DOI:

10.60090/kar.v6i1.1216.46-55

Affiliation:

¹ GMAHK Daerah Konferens Minahasa, Jl. Babe Palar No.61, Tomohon, North Sulawesi, Indonesia.

² Faculty of Economics and Business, Universitas Klabat, Jl. Arnold Mononutu, Minahasa Utara - 95371, Indonesia.

Correspondence:

*ssumarauw@gmail.com

Published by:

Faculty of Economics & Business
Universitas Klabat (UNKLAB)
Jl. Arnold Mononutu, Airmadidi –
95371, Indonesia | Phone: (0431)
891035 | Fax: (0431) 891036
Email: kar@unklab.ac.id

ISSN:

ISSN: 2721-723X

P-ISSN: 2722-7278

Abstract

The COVID-19 pandemic presented unprecedented global economic challenges, significantly impacting religious communities. This study examines the pandemic's effects on the economic well-being of church members and the financial health of churches within the Minahasa Conference. Utilizing questionnaires to assess financial perceptions and employing simple linear regression analysis, the findings reveal an unexpected improvement in the economic conditions of most church members during the pandemic. This positive outcome is attributed to adaptations in economic activities and strong community support systems. Furthermore, financial contributions from members positively influenced the financial stability of Minahasa churches throughout the COVID-19 period. These results demonstrate that the economic realities for both church members and churches during the pandemic deviated from the anticipated negative impacts initially projected.

Keywords

Church financial condition, COVID-19 pandemic, economic conditions

INTRODUCTION

The COVID-19 pandemic, originating in Wuhan, China, in 2019, significantly contributed to the global economic and financial crisis (Muliati, 2020). The rapid spread of the virus, suspected of zoonotic transmission with potential for human-to-human spread, led to widespread mobility restrictions and economic disruption (Zendrato, 2020). The World Health Organization declared a public health emergency to facilitate international coordination in response to the pandemic. The protracted duration of the pandemic exacerbated economic hardship in Indonesia, impacting individuals, businesses, and organizations (Romer, 2021).

From the onset of the COVID-19 pandemic, Indonesia has faced a substantial economic downturn, projected to be more severe than prior economic crises. The Coordinating Minister for Economic Affairs indicated a potential deceleration of economic growth to 2%, or possibly even 0% (Pratiwi & Rohman, 2023).

The current crisis has been characterized by the Minister of Finance, Sri Mulyani, as considerably more complex than the 2008-2009 and 1997-1998 crises, primarily due to the exogenous nature of the causative factor (Faradhillah & Soma, 2022). The Ministry of Finance further highlighted the multi-faceted threat posed by COVID-19, encompassing risks to life and health from a potential surge in cases, income reduction, particularly for vulnerable populations and those working in the informal sector, and loan defaults resulting from operational challenges faced by businesses and organizations. These disruptions within the corporate sector, compounded by pressures on the banking system, could potentially trigger liquidity problems and a depreciation of the Indonesian rupiah (Junaedi & Salistia, 2020).

Prolonged pandemic conditions pose a substantial threat to societal and economic well-being. In efforts to mitigate the spread of the virus, widespread closures of businesses, including retail establishments, factories, and various organizations, resulted in significant economic losses across numerous regions. The highly transmissible nature of COVID-19 within Indonesia further intensified the situation (Santoso & Santosa, 2020). The pandemic has profoundly impacted nearly every facet of human life, including social, educational, and religious activities. Social and educational activities transitioned to home-based settings, and religious practices were similarly confined to the home environment to limit viral transmission. Consequently, work, business, education, social interaction, community life, and religious observance have all encountered substantial challenges. Religious communities adopted online platforms such as Zoom, Facebook, Instagram, and YouTube to facilitate virtual worship services, a practice that extended to church services as well (Putra & Kasmiarno, 2020).

