

Indonesian Government Monetary Policy in National Economic Recovery (PEN)

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***Abstract.** The Covid-19 pandemic has caused the Indonesian economy to become unstable, both micro and macro, and has even put Indonesia on the brink of recession. Economic instability during the pandemic caused the realization of Indonesia's economic growth to be very low, even the lowest since the 1998 monetary crisis, so the government designed monetary policy in implementing the national economic recovery program. This study aims to determine the monetary policies implemented by the government to overcome the economic crisis that occurred during the pandemic. The method used in this research is qualitative, the type of research is library research. Data is taken from journals, books, national news, official government websites that publish information that supports research. In restoring economic activity, the government took steps through the National Economic Recovery Program (PEN) with three policies, namely increasing domestic consumption, increasing business activity, and maintaining economic stability and monetary expansion. PEN is carried out through four modalities and state spending, namely state capital participation (PMN), placement of funds, government investment, and guarantee activities with a scheme determined by the government.*

Keywords: Monetary Policy, Covid-19 Pandemic, Economic Crisis

1. INTRODUCTION

The Covid-19 pandemic has been showing its existence for two years with outbreaks throughout the world. Covid-19 first appeared in the city of Wuhan, Hubei, China on December 31 2019.¹ The total number of cases since the emergence of this virus until 2022 has reached 584,595,723 cases worldwide and has killed around 6,418,093 people.² In Indonesia, the total cases of Covid-19 reached 6,244,978 cases and killed 157,095 people.³ Seeing the very high number of infections, the government continues to work on strategies and policies to address this health problem. There are several ways that various countries have done to stop the spread of the virus, one of which is by locking down their countries. However, in Indonesia the lockdown was not carried out due to several factors. In handling the Covid-19 case, the Indonesian government imposed large-scale social restrictions (PSBB) and has now been replaced by imposing restrictions on community activities (PPKM).

The announcement of the pandemic status on March 11 2020 by the World Health Organization sent all sectors into a tailspin, especially the health sector which is an important sector for solving this virus problem. Apart from the health sector, the economic sector has also been badly affected by the pandemic. The pandemic status has made the world economy unstable, and has even put countries on the brink of recession. Data from the Ministry of Finance regarding National Economic

¹Wikipedia, Covid-19 Pandemic, https://id.wikipedia.org/wiki/Pandemi_Covid-19 (accessed August 7, 2022)

²Google News, Coronavirus (COVID-19), <https://news.google.com/covid19/map> (accessed August 7, 2022)

³Task Force for Handling Covid-19, Situation of COVID-19 in Indonesia, <https://covid19.go.id/> (accessed August 7, 2022)

Recovery, shows that the global economy will experience a decline in the global investment sector and trade flows by 30%, and increase global financial market volatility by up to 251%. Besides that, as a result of the implementation of policies from each country such as lockdowns or limiting exports and imports from countries with high virus infection rates causing economic activity to decrease drastically. The halt in world economic activity will cause an increase in the unemployment rate, it is predicted that more than 195 million people will lose their jobs and 420-580 million people will fall into poverty.⁴

The pandemic has also affected the Indonesian economy, both micro and macro. Indonesia's economic condition has decreased quite drastically since the announcement of the first Covid-19 case in Indonesia on March 2 2020. Based on data from the Central Statistics Agency, it shows that in the second quarter of 2020, the Indonesian economy was minus 5.32 percent and this was recorded as realization of economic growth. the lowest since the 1998 monetary crisis, while in the third quarter of 2020 the Indonesian economy was minus 3.49 percent.⁵The sudden economic shock caused both micro and macro economic problems to become increasingly complicated.

Ministry of Finance data was collected in 2021. Global economic recovery in Q3 2021 generally slowed down as many countries experienced an increase in the number of daily cases of the Covid-19 delta variant of the Covid-19. Economic growth in Q3 2021 reached 3.51% (yoy), growing slower than Q2 2021 which reached 7.07%. This is due to the increase in daily infections in early January 2021 slowing economic growth and limiting people's movements and activities. In facilitating economic improvement, Bank Indonesia will continue to make adjustments to monetary and fiscal policies, policies to encourage increased exports, and increase economic and financial inclusion. Of course, in carrying out this policy, Bank Indonesia must coordinate with the government and related institutions.⁶

The impact of Covid-19 on the Indonesian economy must of course be restored through a national economic recovery program. The Indonesian government designed monetary policy with the aim of controlling inflation, providing stimulus for the business world and maintaining the rupiah exchange rate.⁷The purpose of this paper is to describe the monetary policies carried out by the government in the national economic recovery (PEN).

