

ANALYSIS OF ADAPTATION STRATEGIES AMONG BOARDING HOUSE ENTREPRENEURS DURING COVID-19

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Abstract

The COVID-19 pandemic has severely impacted the boarding house business, forcing entrepreneurs to adapt swiftly to maintain their operations amidst financial and occupancy challenges. This situation highlights the difficulties boarding house businesses encounter in ensuring sustainability during uncertain times. This study investigates the adaptation strategies employed by boarding house (kost) businesses during the COVID-19 pandemic. Using a qualitative approach, the research collected data through interviews with four informants, comprising two primary and two secondary sources. The findings emphasize the importance of need-based market segmentation, targeting both students and workers, to maintain occupancy and revenue. Flexible payment schemes, reserve fund management, and cost-saving measures emerged as key strategies to address financial difficulties. Additionally, fostering strong tenant relationships through responsive customer service and empathetic communication enhanced tenant loyalty and ensured long-term occupancy. This study concludes that operational adaptability and effective market segmentation are critical for the survival and growth of rental housing businesses during periods of crisis. These insights provide valuable guidance for similar enterprises navigating uncertain economic conditions while emphasizing the importance of aligning business strategies with tenant needs and maintaining financial resilience.

Keyword: Adaptive Strategies, Boarding house, Pandemic

Abstrak

Pandemi COVID-19 berdampak serius pada bisnis rumah kos, sehingga para pengusaha harus beradaptasi dengan cepat untuk mempertahankan operasionalnya di tengah tantangan finansial dan okupansi. Situasi ini menyoroti kesulitan yang dihadapi bisnis rumah kos dalam memastikan keberlanjutan di masa yang tidak menentu. Studi ini menyelidiki strategi adaptasi yang digunakan oleh bisnis rumah kos selama pandemi COVID-19. Dengan menggunakan pendekatan kualitatif, penelitian ini mengumpulkan data melalui wawancara dengan empat informan, yang terdiri dari dua sumber primer dan dua sumber sekunder. Temuan penelitian menekankan pentingnya segmentasi pasar berbasis kebutuhan, yang menargetkan mahasiswa dan pekerja, untuk mempertahankan okupansi dan pendapatan. Skema pembayaran yang fleksibel, pengelolaan dana cadangan, dan langkah-langkah penghematan biaya muncul sebagai strategi utama untuk mengatasi kesulitan finansial. Selain itu, membina hubungan penyewa yang kuat melalui layanan pelanggan yang responsif dan komunikasi yang empatik meningkatkan loyalitas penyewa dan memastikan okupansi jangka panjang. Studi ini menyimpulkan bahwa kemampuan adaptasi operasional dan segmentasi pasar yang efektif sangat penting untuk kelangsungan hidup dan pertumbuhan bisnis perumahan sewa selama periode krisis. Wawasan ini memberikan panduan berharga bagi perusahaan sejenis yang menghadapi kondisi ekonomi yang tidak menentu sekaligus menekankan pentingnya menyelaraskan strategi bisnis dengan kebutuhan penyewa dan menjaga ketahanan finansial.

Kata kunci: Strategi Adaptif, Asrama, Pandemi



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INTRODUCTION

The COVID-19 pandemic has had a significant impact on boarding houses and their residents, especially in university environments. The function of space in boarding houses has changed to accommodate new safety and productivity needs.¹ Boarding house entrepreneurs have experienced changes in assets and livelihood strategies with varying impacts based on individual capacity.² The pandemic has also affected tax revenues from boarding houses as many tenants vacated their boarding houses during this period, leading to a decrease in owner income and a reduction in tax contributions.³

Female students living in boarding houses have adjusted their food consumption patterns and health practices with a focus on maintaining immunity through food choices, supplements, and lifestyle adjustments.⁴ These changes highlight the widespread impact of the pandemic on the boarding house ecosystem, from spatial design to economic impacts and resident behaviors that require adaptations in living arrangements, business strategies, and personal health management. The pandemic highlighted the vulnerability of rental housing businesses in ensuring sustainability during a prolonged crisis, emphasizing the need for innovative and adaptive strategies tailored to their unique context.

The COVID-19 pandemic significantly impacted boarding house (kost) businesses in Indonesia, causing decreased occupancy rates and financial challenges for owners.⁵ This led to reduced tax revenues for local governments and necessitated adaptive strategies for business continuity.⁶ Successful marketing approaches during the pandemic included strategic location selection, online marketing, providing adequate facilities, quality customer service, and prompt complaint resolution.⁷ The pandemic highlighted the need for tailored policies to support boarding house entrepreneurs, as existing social assistance programs were not specifically directed at this

¹ Dewi Septanti et al., "The Transformation of Space Function on Boarding Houses in Settlements around Campus during Pandemic," *IOP Conference Series: Earth and Environmental Science* 1351, no. 1 (2024), <https://doi.org/10.1088/1755-1315/1351/1/012020>.

² M. G.R. Al Tumus et al., "Sustainable Livelihoods of Boarding House (Indekos) Entrepreneurs in Sleman Regency during the Covid-19 Pandemic," *IOP Conference Series: Earth and Environmental Science* 1039, no. 1 (2022), <https://doi.org/10.1088/1755-1315/1039/1/012070>.

³ Sonia Sischa Eka Putri, "Penerimaan Pajak Rumah Kos Di Kota Pekanbaru Saat Pandemi Covid-19," *Owner* 6, no. 2 (2022): 2139–44, <https://doi.org/10.33395/owner.v6i2.831>.

⁴ Ervina Ervina, "Cara Hidup Mahasiswa Kos Di Masa Pandemi Covid-19: Apa Yang Beda?," *EMIK: Jurnal Ilmiah Ilmu-Ilmu Sosial* 5, no. 1 (2022): 2654–4261.

⁵ Al Tumus et al., "Sustainable Livelihoods of Boarding House (Indekos) Entrepreneurs in Sleman Regency during the Covid-19 Pandemic."

⁶ Rd. Heri Solehudin, "Optimization of Business Strategies for Residential Properties," *KnE Social Sciences* 2022 (2022): 223–37, <https://doi.org/10.18502/kss.v7i12.11521>.

⁷ Solehudin, "Optimization of Business Strategies for Residential Properties."

sector.⁸ These strategies can help kost businesses adapt to changing circumstances and maintain their vital role in urban housing.