Churches cannot overlook events affecting the economic conditions of their members. One church initiative is to provide education and training to promote practical and sustainable business practices. The church's role in supporting members' economic stability is crucial, especially for those impacted by the pandemic, who have faced job loss and work challenges (Purwanto, 2021). Churches have a particular responsibility to support the welfare and prosperity of their communities. Consequently, the economic well-being of church attendees is inseparable from their religious lives. Believers are inherently linked to production, income distribution, labor division, poverty alleviation, resource allocation and maintenance, human resource development, and economic benefits (Rahmadan et al., 2021). The Seventh Day Adventist Church is one of them.

The Seventh-day Adventist Church (GMAHK) was established on May 21, 1863, with founders including Hiram Edson, James S. White and his wife Ellen G. White, Joseph Bates, and J. N. Andrews. The church's origins date back to the Miller interdenominational movement in the 1840s, traditionally leading to the establishment of the Seventh-day Adventist Church (Purbiyati & Setyawati, 2020). Economic and financial conditions are essential for social stability and quality of life and therefore require careful attention and study (Prasetyoningrum & Sukmawati, 2018). In this context, the economic and financial situation of GMAHK members in Minahasa has become a focal point since Minahasa is one of the areas with a substantial GMAHK membership. GMAHK members come from diverse backgrounds and sectors, providing a snapshot of the current situation and future prospects. Meanwhile, the GMAHK Minahasa Conference Office is one of the church's branches in Indonesia. The financial condition of the GMAHK Minahasa Conference Office is vital to its continuity and ability to fulfill its responsibilities. In this regard, the financial condition of the Minahasa Conference Office offers insight into the church institution's financial situation and outlook, largely supported by the contributions of church members (Mewengkang et al., 2021).

Previous research indicates that the Covid-19 pandemic significantly impacted the financial and economic sectors, particularly small and medium-sized enterprises, affecting income, employment, and even leading to bankruptcy (Yusmanizar & Samad, 2022). However, little research has focused on the economic and financial conditions of GMAHK members in Minahasa and the GMAHK Conference Office in Minahasa. Therefore, examining the impact of Covid-19 on economic and financial conditions is essential. This study aims to understand how the Covid-19 pandemic has influenced the financial situation of GMAHK congregation members in the Minahasa Conference area and its impact on the GMAHK Minahasa Conference's financial status. It is hoped that this study will provide insights to the Seventh-day Adventist Church leaders for enhanced service and strategies to foster economic growth among their congregation. Additionally, these findings may inform religious institutions about better service approaches for their members.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

COVID-19 Pandemic

The COVID-19 pandemic is an infectious disease outbreak caused by the SARS-CoV-2 virus. This outbreak was first observed in December 2019 in Wuhan, China, and rapidly spread worldwide (Sukur et al., 2020). In March 2020, the World Health Organization (WHO) declared COVID-19 a global pandemic. When infected individuals cough or sneeze, the COVID-19 virus is released into the air as droplets. Symptoms of COVID-19 include fever, dry cough, and fatigue, while some individuals also experience headaches, shortness of breath, and sore throat. COVID-19 infections can range from mild to severe and may be fatal in certain cases (Aditia, 2021).

To address the COVID-19 pandemic, many countries implemented restrictions, travel limitations, and reduced social activities. Additionally, COVID-19 vaccines were developed and distributed globally to help prevent the spread of the virus and reduce the pandemic's impact. COVID-19 has had significant effects on health, social, and economic aspects of life, and efforts to reduce its impact and restore better living conditions are ongoing (Aquarini, 2020).

Economic Conditions

Economic conditions refer to the state of a country, region, or community in terms of economic activities. Key indicators for measuring economic conditions include economic growth, inflation, unemployment, and the trade balance. Economic growth measures changes in the value of goods and services produced within a region or country over a specific period. Inflation refers to the general increase in prices within a country or region. Unemployment estimates the number of individuals who are jobless but actively seeking work. The trade balance refers to the difference between exports and imports within a country or region (Baker et al., 2020).