2. METHOD

The method used in this research is a qualitative method, this type of research is library research or commonly referred to as library research. This library research emphasizes the use of books, scientific journals, and other literature as the main source in studying an object.⁸The sources used in this research are books, scientific journals, research results, national news, official government websites that publish information that supports research.⁹Library data is collected and processed by compiling, organizing and researching research results. Data analysis in this research library is

⁴Novita Maulida Ikmal and Machdian Noor, (2021), Indonesian Government Policy in Handling the Community's Economy in the Conditions of the Covid 19 Pandemic, Proceedings of the National Seminar & Call for Paper "The Role of Women as Heroes in the Pandemic Era," 8(1), p. 314.

⁵Yudho Priambodo, Kompas, "Indonesia's Economy Has Dropped Due to the Impact of Corona"<https://www.kompas.tv/article/100767/eko-indonesia-anjlok-because-imbac-corona-dua-arah-bag-2>(accessed August 6, 2022)

⁶Yunita Maharani and Marheni, (2022) "Policy Strategy in Overcoming the Economic Crisis During the Covid-19 Pandemic: (Indonesian Case Study)," JEMASI: Journal of Economics Management and Accounting, 17(2), p. 236.

⁷Ministry of Finance of the Republic of Indonesia, Edward UP Nainggolan, (2020), Fiscal and Monetary Policy in Facing the Impact of Covid-19,www.djkn.kemenkeu.go.id/artikel/baca/13017(accessed August 7, 2022).

⁸Mestika Zed, Library Research Methods, (Jakarta: Indonesian Obor Foundation, 2008), p.

⁹Anwar Sanusi, Business Research Methodology, (Jakarta: Salemba Empat, 2016), p. 32.

content analysis, namely a study that examines the contents of written or printed information in detail. Alternatively, content analysis is a research technique that takes context into account to draw replicable conclusions and valid data.¹⁰The data that researchers use is data on the number of COVID-19 cases from credible sources, accompanied by government policies in dealing with the community's economy during the pandemic. Researchers combine similar data and draw conclusions from each of these data which in the end can be used as a narrative to help readers understand each purpose set by the author.

3. RESULTS AND DISCUSSION

3.1 Impact of Covid-19 on the Economy

The economic sector has suffered greatly as a result of the COVID-19 pandemic. Based on data from the Central Statistics Agency, it shows that in the second quarter of 2020 the Indonesian economy was minus 5.32 percent and this was recorded as the lowest economic growth realization since the 1999 monetary crisis, while in the third quarter of 2020 the Indonesian economy was still minus 3.49 percent.¹¹The Governor of Bank Indonesia (BI) estimates that the Indonesian economy will grow 3.2-4.4% this year. Triggered by increased mobility of people, government spending and increased exports. However, the World Bank has a different perspective, Indonesia can continue its economic growth momentum in 2022.

Based on the World Economic Outlook report, Indonesia's economy is estimated to grow 5.2% this year.¹²Some experts worry that the long-term economic impact of the Covid-19 pandemic could outweigh the health impact, slowing economic growth in the coming years. When the economy slows down, the rate of employment will decrease, unemployment and poverty will increase, and crime will increase in society.¹³The tourism and aviation sectors are also feeling the shock from the impact of the Covid-19 pandemic due to the impact of travel bans and social distancing, as well as the high cost of antigen and PCR swabs. The impact extends to the hotel, restaurant, retail, transportation, MSMEs and other industries. The manufacturing industry is also affected by delays in raw materials due to scarcity and delays in receiving raw materials. This has an impact on high product prices and causes inflation to increase. The World Bank estimates that Indonesia's economy will grow by 4.4% in 2021. The decline in this forecast is due to the impact of the delta variant that spread in July/August last year. The World Bank also estimates that Indonesia's economic growth will increase by 5.2% in 2022 and 5.1% in 2023.¹⁴

Furthermore, in 2021 Indonesia's poverty rate is expected to increase due to the Covid-19 pandemic outbreak in this country until now. According to INDEF calculations, the poverty rate will increase by 10.5% in 2021. The number of poverty people is projected to increase by around 1 million people, so that the total number of poverty people is estimated to reach 28.37 million people.