A review of recent studies provides valuable insights into how small businesses have navigated similar crises. Market segmentation is crucial for enhancing business resilience and aligning offerings with consumer demands. International market segmentation can help businesses identify new opportunities, as demonstrated by a study on Ukrainian dairy producers entering EU markets.⁹ During challenging times, such as the COVID-19 pandemic, businesses can improve resilience by adapting products to current trends, maintaining customer relationships through promotions, and leveraging digital marketing and e-commerce platforms.¹⁰ In the insurance industry, understanding consumer needs and desires through market segmentation is essential for increasing participation rates and adapting business processes accordingly.¹¹ By focusing on specific market segments and tailoring offerings to meet their unique needs, businesses can enhance their resilience and better satisfy customer demands across various industries. These strategies allow businesses to manage operational expenses while accommodating customer needs.

Furthermore, High-density urban environments pose significant challenges for infectious disease control and public health.^{12,13} These areas experience higher rates of disease transmission, with factors such as land use mixture and walkability playing crucial roles.¹⁴ The pandemic has highlighted the importance of health-engaged architecture and urbanism in disease prevention and control.¹⁵ Strategies for improving health in high-density areas include focusing on hygiene, air control, and creating public spaces that allow for social distancing.¹⁶ The concept of healing environments has gained prominence, emphasizing the integration of health considerations into

⁸ Al Tumus et al., "Sustainable Livelihoods of Boarding House (Indekos) Entrepreneurs in Sleman Regency during the Covid-19 Pandemic."

⁹ Alona Tanasiichuk et al., "Resilient Strategies of International Marketing Segmentation," *European Journal of Sustainable Development* 12, no. 2 (2023): 174–91, <https://doi.org/10.14207/ejsd.2023.v12n2p174>.

¹⁰ Wahyu Arif Hidayat et al., "Resiliensi Bisnis Pada UMKM Batik Balqis Semarang Di Era Pandemi Covid-19," *Jurnal Ilmu Administrasi Bisnis* 11, no. 2 (2022): 207–13, <https://doi.org/10.14710/jiab.2022.34445>.

¹¹ Habib Bayhaqi and Nuri Aslami, "Identifikasi Pasar, Segmen Dan Target Pasar Sasaran Bisnis Asuransi," *MAMEN: Jurnal Manajemen* 1, no. 1 (2022): 111–18, <https://doi.org/10.55123/mamen.v1i1.48>.

¹² Yue Hu et al., "High-Density Communities and Infectious Disease Vulnerability: A Built Environment Perspective for Sustainable Health Development," *Buildings* 14 (2024): 1–19.

¹³ Peng Zeng et al., "COVID-19: A Comparative Study of Population Aggregation Patterns in the Central Urban Area of Tianjin, China," *International Journal of Environmental Research and Public Health* 18, no. 4 (2021): 1–16, <https://doi.org/10.3390/ijerph18042135>.

¹⁴ Hu et al., "High-Density Communities and Infectious Disease Vulnerability: A Built Environment Perspective for Sustainable Health Development."

¹⁵ Bogdan Andrei Fezi, "Health Engaged Architecture In The Context of COVID-19," *Journal of Green Building* 15, no. 2 (2020): 185–212, <https://doi.org/10.3992/1943-4618.15.2.185>.

¹⁶ Fezi, "Health Engaged Architecture In The Context of COVID-19."

urban planning and design.¹⁷ Their findings highlight that consistent and visible cleaning practices, combined with the provision of health supplies such as masks and sanitizers, enhance tenant safety and satisfaction. These measures not only reduce health risks but also foster trust which is crucial for tenant retention during health crises.

In addition, word-of-mouth (WOM) and electronic word-of-mouth (eWOM) are marketing tools that influence consumer behavior and sales. eWOM has a positive correlation with sales (0.091), although its effectiveness varies across platforms, products, and metrics.¹⁸ Social media-based eWOM is more effective when the recipient can assess the sender's similarity, while e-commerce platforms are less affected by such factors. The volume of eWOM has a stronger impact on sales than valence, and negative eWOM does not always hurt sales.¹⁹ Social eWOM, which occurs on restricted platforms where the content provider is known, differs from anonymous eWOM in terms of the intended audience, information trustworthiness, source evaluation, and interpersonal relationships.²⁰ Understanding these differences is critical for marketers to effectively leverage eWOM in their strategies.²¹ Both traditional eWOM and modern eWOM significantly influence consumer behavior, making them important factors in the marketing strategies and communications of boarding houses.²² Finally, Green and Mitchell investigated the integration of psychosocial adaptations, such as stress management and community engagement, in fostering resilience among small businesses during the crisis. They argued that meeting the emotional and social needs of employees and customers creates a supportive environment that increases loyalty and satisfaction.

Despite the above progress, there remains a significant gap in the literature on the unique challenges faced by rental housing businesses during the COVID-19 pandemic. Most existing studies focus on general strategies for small businesses, but ignore the unique characteristics of boarding houses that serve a population of students and transient workers. These businesses face distinct challenges, such as fluctuating demand, dependence on academic and economic cycles, and the need for strong landlord-tenant relationships. This study discusses the novelty by investigating the adaptive strategies used by boarding house entrepreneurs in the area of 17 August 1945 University Semarang (UNTAG) during the COVID-19 pandemic. By integrating these findings

¹⁷ Du Hongwu et al., "Discourse on Healthy Cities and Healing Environments," *Journal of South Architecture* 2 (2024): 1–13.

¹⁸ Babic Rosario Ana et al., "The Effect of Electronic Word of Mouth on Sales," *Journal of Marketing Research* 53, no. 3 (2016): 297–318, <https://doi.org/10.1509/jmr.14.0380>.

¹⁹ Ana et al., "The Effect of Electronic Word of Mouth on Sales."

²⁰ J Pihlaja et al., "From Electronic WOM to Social eWOM: Bridging the Trust Deficit," *Tampub* 25, no. 4 (2017): 340–56.

²¹ Anubhav Mishra and S. M. Satish, "eWOM: Extant Research Review and Future Research Avenues," *Vikalpa* 41, no. 3 (2016): 222–33, <https://doi.org/10.1177/0256090916650952>.

²² Nuria Huete-Alcocer, "A Literature Review of Word of Mouth and Electronic Word of Mouth: Implications for Consumer Behavior," *Frontiers in Physiology* 8, no. JUL (2017): 1–4, <https://doi.org/10.3389/fpsyg.2017.01256>.

with insights from existing literature, this study underscores the critical importance of adaptability and innovation in ensuring the survival and growth of rental housing businesses during crises. The research contributes to the growing body of knowledge on crisis management in small businesses and offers practical recommendations for navigating future uncertainties.