Economic conditions can be influenced by various factors, including political, social, and environmental elements. External factors, such as the COVID-19 pandemic or changes in global trade policies, can significantly impact economic conditions. Good economic conditions offer substantial benefits, including greater employment opportunities, higher welfare, and financial stability. Conversely, poor economic conditions can lead to negative outcomes, such as unemployment, poverty, and financial instability. Therefore, monitoring and addressing economic conditions are essential to achieving better welfare for society (Herlina, 2020). Thus, the hypothesis regarding the impact of the COVID-19 pandemic on the economic conditions of GMAHK church members in the Conference is as follows:

H₁: The COVID-19 pandemic has a negative impact on the economic conditions of GMAHK members in Minahasa.

Financial Condition

Financial condition refers to the financial health of an organization, company, or individual. It encompasses the ability to generate income, manage and minimize expenses, generate profits, and maintain financial liquidity. Factors that can affect financial condition include income, expenditures, cash flow, assets, debts, capital, and investments. Changes in these factors can significantly impact an organization, company, or individual's financial condition (Faradhillah & Soma, 2022).

A good financial condition provides benefits such as the ability to invest more resources in business growth or respond to unexpected financial crises. Conversely, a poor financial condition can result in negative impacts, such as difficulties in repaying debts or challenges in investing resources in business growth. Therefore, it is important to monitor and manage financial conditions carefully and flexibly to navigate unexpected situations and ensure business continuity (Kustinah, 2021).

For a religious institution, financial condition is derived from contributions by members and other parties offering financial support voluntarily. These financial contributions may be affected by external factors, such as the COVID-19 pandemic. When economic conditions impact the financial condition of a religious institution, it can influence members' contributions to that institution. Therefore, the hypothesis regarding the COVID-19 pandemic's impact on the financial condition of GMAHK in the Minahasa Conference is as follows:

H₂: The COVID-19 pandemic has a negative impact on the financial condition of GMAHK in the Minahasa Conference.

RESEARCH METHOD

Research Design

This study employs quantitative data to analyze the impact of the COVID-19 pandemic on the economic conditions of GMAHK members in Minahasa and the financial condition of the GMAHK office in the Minahasa Conference region. The data analyzed in this study consists of questionnaire responses distributed via Google Forms, with respondents being members of GMAHK in Minahasa and the GMAHK office of the Minahasa Conference region.

Sample and Sampling Technique

The sample is a portion of the population that the researcher intends to study, with conclusions that can then be generalized to the entire population. Therefore, the sample must be representative or able to reflect the overall characteristics of the population. Several methods have been developed to determine sampling calculations, with Slovin's formula being one of the most well-known methods (Nurdin & Hartati, 2019).

This study uses probability sampling as its sampling strategy, specifically simple random sampling. In this particular probability sampling technique, samples are selected randomly from the entire population, taking into account the absence of stratification among population members (Sugiyono, 2017). A total of 251 samples were taken for this study.

Data and Instrumentation

The study variables include X (dependent variable) and Y (independent variable), forming the research variables. In this study, variable X is the COVID-19 pandemic, while variable Y comprises the economic conditions of GMAHK members in Minahasa and the financial condition of the GMAHK office in the Minahasa Conference region.

Table 1. Research Variables

Variables	Initial	Variable Description	Indicator
Covid-19 Pandemic (Sari T. T., 2020)	X ₁	This variable refers to the outbreak of the disease caused by the novel coronavirus (SARS-CoV-2) that began in Wuhan, China, in late 2019 and spread to other parts of the world in early 2020.	1. The high death rate from Covid-19 makes me reluctant to socialize.
			2. Church activities are hampered by the Covid-19 pandemic.
			3. The implementation of PPKM by the government limits my ability to socialize.
			4. The church provides regular assistance to members affected by Covid-19.
Economic Condition of GMAHK Members (Prawiro, 2021)	Y ₁	The economic condition variable in this exploration focuses on the impact of the coronavirus pandemic on the economic condition of GMAHK members in Minahasa and the financial condition of the GMAHK Minahasa Conference office. This variable refers to the economic condition of GMAHK members in Minahasa and the financial condition of the GMAHK Minahasa Conference office, as related to the COVID-19 pandemic.	1. The Covid-19 pandemic has resulted in a decrease in my income.
			2. My economic condition is not good due to the Covid-19 pandemic.
			3. The Covid-19 pandemic has made it difficult for me to meet my living needs.
Financial Condition of GMAHK Office (Akbar & Ridwan, 2019)	Y ₂	The financial condition research variable can refer to various factors that affect the financial condition of an entity, such as a company/organization or an individual.	1. My giving to the church has not been good since the Covid-19 pandemic due to my lack of income.
			2. My giving of offerings has been affected by the Covid-19 pandemic.
			3. My tithing has been affected by the Covid-19 pandemic.