¹⁰Krippendorf Klaus, *Content Analysis: Introduction to Theory and Methodology*, trans. Farid Wajidi, (Jakarta: Citra Niaga Rajawali Press, 1993), page 15.

¹¹Yudho Priambodo, Kompas, "Indonesia's Economy Has Dropped Due to the Impact of Corona"<https://www.kompas.tv/article/100767/eko-indonesia-anjlok-because-imbis-corona-dua-arrah-bag-2>(accessed August 6, 2022)

¹²Business Economics, World Bank Projections Indonesia's Economy to Grow 5.2 Percent in 2022,<https://economy.business.com/read/20220111/9/1487984>accessed 6 August 2022

¹³Mashuri, M., Eryana, E., & Ezril, E. (2019). Factors Influencing The Success Of The Sukaramai Market Trader Business In Bengkalis District. *IQTISHADUNA: Scientific Journal of Our Economy*, 8(1), 138-154, p. 30.

¹⁴Ministry of Finance of the Republic of Indonesia, World Bank Predicts Indonesia's Economy will Strengthen, Structural Reforms Still Needed,<https://fiskal.kemenkeu.go.id/baca/2022/06/22/4351-bank-dunia-prediksi-perekonomian-indonesia-akan-menguat-reformasi-struktural-tetap-dibutuhkan>, accessed November 6, 2022.

Table.1 Number and Percentage of poverty Population

Year	Number of poverty Population	Percentage
2019	25.14 Million	9.41%
2020	26.42 Million	9.78%
2021	27.54 Million	10.14%

Source: Badan Pusat Statistik, 2020.

Based on the data above, it can be seen that as of March 2019-2021 the number of poverty people has been increasing from year to year. In 2020 there was an increase of 1.28 million poverty people compared to 2019 or an increase of 0.37 percent. In 2021 the poverty population will increase by 0.36 percent or 1.12 million people, when compared to the previous year. The increase in the number of poverty people from 2020 to 2021 is estimated to be the result of the co-19 pandemic.

The program designed by the government for 2021, namely National Economic Recovery (PEN), is not strong enough to hold back the rate of decline in consumption for the poverty and vulnerable to poverty. This resulted in also increasing unemployment and crime. According to INDEF the number of unemployed will increase by 3.6 million people, to 10.4 million people in 2021, with a percentage of 7.8% from 4.99%. The details come from 2.5 million new workforce that are not optimally absorbed and 1.1 million workforce that are still not absorbed due to the impact of Covid-19. The increase in unemployment has made the poverty rate rise above 2 digits. Based on data from the Central Statistics Agency, it shows that the number of open unemployed in 2019-2022,¹⁵ as follows:

Table. 2 Number of Open Unemployment in 2019-2022

Year	Month	Unemployment Rate
2019	February	4.98%
	August	5.23%
2020	February	4.94%
	August	7.07%
2021	February	6.26%
	August	6.49%
2022	February	5.83%

Source: Badan Pusat Statistik, 2020.

The data above shows that before the arrival of Covid-19 in Indonesia, the percentage of unemployed from February to August 2019 had increased by 0.25%. Whereas in 2020 from

¹⁵Central Bureau of Statistics, February 2022: The Open Unemployment Rate (TPT) is 5.83 percent and the average labor wage is 2.89 million rupiah per month, bps.go.id/pressrelease/2022/05/09/1915/februari-2022--open-unemployment-rate--tpt--5-83-percent.html (accessed August 6, 2022)

February to August there was a quite high percentage jump of 2.13%, this is certainly the impact of the co-19 pandemic. Next, in 2021 the unemployment rate will decrease compared to the beginning of the first Covid-19 case in Indonesia. From February to August 2021 there was an increase in the percentage of the unemployment rate by 0.23%. And finally in 2022 the unemployment rate will decrease to 5.83% or 8.40 million unemployed people. Compared to the previous year, as of February there was a decrease of 350 thousand people, while as of August there was a decrease of 700 thousand people.