RESEARCH METHODS

This study investigates the adaptive strategies used by boarding house owners near the Universitas 17 Agustus 1955 (UNTAG) Semarang area during the COVID-19 pandemic. Using a qualitative phenomenological approach, researchers directly capture the life experiences and survival strategies of boarding house owners. In-depth interviews were used as a method to obtain data from informants. This method allows researchers to gain in-depth insights into participants' perspectives without imposing presumptions.²³ In addition, phenomenological interviews allow researchers to access participants' internal consciousness and reveal the essence of their experiences.²⁴

The purposive sampling method was used to select participants based on certain criteria to ensure relevance and depth in exploring long-term adaptive practices. These criteria were (1) at least four years of experience in the boarding house business, (2) continuity of operations during the pandemic, (3) proximity to the UNTAG campus, and (4) primary dependence on boarding house income.

Data analysis was carried out through triangulation so that the data obtained could be verified for credibility. The researcher applied source triangulation by cross-verifying the insights of the main participants with information from individuals close to them. This triangulation adds validity by combining multiple perspectives.²⁵

The study upheld ethical considerations by obtaining informed consent, clearly explaining the study's purpose and ensuring participant confidentiality. Data analysis followed the Miles and Huberman framework, including data reduction, data display, and conclusion drawing. The researcher conducted initial coding of transcripts, which facilitated thematic categorization and highlighted key adaptive strategies among boarding house owners. This structured approach enhances clarity and provides a replicable model for future studies.²⁶

²³ Farzeen Tanwir et al., "Interviews in Healthcare: A Phenomenological Approach A Qualitative Research Methodology," *Journal of Public Health International* 4, no. 2 (2021): 10–15, <https://doi.org/10.14302/issn.2641>.

²⁴ Fabiana Lopes Joaquim et al., "Perceiving The Other: Experience Report on The Phenomenological Interview," *Journal GEEJ* 7, no. 2 (2020): 1–9.

²⁵ Matthew B. Miles et al., *Qualitative Data Analysis* (SAGE Publications, 2020).

²⁶ Miles et al., *Qualitative Data Analysis*.

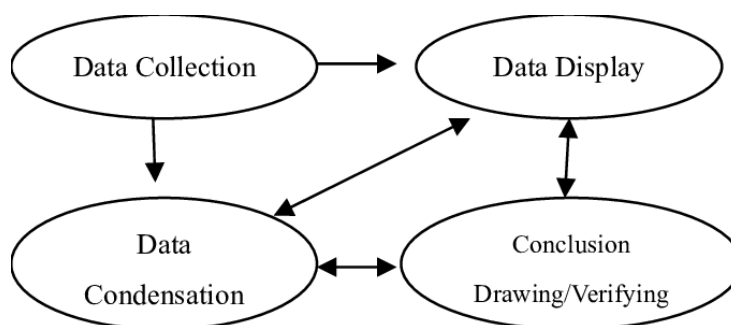


Figure 1. Miles and Huberman Data Analysis

RESULT AND DISCUSSION

Result

Tabel 1. Research Result

Strategy	Results	Analysis
Market Segmentation	Need-based segmentation targeted both students and workers, ensuring stable occupancy despite remote learning.	This approach aligns with need-based segmentation theory, which emphasizes understanding diverse consumer needs. ²⁷ Broadening the tenant base reflects adaptability to crisis-induced market changes and builds resilience by focusing on value and empathy. ²⁸
Customer Service Orientation	Empathy and responsiveness, such as flexible payment terms and improved internet, directly addressed tenant needs.	CSO enhances tenant satisfaction through reliability, empathy, and responsiveness. ²⁹ Improved internet services reflect increased reliance on connectivity during the pandemic, aligning with studies on tenant satisfaction and loyalty. ^{30 31}

²⁷ Chandra Cipta Ishano et al., "Segmentasi Pasar Konsumen Makanan Di Jakarta, Indonesia Dengan Pendekatan Food-Related Lifestyle," *Jurnal Agribisnis* 11, no. 3 (2017): 130–47, <https://doi.org/10.15408/aj.v11i2.11840>.

²⁸ Ananya Jha, "Marketing in a Crisis: Strategies for Resilience and Growth," *Journal of Marketing & Supply Chain Management* 2, no. 3 (2023): 1–3.

²⁹ Fatin Umaira Muhamad Azian et al., "The Relationship Between Service Quality and Occupants' Satisfaction: A Mixed-Use Building," *Real Estate Management and Valuation* 31, no. 1 (2023): 78–87, <https://doi.org/10.2478/remav-2023-0008>.

³⁰ Emmalia Adriantantri et al., "Pengukuran Kepuasan Pelanggan Rumah Kost Menggunakan Service Quality," *Jurnal Mnemonic* 6, no. 1 (2023): 77–83, <https://doi.org/10.36040/mnemonic.v6i1.6148>.

³¹ Rapmaida Megawaty Pangaribuan and Keristina BR Ginting, "Analisis Tingkat Kepuasan Mahasiswa Terhadap Proses Pembelajaran Dan Kualitas Layanan Akademik Masa Pandemi Covid-19 (Studi Kasus Fakultas Sains Dan Teknik Universitas Nusa Cendana)," *Jurnal Diferensial* 03, no. 02 (2021): 56–70.

Financial Management Strategy	Reserve funds ensured financial stability during crises.	The allocation of rental income for maintenance demonstrates effective financial resilience strategies. ³² Reserve funds mitigate the impact of income fluctuations, aligning with principles of financial literacy and emergency preparedness. ^{33,34}
Flexibility in Tenant Management	Rent reductions and payment negotiations retained tenants and built trust.	Flexibility aligns with the dynamic capabilities theory, emphasizing adaptability for resilience. ³⁵ These practices reflect effective responses to financial constraints during crises. ³⁶
Passive Marketing Strategy	WOM and eWOM leveraged positive tenant experiences for referrals.	WOM remains a powerful tool, amplified through social media. ³⁷ Positive experiences shared online increased visibility and trust among prospective tenants.
Active Marketing Strategy	Facility upgrades (e.g., high-speed internet) and income diversification attracted tenants.	Active marketing aligns with resource reconfiguration strategies, enabling adaptation to market disruptions. Enhanced facilities and additional revenue streams, such as side businesses, demonstrate innovative responses to external pressures. ³⁸

³² Mirae Kim and Dyana P. Mason, "Are You Ready: Financial Management, Operating Reserves, and the Immediate Impact of COVID-19 on Nonprofits," *Nonprofit and Voluntary Sector Quarterly* 49, no. 6 (2020): 1191–209, <https://doi.org/10.1177/0899764020964584>.