The questionnaire consists of a set of statements structured as a closed-ended questionnaire, created based on the research framework. A six-point Likert scale is used to measure the variables, as explained in Table 2 below:

Table 1. Likert Scale

Likert Scale Statement	Value
Strongly Agree (S)	5
Agree (TS)	4
Neutral (N)	3
Disagree (TS)	2
Strongly Disagree (STS)	1

Source: (Sugiyono, 2012)

The Likert scale in Table 2 is a scale that utilizes a series of statements in a questionnaire format to assess an individual's positive attitude toward an object. Responses are measured on a scale from 1 to 5, with each response assigned a specific weight.

Data Collection and Procedure

The research was conducted by distributing an online questionnaire to a portion of GMAHK members in Minahasa using Google Forms. GMAHK members were asked to complete the questionnaire, providing information about their economic conditions during the Covid-19 pandemic.

Data Analysis

The collected data was analyzed using descriptive and inferential statistical techniques, such as regression analysis, to determine the impact of the Covid-19 pandemic on the economic conditions of GMAHK members in Minahasa and the financial status of the GMAHK Minahasa Conference Office. The data analysis employed an equation model to test the hypotheses developed as follows:

$$\text{Econ_Cond} = \alpha_0 + \beta_1 \text{Cov_19} + \varepsilon \quad (1)$$

$$\text{Finc_Cond} = \mu_0 + \lambda_1 \text{Cov_19} + \varepsilon \quad (2)$$

where:

Econ_Cond = Economic condition of SDA members

Finc_Cond = Financial conditions of the SDA office

Cov_19 = Perception of the Condition of Congregation Members during Covid-19

α_0, μ_0 = Constant Value

β_1, λ_1 = Regression Coefficient of Variable X

ε = Disturbing Error

RESULTS AND DISCUSSION

Descriptive Statistical Test

The test will be conducted on a sample of 251 GMAHK members in Minahasa who participated as respondents in the study. The results of the descriptive statistical test are presented as follows:

Table 3. Descriptive Statistical Test

No.	Variable	Questions	Obs	Mean	Std. Dev.	Min	Max
1	X	X1.1	251	3.2231	1.3438	1	5
		X1.2	251	3.5258	1.3305	1	5
		X1.3	251	3.5099	1.1978	1	5
		X1.4	251	3.4741	1.2721	1	5
2	Y ₁	Y1.1	251	3.4223	1.2251	1	5
		Y1.2	251	3.4302	1.1824	1	5
		Y1.3	251	2.8964	1.1820	1	5
3	Y ₂	Y2.1	251	2.7490	1.1852	1	5
		Y2.2	251	2.8087	1.1710	1	5
		Y2.3	251	2.5697	1.2450	1	5

Based on Table 3, the descriptive statistical test results show that the highest mean value is for question X1.1, with a score of 3.509, while the lowest mean value for the Covid-19 Pandemic var-

table (X) is 3.474 for question X1.4, with a standard deviation of 1.272. For the economic condition of GMAHK members variable (Econ_Cond), the highest mean is for question Y1.2, at 3.430, and the lowest mean is 2.896 for question Y1.3, with a standard deviation of 1.182. Lastly, the financial condition of the GMAHK Office variable (Y2) shows the highest mean of 2.808 for question Y2.2 and the lowest mean of 2.569 for question Y2.3, with a standard deviation of 1.245.