3.2 Government Monetary Policy

Monetary policy is the policy used by the government to regulate the money supply. Growth in the money supply should follow economic growth so that it can indirectly reduce the unemployment rate. The central bank as the executor of monetary policy can carry out both quantitative and qualitative policies.¹⁶With monetary policy, the government can also exercise control over the money supply, credit and the banking system. In practice, monetary policy can be expansionary in nature with the aim of increasing aggregate demand in the economy; or contractionary with the aim of reducing aggregate demand in the economy.¹⁷

Setting the amount of money circulating in the community is regulated by increasing or decreasing the amount of money in circulation. Monetary policy can be classified into two, namely expansionary monetary policy and contractionary monetary policy.¹⁸In implementing monetary policy, central banks usually use various tools as instruments to achieve targets. Among these instruments are open market operations, reserve requirements, discount policies, and moral appeals.¹⁹

The Covid-19 pandemic has caused a decline in Indonesia's economic performance. For this reason, the government is actively trying to restore the national economy through the National Economic Recovery Program (PEN). The purpose of this PEN is to maintain and increase the ability of the community in the economic sector, both the real sector and the financial sector so that they are able to run their business during the Covid-19 pandemic. The National Economic Recovery Program (PEN) is contained in Government Regulation Number 23 of 2020 stipulated on May 9 2020. The National Economic Recovery Program (PEN) is implemented through four modalities and state spending, namely state capital participation (PMN), placement of funds, government investment, and guarantee activities with a scheme determined by the government. After that the government issued Presidential Regulation Number 82 of 2020 which was issued on July 27 2020. The policy discussed the Committee for Handling COVID-19 and National Economic Recovery. The committee consists of the Policy Committee, the Covid-19 Handling Task Force, and the National Economic Recovery and Transformation Task Force.

In general, the positive trend in the realization of the PEN program is supported by various acceleration efforts, including accelerating expenditures for handling COVID-19, acceleration of other PEN programs including business incentives, Physical DAK, Regional Incentive Funds (DID) for Recovery, and Pre-Employment, as well as by optimizing new programs that can be realized immediately are the UMKM Productive Assistance (BPUM) program and the Salary/Wage Subsidy. The budget that has been issued by the government to finance the handling of Covid-19 and the national economic recovery program is IDR 695.20 trillion which has been allocated for 6 sectors in Indonesia. The total realized until the first

¹⁶Abdul Ghofur, Introduction to Islamic Economics Basic Concepts, Paradigm, Development of Islamic Economics, (Kaliwungu: PT Raja Grafindo, 2018), h. 113

¹⁷Muana Nanga, Macroeconomic Theory of Problems and Policy, (Jakarta: PT Raja Grafindo, 2005), p. 180.

¹⁸Muhammad, Islamic Monetary Economics, (Yogyakarta: UII Press Yogyakarta, 2018), p. 209

¹⁹Aulia Pohan, Portrait of Indonesian Monetary Policy, (Jakarta: PT Grafindo Persada, 2008) h. 32-34.

week of August 2021 is IDR 151.125 trillion.²⁰ Furthermore, for social and economic activities for people whose income has been affected by the pandemic, the government has prepared a social safety net. Realization for social protection amounted to IDR 85.3 trillion from a ceiling of IDR 203.91 trillion. The budget that has been realized for the Family Hope Program (PKH) is Rp. 26.6 trillion, Direct Cash Assistance (BLT) for village funds is Rp. 8.3 trillion, staple food cards are Rp. 25.5 trillion, pre-employment programs are Rp. 2.4 trillion, assistance Rp. 16.5 trillion in non-Jabodetabek cash and Rp. 3.1 trillion in electricity discounts.

There are three policies implemented by the government, namely increasing domestic consumption, increasing business activity, and maintaining economic stability and monetary expansion. In the business world sector, the government is trying to drive the economy by providing incentives to MSMEs and corporations. For MSMEs, the government provides installment delays and interest subsidies for bank loans, interest subsidies through People's Business Credit (KUR) and Ultra Micro, guarantees for working capital of up to IDR 10 billion and provision of tax incentives, for example Income Tax (PPH Article 21) is borne by the government.