³³ Reni Hariyani et al., "Pelatihan Pengelolaan Keuangan Pribadi Pada Masa Pandemi Covid-19," *Jurnal Abdimas Ekonomi Dan Bisnis* 2, no. 2 (2022): 75–85, <https://doi.org/10.31294/abdiekbis.v2i2.1460>.

³⁴ Evy Kurnia et al., "Strategi Bertahan Hidup Korban PHK Dimasa Pandemi Covid-19 (Studi Kasus Di Kecamatan Sumbersari Kabupaten Jember)," *Jurnal Pendidikan Ekonomi Akuntansi Dan Kewirausahaan (JPEAKU)* 3, no. 1 (2023): 1–5, <https://doi.org/10.29407/jpeaku.v3i1.18751>.

³⁵ David Teece et al., "Dynamic Capabilities and Organizational Agility: Risk, Uncertainty, and Strategy in The Innovation Economy," *California Management Review* 58, no. 4 (2016): 1–32, <https://doi.org/10.1525/cmr.2016.58.4.13>.

³⁶ INyoman Gede Astina et al., "Pelatihan Pengelolaan Akomodasi Sederhana Pada Masa Pandemi," *Jurnal Abdi Masyarakat* 1, no. 2 (2021): 83–90, <https://doi.org/10.22334/jam.v1i2.12>.

³⁷ Haneen Ragheb Attaallah, "From Traditional To Electronic Word-of-Mouth," *International Journal of Research in Commerce and Management Studies* 04, no. 06 (2022): 125–35, <https://doi.org/10.38193/ijrcms.2022.4607>.

³⁸ Renaldi Egi Gumilar et al., "Analisis Strategi Bauran Pemasaran Dalam Meningkatkan Volume Penjualan Sewa Kamar Kos Deltoid Yogyakarta," *Cakrawala Repositori IMWI* 6, no. 5 (2023): 1866–72, <https://doi.org/10.52851/cakrawala.v6i5.506>.

Network Strategy	Collaborations with local businesses provided tenant discounts and additional income.	Partnerships align with relationship marketing theories, emphasizing trust and mutual benefits. ³⁹ Collaboration with local businesses strengthened financial resilience while enhancing tenant satisfaction.
Differentiation Strategy	Tailored services like faster internet and food delivery enhanced tenant satisfaction.	Differentiation aligns with Porter's competitive strategy theory, creating unique value for tenants. ⁴⁰ Customization ensured relevance and loyalty in a competitive market.
Reputation and WOM Strategy	Cleanliness and rapid issue resolution maintained a strong reputation and tenant trust.	Reputation-building strategies align with the importance of WOM and eWOM in influencing consumer decisions. ⁴¹ Strong operational standards amplified credibility and tenant satisfaction.
Health Mitigation Strategy	Frequent disinfection and provision of masks reassured tenants of safety.	Health protocols addressed tenant concerns, aligning with findings on disease prevention in high-contact areas. ⁴² Routine cleaning reinforced the boarding house as a safe living space.
Psychosocial Adaptation Strategy	Stress management through recreational activities and open communication improved tenant relationships.	Stress reduction aligns with the broaden-and-build theory, emphasizing positive emotions in resilience. ⁴³ Social support and leisure activities enhanced community well-being and tenant satisfaction. ⁴⁴

³⁹ Park Thaichon et al., "Special Issue Introduction: Online Relationship Marketing," *Marketing Intelligence and Planning* 38, no. 6 (2020): 673–75, <https://doi.org/10.1108/MIP-09-2020-623>.

⁴⁰ Manijeh Gareche et al., "A Comprehensive Literature Review in Competitive Advantages of Businesses," *International Journal of Advanced Studies in Humanities and Social Science* 8, no. 3 (2019): 223–40, <https://doi.org/10.33945/sami/ijashss.2019.3.1>.

⁴¹ Subiyantoro Subiyantoro et al., "Pemanfaatan Komunikasi Dari Mulut Ke Mulut (Word of Mouth) Dalam Bisnis Ayam Panggang Gandu," *Epicheirisi* 3, no. 1 (2019): 29–35.

⁴² Athena et al., "Pelaksanaan Disinfeksi Dalam Pencegahan Penularan COVID-19 Potensi Resiko Terhadap Kesehatan Di Indonesia," *Jurnal Ekologi Kesehatan* 19, no. 1 (2020): 1–20.

⁴³ Yuta Takiguchi et al., "The Relationship Between Leisure Activities and Mental Health: The Impact of Resilience and COVID-19," *Applied Psychology: Health and Well-Being* 15, no. 1 (2022): 1–19, <https://doi.org/10.1111/aphw.12394>.

⁴⁴ Aditia Rahman et al., "Kontribusi Social Support Terhadap Tingkat Stres Akademik Pada Mahasiswa Psikologi Bukittinggi," *Jurnal Empati* 13, no. 3 (2024): 248–56, <https://doi.org/10.14710/empati.2024.44855>.

The study found several strategies that influenced the resilience of boarding house businesses during the pandemic. First, market segmentation. Segmentation based on needs was identified as a key strategy to maintain occupancy. Boarding house owners targeted students and workers, recognizing that workers were less affected by distance learning than students. Informants stated that expanding their target market ensured stable occupancy even when the number of students decreased.

Entrepreneurs strive to prioritize Customer Service Orientation (CSO) optimally. Empathy and responsiveness are essential to maintaining tenant interest. For example, informants offer flexible payment terms and boarding house facility services are also improved, such as better internet access. These adjustments directly meet tenant needs during financial and operational disruptions so that they continue to use boarding house services as one of their primary needs in urban areas. Entrepreneurs also try to provide flexibility in payment management with tenants to increase revenue retention during the pandemic. This method is done by showing adaptability and negotiating payment schedules to accommodate tenants' financial constraints. Sometimes, entrepreneurs also provide discounts as a form of relief so that tenants feel helped so that they will extend the use of services.