Validity Test

A validity test was conducted for each variable at a 5% significance level, resulting in an r-table value of 0.1381 for 251 respondents. The test is considered valid if $r\text{-calculated} > r\text{-table}$ with $\alpha = 0.05$. The validity test results are provided in the following table:

Table 4. Validity Test

No.	Variables	Questions	Sig	R count	R table	Conclusion
1	X	X1.1	0.000	0.7170	0.1381	Valid
		X1.2	0.000	0.5650	0.1381	Valid
		X1.3	0.000	0.6148	0.1381	Valid
		X1.4	0.000	0.3909	0.1381	Valid
2	Y ₁	Y1.1	0.000	0.4357	0.1381	Valid
		Y1.2	0.000	0.8405	0.1381	Valid
		Y1.3	0.000	0.5987	0.1381	Valid
3	Y ₂	Y2.1	0.000	0.5039	0.1381	Valid
		Y2.2	0.000	0.3861	0.1381	Valid
		Y2.3	0.000	0.4017	0.1381	Valid

The validity test shows that the R-count values for all statement items in each variable are greater than the R-table value. Therefore, the questionnaire results for each variable are deemed valid, making them suitable for use as research measurement tools. Based on this, the researcher decided to exclude any invalid variables to ensure that the remaining valid variables accurately represent and measure the research variables (Sugiyono, 2017). Invalid variables will not be included in subsequent tests (reliability testing).

Reliability Test

The following are the reliability test results for this study. A result is considered reliable if the Cronbach's alpha value exceeds 0.60 (Sugiyono, 2017).

Table 5. Reliability Test

No	Variable	Cronbach's Alpha	Note
1	Covid-19 Pandemic (Cov_19)	0.80	Reliable
2	Economic Condition of GMAHK Members (Econ_Cond)	0.86	Reliable
3	Financial Condition of GMAHK Office (Finc_Cond)	0.74	Reliable

Table 5 indicates that all three variables in the study are reliable. This is supported by Cronbach's Alpha values above 0.60: the Covid-19 pandemic variable (Cov_19) scored 0.80, the economic condition of GMAHK members variable (Econ_Cond) scored 0.86, and the financial condition of the GMAHK office variable (Finc_Cond) scored 0.74. Therefore, all three variables can be used for further research.

Regression Coefficient Test

After confirming the normality of each dependent and independent variable, the analysis proceeded with a simple linear regression between the Covid-19 pandemic variable (Cov_19) and the economic condition of GMAHK members (Econ_Cond), as well as between the Covid-19 pandemic variable (Cov_19) and the financial condition of the GMAHK office (Finc_Cond). The regression analysis results are presented in Table 6.

Table 6. H₁ Test

Variable Cov_19 towards Econ_Cond

Econ_Cond	Coef.	t	P> t
Cov_19	.4678	7.94	0.000
constant	1.6434	7.79	0.000
Number of obs			251
F(1, 249)			63.02
Prob > F			0.0000
R-squared			0.2020
Adj R-squared			0.1988

Table 6 shows an R² value of 0.202, or 20.2%. Based on Table 1.6, the Covid-19 pandemic (X) variable shows a positive and significant impact, indicating that the pandemic does influence the economic condition of GMAHK members in a positive way.

Following the assessment of the impact of the Covid-19 pandemic (X) on the economic condition of GMAHK members (Econ_Cond), the researcher will now evaluate the relationship between the Covid-19 pandemic variable (Cov_19) and the financial condition of the GMAHK office (Finc_Cond) as follows:

Table 7. H₂ Test

Variable Cov_19 towards Finc_Cond

Econ_Cond	Coef.	t	P> t
Cov_19	.2987	5.17	0.000
constant	1.6835	8.14	0.000
Number of obs			251
F(1, 249)			26.70
Prob > F			0.0000
R-squared			0.0968
Adj R-squared			0.0932

Based on Table 7 above, it can be concluded that the Covid-19 Pandemic variable (X) has a positive and significant effect on the Financial Condition of the GMAHK Office (Y2).