Data from Bank Indonesia show that monetary policy in 2022 will focus more on maintaining stability, macroprudential policies, payment systems, financial market deepening and an inclusive and green financial economy, and of course boosting economic growth. The direction of Bank Indonesia's policy mix for 2022 is as follows:

1. Monetary policy will be more focused on maintaining stability and reducing the impact of policy normalization in developed countries, especially the US Central Bank
2. Strengthen accommodative macroprudential policies to increase bank lending/financing to the business world in 2022 to support national economic recovery while maintaining financial system stability
3. Accelerate the digitization of the payment system to encourage economic recovery, especially household consumption, and accelerate an inclusive and efficient economy and finance. Accelerate the deepening of the foreign exchange market against the rupiah to support the stability of the rupiah exchange rate Develop hedging tools and trade facilitation for international investment in the form of:
4. Strengthening inclusive financial economic policies that are prioritized for the business world aimed at supporting economic recovery through MSME development programs and empowering low-income communities to encourage the increase of MSMEs and sharia businesses, as well as strengthening Bank Indonesia's green policies and institutions to support the transition towards an economy low carbon;
5. Strengthening international policies by expanding cooperation with central banks and other international institutions, facilitating trade and investment, and with the Ministry of Finance to make the 6 (six) priority agendas of the Indonesian Presidency's financial path at the G20 in 2022.

The increase in the number of Covid-19 cases caused by the omicron variant did not impede economic recovery both globally and in Indonesia. This recovery takes place evenly, not relying on just one country. This continuous improvement will be supported by developments in a number of indicators such as the Purchasing Managers Index (PMI), consumer confidence and continued strong retail sales in December 2021. With these developments, Bank Indonesia estimates that global economic growth will continue to reach 4.4% in 2022. Increasing trade volume and global commodity prices support export prospects in developing countries.

²⁰Ministry of Finance of the Republic of Indonesia, Budget News, <https://anggaran.kemenkeu.go.id/> accessed 6 August 2022.

Based on research results from DBS Group Research, the rupiah exchange rate against the United States (US) dollar is estimated to reach IDR 15,000 in 2020.²¹This is due to several factors, one of which is the uncertainty of global financial markets. This is also due to the fact that economic growth in the United States has the potential to grow below 3%. The US Federal Reserve is expected to complete its rate hike in the second quarter of 2023, bringing back the US inflation target to 2%.

One of the other policies in the monetary sector, namely the reduction in lending rates, is expected to boost credit growth in the context of economic recovery. Therefore, economic stimulus in Indonesia requires a stimulus that is fast, relatively easy to apply in the field and the best steps through PEN funds from 2021 to 2022 are urgently needed, such as direct cash assistance, social assistance, labor-intensive programs, assistance for MSMEs. Based on data from OJK, it shows that the banking sector has lowered interest rates on productive loans to below 10%. Interest rates for working capital loans fell starting in May 2016 from 11.74 percent to 9.27 percent in January 2021. Interest rates for investment loans in May 2016 were 11.42 percent, dropping to 8.83 percent in January 2021. Meanwhile, interest rates on consumer credit have fallen from May 2016 at 13.74 percent to 10.95 percent in January 2021. Meanwhile, during the pandemic, this was the main reason for the slow decline in bank lending rates amid future economic uncertainty. In general, banking prime lending rates (SBDK) have gradually decreased per each segment (Corporate, Retail, KPR).

4. CONCLUSION

The current impact of the Covid-19 pandemic is being felt by the economic sector, namely the slowdown in economic growth which causes employment to decrease, unemployment and poverty to increase, and crime to increase. Seeing an unstable economy, the government took steps to restore the economy through the National Economic Recovery Program (PEN). The purpose of this PEN is to maintain and increase the ability of the community in the economic sector, both the real sector and the financial sector so that they are able to run their business during the Covid-19 pandemic. There are three policies implemented by the government, namely increasing domestic consumption, increasing business activity, and maintaining economic stability and monetary expansion.

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²¹CNBC Indonesia, Rupiah is predicted to be sluggish in 2022, US Dollars can penetrate IDR 15,000, <https://www.cnbcindonesia.com/market/20211230141537-17-303296/rupiah-diramal-loyo-di-2022-dolar-as-bisa-tembus-rp-15000> accessed 6 August 2022.

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