Boarding house owners also try to do conventional and modern promotions to increase tenant retention. This promotion is done through Word of Mouth (WOM) and Electronic WOM (e-WOM) through mass media to increase traffic to prospective tenants. One informant said that positive experiences of tenants so far are often shared in their networks, resulting in consistent referrals to use the same services. In addition, boarding house owners also open side businesses such as food stalls or selling daily necessities so that it is easier for tenants to meet their needs without having to go out. This method also provides additional incentives for boarding house owners, helping to strengthen their financial condition in difficult times.

Boarding house owners also build collaborations with local businesses, such as laundry services. This creates a mutually beneficial working relationship that can help their businesses survive during the crisis. One informant stated that this collaboration was implemented by providing special discounts to tenants at boarding house locations that had collaborated to increase their interest.

Boarding house owners also provide basic health protocols, such as disinfection and provision of masks to provide a sense of security to tenants. Boarding house owners also carry out efforts to clean the boarding house environment to provide healthy sanitation services so that tenants are protected. In addition, boarding house owners also implement stress management with simple communication and recreation activities with tenants to build closeness while still paying attention to health protocols. This is intended to reduce panic and anxiety during an emergency.

In the final process, the Owner focuses on efforts to maintain a strong reputation through cleanliness and quick problem solving. This reputation is built through WOM and e-WOM to strengthen tenant trust and attract new tenants. This effort has proven to be quite effective in increasing boarding house business retention during the pandemic season.

Discussion

Research has found various strategies used by boarding house owners to maintain and increase their income, especially during difficult times such as the COVID-19 pandemic. These strategies include improving facilities and services, diversifying revenue sources, and adapting to market needs. Some owners implement marketing mix strategies, such as offering additional facilities, competitive prices, and promotions through traditional and digital channels.⁴⁵ Others focus on pricing strategies, emphasizing consistency, empathy, and sincerity while using full cost methods and SWOT analysis to determine optimal prices. In times of economic hardship, individuals can adopt active, passive, and networking strategies to survive, including finding new jobs, starting businesses, reducing expenses, and leveraging social connections.⁴⁶

Need-based segmentation is a marketing approach that divides consumers into groups based on their specific needs and preferences, rather than relying solely on demographic factors.⁴⁷ This method recognizes the increasing diversity of consumer needs and desires, influenced by various lifestyle factors. Traditional segmentation tools like demographics have become less effective due to market fragmentation, necessitating a focus on consumer. The process involves dividing the overall market into smaller, more homogeneous groups with similar preferences, enabling companies to create products that meet the needs of significant market segments.⁴⁸

Need-based segmentation targeting both students and workers aligns with findings that customer-centric segmentation enhances resilience during crises by focusing on value, leveraging empathy, and building customer trust.⁴⁹ By broadening the tenant base, owners adapted to the changing market dynamics caused by remote learning. Unlike previous studies that focused solely on demographic segmentation, this approach prioritized the practical needs of tenants, ensuring stability and relevance.

⁴⁵ Gumilar et al., "Analisis Strategi Bauran Pemasaran Dalam Meningkatkan Volume Penjualan Sewa Kamar Kos Deltoid Yogyakarta."

⁴⁶ Kurnia et al., "Strategi Bertahan Hidup Korban PHK Dimasa Pandemi Covid-19 (Studi Kasus Di Kecamatan Sumpalsari Kabupaten Jember)."

⁴⁷ Ishano et al., "Segmentasi Pasar Konsumen Makanan Di Jakarta, Indonesia Dengan Pendekatan Food-Related Lifestyle."

⁴⁸ Ishano et al., "Segmentasi Pasar Konsumen Makanan Di Jakarta, Indonesia Dengan Pendekatan Food-Related Lifestyle."

⁴⁹ Jha, "Marketing in a Crisis: Strategies for Resilience and Growth."

Research shows that customer-focused boarding house management can significantly improve tenant satisfaction and retention. Key factors influencing tenant satisfaction include service quality, facility management, and perceived quality.^{50,51} Empathy and responsiveness from property managers are critical in meeting tenant needs and increasing satisfaction levels.⁵² Improved internet services further reflect the principles of customer service orientation (CSO) that emphasize addressing evolving customer needs to foster loyalty.

The COVID-19 pandemic has significantly impacted education and accommodation services, necessitating a shift to online learning and increased reliance on internet connectivity. Studies show that internet usage in Indonesia rose by 73.7% in 2020 due to pandemic-related needs.⁵³ Quality of internet service providers and academic services significantly influence student satisfaction with online learning.^{54,55} For boarding houses, customer satisfaction is crucial for retention and reputation.⁵⁶ Service quality dimensions, particularly reliability, responsiveness, and empathy, are key factors in improving tenant satisfaction. Universities have also adapted their services and learning facilities to maintain student satisfaction during the pandemic.⁵⁷ Overall, these studies emphasize the importance of quality services and facilities in ensuring customer satisfaction during the pandemic, whether in educational institutions or accommodation services.

Research on financial resilience in organizations emphasizes the importance of proactive resource allocation and reserve fund management, particularly during economic downturns. Studies show that organizations with adequate reserves are better equipped to handle unexpected crises like

⁵⁰ Azian et al., "The Relationship Between Service Quality and Occupants' Satisfaction: A Mixed-Use Building."

⁵¹ Arumugam Seetharaman et al., "The Impact of Property Management Services on Tenants' Satisfaction with Industrial Buildings," *Journal of Asian Finance, Economics and Business* 4, no. 3 (2017): 57–73, <https://doi.org/10.13106/jafeb.2017.vol4.no3.57>.

⁵² Azian et al., "The Relationship Between Service Quality and Occupants' Satisfaction: A Mixed-Use Building."

⁵³ Nurya Prawesty et al., "Pengaruh Kualitas Layanan ISP-S Pada Kepuasan Mahasiswa Terhadap Perkuliahan Daring Masa Pandemi COVID 19 – Mix Method SERVPERF Dan ICT," *SISFOKOM (Sistem Informasi Dan Komputer)* 11, no. 3 (2022): 325–31.

⁵⁴ Pangaribuan and BR Ginting, "Analisis Tingkat Kepuasan Mahasiswa Terhadap Proses Pembelajaran Dan Kualitas Layanan Akademik Masa Pandemi Covid-19 (Studi Kasus Fakultas Sains Dan Teknik Universitas Nusa Cendana)."