The Impact of the Covid-19 Pandemic on the Economic Conditions of GMAHK Members

Overall, the Covid-19 pandemic has had a significant negative impact on the global economy, affecting sectors such as employment, household income, and consumption (Baker et al., 2020). However, this study's findings indicate a different outcome, where Covid-19 has had a positive effect on the economic condition of GMAHK members, as well as on the financial standing of the Minahasa Conference of GMAHK. This positive outcome can be attributed to several specific factors related to the economic circumstances of church members, such as crisis adaptation, social assistance, and the church's role in providing economic support to its members.

The pandemic encouraged churches to adopt digital technology, including online platforms for holding services, classes, and other activities that reduce physical gatherings. This digital adaptation has helped maintain community bonds within the church despite social restrictions (Pinshi, 2020). Although digitalization does not directly impact the economy, the continuity of church activities and maintained community engagement help mitigate the negative psychological effects of isolation and support community resilience during the crisis (Prawiro, 2021).

The Covid-19 pandemic indeed poses significant economic challenges, including for church members. However, the observed positive impacts can be explained by the church's role in fostering solidarity, social capital, and as a channel for social aid (Sari, 2020). Collective support within the church community, though crucial, may not be robust enough to entirely counteract the broader economic challenges, resulting in a modest but still positive effect (Prasetyoningrum & Sukmawati, 2018).

The study's findings, indicating that the Covid-19 pandemic (X) has influenced the economic conditions of GMAHK members, hold several important implications for both members of the Seventh-day Adventist Church (GMAHK) and the church organization as a whole. The pandemic led

to fundamental shifts in the economic conditions of many individuals, including GMAHK members, through rising unemployment, reduced income, and financial uncertainty. This decline in economic stability not only affects the personal well-being of members but also influences their ability to financially support church activities, especially in terms of donations, tithes, and offerings.

The Impact of the COVID-19 Pandemic on the Financial Condition of GMAHK Offices

The study results show that the COVID-19 pandemic (X) significantly affects the financial condition of GMAHK offices (Y2). This finding aligns with previous research indicating that the COVID-19 pandemic has had a broad impact across various economic sectors, including the financial sector in religious institutions (Fahrika & Roy, 2020). The pandemic forced many institutions to adjust their operational and financial strategies due to physical activity restrictions, shifting public priorities, and reduced income resulting from global economic instability (Donthu & Gustafsson, 2020).

However, the pandemic's impact also created new opportunities for churches to manage finances more effectively and efficiently. Some churches began adopting digital approaches to fundraising and reducing non-essential operational expenses during the pandemic (alim Bahri et al., 2024). Churches also sought to adapt their programs and services to meet congregational needs in the digital era, including through online services and digital platforms (Akbar & Ridwan, 2019).

Therefore, the finding that the COVID-19 pandemic significantly impacted the financial condition of GMAHK offices reinforces the argument that the pandemic posed substantial financial management challenges for religious institutions. Financial strategy adaptation, enhanced digital literacy in fundraising, and flexible management are essential steps to address the financial crisis caused by the pandemic (Rahman, 2022).

The study's findings, indicating that the COVID-19 pandemic (X) significantly impacted the financial condition of GMAHK offices, carry important implications for church management, congregants, and the broader community. The pandemic disrupted the usual flow of funds to GMAHK, typically sourced from congregational donations, offerings, and other contributions. Physical activity restrictions during the pandemic, including limitations on church services, led to a drastic decrease in direct donations received by the church. This affected the church office's ability to fund routine operations, pay staff, and carry out church service programs and missions.

CONCLUSION

This study aims to examine the influence of the COVID-19 pandemic (Cov_19) variable on the economic conditions of GMAHK members (Econ_Cond) and the financial condition of GMAHK (Finc_Cond). Based on regression test results, the findings indicate that (1) the COVID-19 pandemic (X) variable has a positive effect on the economic conditions of GMAHK members (Econ_Cond), and (2) the COVID-19 pandemic (X) has a significant and positive effect on the financial condition of GMAHK (Finc_Cond).