⁵⁵ Prawesty et al., "Pengaruh Kualitas Layanan ISP-S Pada Kepuasan Mahasiswa Terhadap Perkuliahan Daring Masa Pandemi COVID 19 – Mix Method SERVPERF Dan ICT."

⁵⁶ Adriantantri et al., "Pengukuran Kepuasan Pelanggan Rumah Kost Menggunakan Service Quality."

⁵⁷ Muhamad Lutfi Maulana and Reza Muhammad Rizqi, "Pengaruh Kualitas Pelayanan Dan Fasilitas Pembelajaran Terhadap Kepuasan Mahasiswa Saat Pandemi COVID-19 (Studi Kasus Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Teknologi Sumbawa Angkatan 2018-2020)," *Jurnal Ekonomi Dan Bisnis Indonesia* 06, no. 02 (2021): 11–14.

the COVID-19 pandemic.^{58,59} The allocation of 10% of rental income for maintenance and emergencies highlights a practical application of these principles, ensuring operational continuity despite reduced income.

The COVID-19 pandemic has had a significant impact on family finances, requiring a careful financial management strategy. Various studies have emphasized the importance of personal financial literacy and budgeting during these difficult times, this can also be applied to the boarding house business. The flexibility demonstrated by the entrepreneurs who were used as informants in this study is in line with Teece's dynamic capability theory which emphasizes adaptability as an important factor for organizational resilience. Rent reductions and payment adjustments build trust and retain tenants, demonstrating the importance of responsive management during a crisis.

Passive strategies in building management, including boarding houses, can improve energy efficiency and reduce operational costs, thus having a positive impact on financial management. Some approaches include the use of natural lighting, cross ventilation, and building design that is responsive to environmental conditions.^{60,61} The implementation of an individual electricity and water usage recording and allocation system can help optimize energy consumption and increase occupant awareness.⁶² Energy audits and energy consumption intensity analysis can also identify significant opportunities for energy savings.⁶³ The implementation of passive design strategies, such as skylights, windows, and sun shades, can optimize natural lighting and ventilation, thereby reducing dependence on mechanical systems and saving energy.^{64,65}

The COVID-19 pandemic has significantly impacted various sectors, including accommodation and small businesses. To address these challenges, flexible human resource management strategies have been proposed, such as implementing remote work, reviewing costs, and modifying employee welfare policies.⁶⁶ For accommodation providers, strategies include

⁵⁸ Kim and Mason, "Are You Ready: Financial Management, Operating Reserves, and the Immediate Impact of COVID-19 on Nonprofits."

⁵⁹ Irvin Renée A and Furneaux Craig, "Surviving The Black Swan Event: How Much Reserves Should Nonprofit Organisations Hold?," *Nonprofit and Voluntary Sector Quarterly* 51, no. 5 (2022): 943–66.

⁶⁰ Viviana Khoerunnisa Baharessa et al., "Penerapan Strategi Desain Pasif Di Bangunan Pusat Kreatif," *Pawon: Jurnal Arsitektur* VII, no. 02 (2023): 173–87.

⁶¹ Anisza Ratnasari et al., "Pengembangan Laboratorium Smart Home Dengan Pendekatan Desain Pasif Berbasis Kolaboratif," *Prosiding PKM-CSR* 4 (2021): 143–50.

⁶² Maulana and Rizqi, "Pengaruh Kualitas Pelayanan Dan Fasilitas Pembelajaran Terhadap Kepuasan Mahasiswa Saat Pandemi COVID-19 (Studi Kasus Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Teknologi Sumbawa Angkatan 2018-2020)."

⁶³ Nandy Nawaitulah et al., "Analisis Efisiensi Energi Pada Bangunan Gedung Untuk Mendukung Program Konservasi Energi," *Dielektrika* 5, no. 1 (2018): 1–7.

⁶⁴ Baharessa et al., "Penerapan Strategi Desain Pasif Di Bangunan Pusat Kreatif."

⁶⁵ Ratnasari et al., "Pengembangan Laboratorium Smart Home Dengan Pendekatan Desain Pasif Berbasis Kolaboratif."

⁶⁶ Sakidi, "Strategi Manajemen Sumber Daya Manusia Yang Fleksibel Di Masa Pandemi COVID 19: Studi Kasus Pada UMKM Di Jawa Tengah," *Aktual* 20, no. 1 (2022): 1–5.

offering reduced payment options for students returning home temporarily and extending payment deadlines for affected workers.⁶⁷

Word-of-mouth (WOM) marketing has emerged as a powerful and cost-effective promotional tool in the digital age. Both traditional WOM and electronic WOM (eWOM) play crucial roles in influencing consumer behavior and purchasing decisions.⁶⁸ The use of e-WOM through social media reflects a modern approach to leveraging tenant networks for increased visibility. Word-of-mouth (WOM) communication plays a crucial role in marketing strategies, particularly for small businesses. It involves customers sharing positive experiences about products or services with others, which can significantly enhance a company's reputation and sales.^{69,70} WOM has evolved into electronic word-of-mouth (eWOM) with the advent of social media and online platforms, allowing for wider and faster dissemination of information.⁷¹ Effective WOM strategies include prioritizing product quality, competitive pricing, and excellent customer service.⁷²

The concept of resource reconfiguration is explored across various contexts in these papers. Laakso et al.⁷³ discuss reconfiguration in sustainability transitions, emphasizing the need for a less hierarchical understanding of system changes. Radosevic and Yoruk⁷⁴ propose a framework for technology upgrading, which includes diversification and global interaction as key dimensions. By enhancing property features and exploring new revenue streams, owners demonstrated the ability to adapt to external disruptions effectively.

Relationship marketing emphasizes developing strong, mutually beneficial relationships between businesses and stakeholders to enhance loyalty and profitability.⁷⁵ This approach aligns with Morgan and Hunt's theory, which highlights trust and commitment as key mediating variables

⁶⁷ Astina et al., "Pelatihan Pengelolaan Akomodasi Sederhana Pada Masa Pandemi."

⁶⁸ Attaallah, "From Traditional To Electronic Word-of-Mouth."

⁶⁹ Subiyantoro et al., "Pemanfaatan Komunikasi Dari Mulut Ke Mulut (Word of Mouth) Dalam Bisnis Ayam Panggang Gandu."

⁷⁰ Safira Hasna and Irwansyah Irwansyah, "Electronic Word of Mouth Sebagai Strategi Public Relation Di Era Digital," *Interaksi: Jurnal Ilmu Komunikasi* 8, no. 1 (2019): 18–27, <https://doi.org/10.14710/interaksi.8.1.18-27>.

⁷¹ Hasna and Irwansyah, "Electronic Word of Mouth Sebagai Strategi Public Relation Di Era Digital."

⁷² Subiyantoro et al., "Pemanfaatan Komunikasi Dari Mulut Ke Mulut (Word of Mouth) Dalam Bisnis Ayam Panggang Gandu."

⁷³ Senja Laakso et al., "Reconfigurations in Sustainability Transitions: A Systematic and Critical Review," *Sustainability: Science, Practice, and Policy* 17, no. 1 (2021): 15–31, <https://doi.org/10.1080/15487733.2020.1836921>.

⁷⁴ Slavo Radosevic and Esin Yoruk, "Why Do We Need a Theory and Metrics of Technology Upgrading?," *Asian Journal of Technology Innovation* 24 (2016): 8–32, <https://doi.org/10.1080/19761597.2016.1207415>.

⁷⁵ Thaichon et al., "Special Issue Introduction: Online Relationship Marketing."

in successful partnerships.⁷⁶ These partnerships not only reduced tenant costs but also diversified income sources for boarding house owners.

Banks and financial institutions play a crucial role in supporting businesses through flexible solutions and restructuring options.^{77,78} These strategies include payment deferrals, debt restructuring, and penalty waivers to alleviate financial pressure on borrowers.⁷⁹ Effective communication and cooperation between financial institutions and their clients are essential for implementing these relief measures.⁸⁰ For small businesses, adopting innovative management strategies, such as increasing online promotions and utilizing delivery applications, can help maintain profitability during uncertain times. Additionally, choosing appropriate financing sources, including Islamic financing options like mudharabah, can support business sustainability when internal funds are insufficient.⁸¹

Customized services, such as faster internet and food delivery, align with Porter's differentiation strategy, part of his competitive strategy theory, that has been widely adopted by businesses to gain competitive advantages.⁸² This approach underscores the importance of personalization in maintaining tenant loyalty during uncertain times.

Research indicates that a customer-centric approach can provide a competitive advantage by addressing diverse and complex customer need.^{83,84} Companies can enhance competitiveness by focusing on relevant services and offering solutions that meet specific customer requirements.⁸⁵ This approach allows organizations to position their products or services as comprehensive

⁷⁶ Anton Agus Setyawan et al., "Strategic Partnership Between SME Retailers and Modern Suppliers in Indonesia: A Relationship Marketing Approach," *Organizations and Markets in Emerging Economies* 13, no. 2 (2022): 317–35, <https://doi.org/10.15388/omee.2022.13.82>.

⁷⁷ Daimah Daimah and Rafi Farizki, "Strategi Penyelamatan Pembiayaan Bermasalah: Studi Kasus Bank BNI Syariah Cabang Cirebon," *Co-Value: Jurnal Ekonomi, Koperasi & Kewirausahaan* 12, no. 3 (2021): 114–18.

⁷⁸ Evi Ainun Nafi'ah and Becti Widyianingsih, "Strategi Restrukturisasi Pembiayaan Bermasalah Untuk Menjaga Fortofolio Keuangan Bank Syariah Indonesia (BSI) Kantor Cabang Jombang," *Jurnal Ekonomi Syariah Teori Dan Terapan* 8, no. 4 (2021): 474–82, <https://doi.org/10.20473/vol8iss20214pp474-482>.

⁷⁹ Putu Siti Firmani, "Kebijakan Keringanan Denda Di Koperasi Simpan Pinjam Sedana Werdi Br. Dangin Tanggluk Kesiman Pada Masa Pandemi Covid – 19," *Jurnal Ilmiah Satyagraha* 5, no. 2 (2022): 1–15, <https://doi.org/10.47532/jis.v5i2.379>.

⁸⁰ Nafi'ah and Widyianingsih, "Strategi Restrukturisasi Pembiayaan Bermasalah Untuk Menjaga Fortofolio Keuangan Bank Syariah Indonesia (BSI) Kantor Cabang Jombang."

⁸¹ Akhmad Syafiudin et al., "Akad Mudharabah Dan Strategi Manajemen UMKM Di Masa Pandemi COVID-19 (Studi Kasus Warung Bakso Pak Roso Salemba Jakarta)," *Jurnal Akuntansi Dan Perpajakan Jayakarta* 3, no. 1 (2021): 66–76, <https://doi.org/10.53825/japjayakarta.v3i1.96>.

⁸² Gareche et al., "A Comprehensive Literature Review in Competitive Advantages of Businesses."

⁸³ Zein Bastiar, "Service Excellent Dalam Rangka Membentuk Loyalitas Pelanggan," *Jurnal MANAJERIAL* 8, no. 16 (2010): 54–65, <https://doi.org/10.17509/manajerial.v9i1.1211>.

⁸⁴ Anton Nugroho and Muinah Fadhilah, "Customer-Centric Strategy Dalam Menghadapi Persaingan Perusahaan Jasa Konstruksi," *Jurnal Teknologi Dan Manajemen Industri Terapan* 2, no. 4 (2023): 316–25, <https://doi.org/10.55826/tmit.v2i4.296>.

⁸⁵ Bastiar, "Service Excellent Dalam Rangka Membentuk Loyalitas Pelanggan."

solutions, leading to customer loyalty and improved overall business performance.⁸⁶ Implementing a differentiation strategy is crucial for businesses to establish a unique identity and gain a competitive edge in saturated markets. In the context of international markets, understanding the unique characteristics of cross-border transactions, including legal regulations, cultural differences, customs, language, and currency variations, is essential for strengthening a company's position in the global marketplace.⁸⁷

Maintaining a strong reputation through cleanliness and responsiveness aligns with findings in the hospitality industry, hotels can leverage eWOM data analytics for long-term branding strategies and competitive advantage.⁸⁸ Who then emphasize the role of WOM in building trust and tenant retention. This strategy effectively addressed tenant concerns and reinforced property credibility.

Health protocols implemented by boarding house owners, such as routine disinfection and provision of masks, are in line with findings in social housing that the introduction of in-building fitness centers can improve access to mental health services, potentially improving tenant well-being and community cohesion.⁸⁹ These practices not only reduce health risks but also improve the reputation of boarding houses as safe places to live.