Based on these findings, several recommendations are offered to help GMAHK address the pandemic's impact, including (1) To mitigate the decline in physical donations, GMAHK should strengthen and expand access to digital donation methods. The church can utilize online payment apps, QR codes, and digital donation platforms accessible to congregants across various backgrounds. Additionally, providing digital literacy training for members unfamiliar with this technology may help increase digital donation receipts, (2) the church could offer financial literacy training to members, enabling them to manage their finances more effectively, especially during crises. Financial literacy could cover budgeting, saving, investing, and strategies for navigating uncertain financial situations. With enhanced financial literacy, church members would be better prepared for economic crises and have more stable financial planning, and (3) future research should consider adding more variables and testing across multiple objects for comparison between different institutions.

REFERENCES

- Aditia, A. (2021). Covid-19: Epidemiologi, virologi, penularan, gejala klinis, diagnosa, tatalaksana, faktor risiko dan pencegahan. *Jurnal Penelitian Perawat Profesional*, 3(4), 653–660.
- Akbar, R., & Ridwan, R. (2019). Pengaruh Kondisi Keuangan Perusahaan, Ukuran Perusahaan, Per-

- tumbuhan Perusahaan Dan Reputasi Kap Terhadap Penerimaan Opini Audit Going Concern Pada Perusahaan Pertambangan Yang Terdaftar Di Bursa Efek Indonesia Tahun 2015-2017. *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi*, 4(2), 286–303.
- alim Bahri, N., Haliah, H., Syamsuddin, S., Nirwana, N., & Kusumawati, A. (2024). Study of Church Financial Accountability and Transparency in the style of the Dalihan Na Tolu Philosophy of the Toba Batak Tribe. *Jurnal Ilmiah Akuntansi Peradaban*, 10(1), 97–109.
- Aquarini, A. (2020). Pengaruh kebijakan politik terhadap kepatuhan physical distancing mencegah penyebaran covid-19. *Anterior Jurnal*, 19(2), 66–73.
- Baker, S., Bloom, N., Davis, S., & Terry, S. (2020). COVID-induced economic uncertainty and its consequences. *VoxEU. Org*, 13.
- Baker, S. R., Bloom, N., Davis, S. J., & Terry, S. J. (2020). *Covid-induced economic uncertainty*. National Bureau of Economic Research.
- Donthu, N., & Gustafsson, A. (2020). Effects of COVID-19 on business and research. In *Journal of business research* (Vol. 117, pp. 284–289). Elsevier.
- Fahrika, A. I., & Roy, J. (2020). Dampak pandemi covid 19 terhadap perkembangan makro ekonomi di indonesia dan respon kebijakan yang ditempuh. *Inovasi: Jurnal Ekonomi, Keuangan, Dan Manajemen*, 16(2), 206–213.
- Faradhillah, R., & Soma, A. M. (2022). Management Keuangan Perusahaan Di Era Pandemi Covid-19. *Perspektif*, 1(6), 652–660.
- Herlina, H. (2020). Perubahan Fluktuatif Struktur Ekonomi Indonesia pada Masa Pandemi Covid-19. *Al-Mutharahah: Jurnal Penelitian Dan Kajian Sosial Keagamaan*, 17(2), 199–210.
- Junaedi, D., & Salistia, F. (2020). Dampak Pandemi COVID-19 Terhadap Pertumbuhan Ekonomi Negara-Negara Terdampak. *Simposium Nasional Keuangan Negara*, 2(1), 995–1013.
- Kustinah, S. (2021). Kinerja Keuangan Perusahaan di Bursa Efek Indonesia Selama Masa Pandemi Covid-19. *Komitmen: Jurnal Ilmiah Manajemen*, 2(2), 83–101.
- Mewengkang, E., Thomas, F., & Sumilat, M. (2021). Sejarah Gereja Masehi Advent Hari Ketujuh DI Desa Pinaling (1946–2012). *Jurnal Elektronik Fakultas Sastra Universitas Sam Ratulangi*, 19.
- Muliati, N. K. (2020). Pengaruh Perekonomian Indonesia di Berbagai Sektor Akibat Corona Virus Disease 2019 (Covid-19). *Widya Akuntansi Dan Keuangan*, 2(2), 78–86.
- Nurdin, I., & Hartati, S. (2019). *Metodologi penelitian sosial*. Media Sahabat Cendekia.
- Pinshi, C. P. (2020). Monetary policy, uncertainty and COVID-19. *Journal of Applied Economic Sciences (JAES)*, 15(69), 579–593.
- Prasetyoningrum, A. K., & Sukmawati, U. S. (2018). Analisis pengaruh Indeks Pembangunan Manusia (IPM), pertumbuhan ekonomi dan pengangguran terhadap kemiskinan di Indonesia. *Equilibrium: Jurnal Ekonomi Syariah*, 6(2), 217–240.
- Pratiwi, A. M., & Rohman, A. (2023). Penerapan Strategi Digital Marketing Dalam Meningkatkan Omset Dengan Pendekatan Analisis Swot Perspektif Marketing Syariah Pada Toko Fihadaessie Surabaya. *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)*, 6(1), 881–898.
- Prawiro, R. (2021). Pengaruh keadaan demografi sosial ekonomi terhadap manajemen keuangan pribadi melalui literasi keuangan pegawai blud rsud bayung lencir. *Jurnal Manajemen Terapan Dan Keuangan*, 10(01), 16–28.
- Purbiyati, Y. S., & Setyawati, V. D. (2020). Implementasi Spiiritualitas Manajemen Keuangan pada Pengelolaan Keuangan Gereja Katolik. *Syntax Idea*, 2(11), 981–997.
- Purwanto, A. (2021). *Sosiologi Industri dan Pekerjaan*. Deepublish.
- Putra, M. W. P., & Kasmiarno, K. S. (2020). Pengaruh Covid-19 Terhadap Kehidupan Masyarakat Indonesia: Sektor Pendidikan, Ekonomi Dan Spiritual Keagamaan. *POROS ONIM: Jurnal Sosial Keagamaan*, 1(2), 144–159.
- Rahmadan, R., Indrawari, I., & Ridwan, E. (2021). Pengaruh Pandemi Covid-19 Terhadap Dampak Implementasi Ekonomi Digital Pada Umkm. *Menara Ilmu: Jurnal Penelitian Dan Kajian Ilmiah*, 15(1).
- Rahman, M. T. (2022). *Model praktek moderasi beragama di daerah Plural*. Prodi S2 Studi Agama-Agama UIN Sunan Gunung Djati Bandung.
- Romer, C. D. (2021). The fiscal policy response to the pandemic. *Brookings Papers on Economic Activity*, 89–110.
- Santoso, D. H., & Santosa, A. (2020). COVID-19 dalam ragam tinjauan perspektif. *LPPM Mercubuna*, 120.
- Sari, T. T. (2020). Self-efficacy dan dukungan keluarga dalam keberhasilan belajar dari rumah di masa pandemi Covid-19. *Education Journal: Journal Educational Research and Development*, 4(2), 127–136.
- Sugiyono, P. D. (2017). Metode penelitian bisnis: pendekatan kuantitatif, kualitatif, kombinasi, dan R&D. *Penerbit CV. Alfabeta: Bandung*, 225, 87.

- Sukur, M. H., Kurniadi, B., & Haris, R. F. N. (2020). Penanganan pelayanan kesehatan di masa pandemi COVID-19 dalam perspektif hukum kesehatan. *Journal Inicio Legis*, 1(1), 1–17.
- Yusmanizar, Y., & Samad, A. S. (2022). Kebangkitan Bisnis Online UMKM Kuliner di Tengah Pandemi dari Perspektif Komunikasi Bisnis. *Journals of Social, Science, and Engineering*, 1(2), 55–61.
- Zendrato, W. (2020). Gerakan mencegah daripada mengobati terhadap pandemi covid-19. *Jurnal Education and Development*, 8(2), 242.