Routine cleaning and disinfection are crucial strategies for mitigating disease spread, particularly in high-contact areas. Studies have shown that disinfection efforts in public spaces, including offices, healthcare facilities, and transportation areas, have been implemented to prevent COVID-19 transmission. However, improper disinfection practices may pose health risks, necessitating adherence to established protocols.⁹⁰ Distributing masks and conducting disinfectant spraying have been effective in raising community awareness about health protocols.⁹¹ Despite

⁸⁶ Maulidatun Nikmah and Siswahyudianto Siswahyudianto, "Strategi Diferensiasi Untuk Menciptakan Keunggulan Kompetitif Pada UMKM Catering Pawon Gusti Desa Surondakan Kecamatan Trenggalek Kabupaten Trenggalek," *Jurnal Manajemen Dan Bisnis Madani* 4, no. 1 (2022): 66–82, <https://doi.org/10.51353/jmbm.v4i1.627>.

⁸⁷ Aulia Hasanah and Hendra Hendra, "Upaya Meningkatkan Daya Saing Di Pasar Internasional Pada Era Globalisasi," *Minfo Polgan* 12, no. 2 (2023): 2572–76, <https://doi.org/10.46799/arl.v6i1.94>.

⁸⁸ Shane Mathews et al., "Managing eWOM for Hotel Performance," *Journal of Global Scholars of Marketing Science: Bridging Asia and the World* 32, no. 3 (2022): 331–50.

⁸⁹ Joel Acevedo-nieto et al., "Association Between Gait Limitation and Alzheimer ' s Disease : Comparison among Elderly in Puerto Rico and Mainland U .S.," *JCTS*, 2024, 2024.

⁹⁰ Athena et al., "Pelaksanaan Disinfeksi Dalam Pencegahan Penularan COVID-19 Potensi Resiko Terhadap Kesehatan Di Indonesia."

⁹¹ Unung Lesmanah et al., "Upaya Pencegahan Penyebaran COVID-19 Dengan Penyemprotan Disinfektan Dan Pembagian Masker," *Jurnal Pembelajaran Pemberdayaan Masyarakat (JP2M)* 2, no. 4 (2021): 343–47, <https://doi.org/10.33474/jp2m.v2i4.13358>.

these efforts, consistent implementation of clean and healthy behaviors remains a challenge, especially among cleaning staff in healthcare settings.⁹²

Stress management practices, including recreational activities, communication, and leisure coping associated with resilience and well-being, with leisure beliefs playing a more significant role than leisure strategies.⁹³ The broaden-and-build theory suggests that positive emotions from leisure activities increase mental resources for stress coping, enhancing resilience and reducing psychological problems.⁹⁴ RA's emphasis on open communication further supported tenant satisfaction and strengthened community relationships.

Research consistently demonstrates the significant impact of social support and stress management on psychological well-being and quality of life. Studies show that social support can reduce stress levels in various populations, including students and the elderly.^{95,96} Additionally, social support and stress management techniques have been linked to improved quality of life in older adults.⁹⁷ In the context of incarcerated individuals, both social support and adjustment abilities significantly influence stress levels.⁹⁸ These findings highlight the importance of fostering positive social relationships and developing effective stress management strategies to enhance overall well-being and resilience across different life stages and circumstances.

CONCLUSION

The COVID-19 pandemic significantly disrupted the boarding house sector, leading to financial instability and operational challenges. However, boarding house owners who successfully adapted employed strategies such as flexible payment schemes, reserve fund management, service quality improvements, and the implementation of health protocols. These strategies not only addressed the immediate financial strain but also contributed to long-term business resilience. Specifically, targeting a mixed tenant base—students and workers—helped maintain consistent

⁹² Putu Nita Cahyawati and Ni Kadek Elmy Saniathi, "Gambaran Perilaku Hidup Bersih Dan Sehat Pada Petugas Kebersihan Di Era Pandemi COVID-19," *WICAKSANA: Jurnal Lingkungan Dan Pembangunan* 5, no. 2 (2021): 87–91, <https://doi.org/10.22225/wicaksana.5.2.2021.87-91>.

⁹³ Andrew Denovan and Ann Macaskill, "Building Resilience to Stress Through Leisure Activities : A Qualitative Analysis," *Annals of Leisure Research* 20, no. 4 (2017): 1–39.

⁹⁴ Takiguchi et al., "The Relationship Between Leisure Activities and Mental Health: The Impact of Resilience and COVID-19."

⁹⁵ Rahman et al., "Kontribusi Social Support Terhadap Tingkat Stres Akademik Pada Mahasiswa Psikologi Bukittinggi."

⁹⁶ Mutia Putri Galuh and Alfi Purnamasari, "Implikasi Manajemen Stres Dan Dukungan Sosial Terhadap Kualitas Hidup Lansia," *Jurnal Psikologi Terapan Dan Pendidikan* 2, no. 2 (2020): 70–79, <https://doi.org/10.26555/jptp.v2i2.18471>.

⁹⁷ Galuh and Purnamasari, "Implikasi Manajemen Stres Dan Dukungan Sosial Terhadap Kualitas Hidup Lansia."

⁹⁸ Florence Jessica Sapardo, "Hubungan Dukungan Sosial Dengan Koping Stres Pada Mahasiswa Merantau Yang Bekerja," *Psikoborneo: Jurnal Ilmiah Psikologi* 7, no. 2 (2019): 217–24, <https://doi.org/10.30872/psikoborneo.v7i2.4776>.

revenue despite fluctuating occupancy rates. Empathy-driven management, characterized by responsiveness to tenant needs and proactive relationship building, played a crucial role in fostering tenant loyalty and reducing turnover. Additionally, leveraging passive marketing channels, such as word-of-mouth and social media, enabled owners to build trust and reputation with minimal active engagement.

RECOMMENDATION

The findings suggest that flexibility in payment options and health-focused practices were pivotal in stabilizing the business during the crisis. Moreover, future research should investigate how variables such as owner experience, tenant demographics, and psychological factors impact the effectiveness of these adaptive strategies. Longitudinal and quantitative methods could offer deeper insights into the sustainability of these approaches across different market segments. Boarding house owners are advised to prioritize strategic reserve fund management, responsive services, and operational efficiency to ensure tenant satisfaction and business continuity in future crises. By integrating these approaches, owners can foster greater resilience and adaptability in the face of future disruptions.

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