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**The impact of the  
 COVID-19 pandemic  
 on the activities of  
 small enterprises  
 on the example of  
 business customers of  
 a manufacturing company**

## 1. Introduction

Most of the world's economies were deeply hit by the COVID-19 coronavirus epidemic in the first half of 2020 (Dvorak, Komarkova, Stehlik 2021). The pandemic paralyzed the national and world economy and significantly affected the operation of many enterprises. Most countries took the decision to limit human contact as much as possible. Restrictions on international trade were introduced. Citizens were allowed to move temporarily only for valid and justified reasons to work, go shopping or see a doctor. Schools, shopping centres, gastronomy, as well as sports and entertainment facilities were closed for a limited period.

The crisis caused by the COVID-19 pandemic differs from the existing crises in that it has a global scope, causes a mass threat to human life and health, and is long-term. Currently, it is not possible to determine when it will end. It disrupts the company's dynamic equilibrium with the environment and has an impact on its operations. A large number of enterprises

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have had to reduce or close their activities. The pandemic crisis is having a devastating effect on many small businesses. It leads managers to have to make difficult and risky decisions regarding employees, relations with suppliers and customers as well as implemented processes and projects. Small businesses need to resist the crisis. Resilience is about adapting to change and developing flexible and innovative solutions (Giousmpasoglu, Marinakou and Zopiatis 2021). Small firms' resilience was thought to be limited due to their limited internal resources, smaller customer base and low bargaining power (Smallbone et al., 2012). However, recent empirical evidence has shown a significant resilience of small businesses in the context of extreme events (Durst and Henschel 2021). Despite limited resources, small enterprises are able to cope with crises (Duarte Alonso et al., 2021). A lot of companies manage to find a way to survive by skilfully managing a crisis situation. For many managers, surviving the crisis alone is not the main goal, it is more important to come out of it more resilient. Building resilience requires a lot of determination from managers and collaborating stakeholders. The priority is to focus on supporting colleagues, customers and suppliers so that the supply chains in which they participate are not interrupted (Madero Gómez et al., 2020, p. 404). In situations where the short-term and long-term survival of the company is at risk, it is necessary to find creative ways to use the possessed basic competences and even expand the boundaries of the business model (Kraus et al., 2020, p. 1084).

The characteristics of entrepreneurial activity are key factors in the resilience of small businesses to external crises. Entrepreneurs have certain characteristics, such as flexibility in creating strategies, adaptability and innovation, which allow them to face crises and strengthen their resilience (Portuguez Casreo and Gómez Zermeno, 2020).

The aim of the article is to show the impact of the COVID-19 pandemic on the activities of small enterprises on the example of business customers of a manufacturing company. The activity of enterprises in the conditions of a pandemic crisis causes that research problems in the form of questions become important:

- whether managers can meet the challenges of COVID-19, the essence of which is to manage a company under pressure and to solve tense situations,
- whether they prepare and take action to counteract disruptions in a timely manner,
- whether they have the ability to flexibly operate in a pandemic crisis.

The study is theoretical and empirical in nature. The theoretical part shows the impact of the pandemic crisis on the activities of enterprises. The empirical

part presents the results of research showing managerial decisions regarding employees, suppliers and customers in the context of responding to a crisis. Statistical statements and factor analysis were used to present the research results. The article contains current issues and presents problems regarding the global COVID-19 pandemic that has been ongoing since March 2020. The article is a new contribution to research in the context of responding to a pandemic crisis and shows managerial decisions to ensure business continuity. The research results presented in the article are intended to at least partially fill the gap in research on what entrepreneurs do in times of pandemics and how they shape the resilience of their companies. The research results can be a source of knowledge for top and middle management, but also for employees whose safety of life and health is particularly important in times of a pandemic.

## **2. Impact of the pandemic crisis on the activities of enterprises**

A crisis is a state that threatens the survival of an organization, the achievement of its goals, limits the time available for taking remedial actions and surprises decision-makers with its appearance, creates strong pressure (Slatter and Lovett 2001, p. 45). It causes a specific situation of threat, chaos and temporary deficit (Skalik 2006, p. 45). Due to the fact that it appears by surprise, it requires immediate and decisive reactions (Durst et al., 2021).

Large-scale crisis situations like the COVID-19 pandemic are quite rare, but have a huge impact on every aspect of life, including politics, education, socioeconomics, culture, and the environment (Huynh 2020). Another important feature is the serious consequences of the existing threat, i.e. failure to comply with safety requirements and significant legal and health restrictions, often resulting in the death of employees or their families, which is the final and most serious consequence (Homiak-Orsa and Fligier 2020, p. 46).

The pandemic crisis is an absolutely new phenomenon in which organizations do not have time to analyse the upcoming changes and adopt defence strategies, but are almost immediately confronted with the consequences of events over which they had no influence (Flieger 2020, p. 41). The crisis has economic, social and environmental consequences which make them difficult to manage (Ratten, 2020a, p. 1381).

The crises are putting entrepreneurs to the test as they are expected to be proactive on change (Ratten, 2020b). In times of crisis, business leaders also face an enormous challenge. They must not only make difficult business decisions under pressure and uncertainty, but also fulfil leadership roles that help reduce

anxiety, fear, and anger that build trust, loyalty, and commitment (Durst and Henschel 2021). It is important that affected parties take swift action (Ratten, 2020a).

Due to the fact that it concerns many organizations, enterprises and stakeholders, it requires appropriate management. Crisis management includes diagnosis, prevention, mitigation, restoration, control and value delivery to affected communities (Arslan et al., 2020, p. 25). Moreover, crisis management is aimed at reducing the impact of the crisis on resources and values, minimizing losses, and restoring the state of stabilization (Zelek 2003, p. 199). Crisis management refers to response activities that aim to manage the threat (Ratten, 2020a).

COVID-19 is a sharp and in some respects unique illustration of how a global catastrophe can effectively change people's daily lives and business models in a short time (Jones and Comfort 2020, p. 3044).

A crisis is an unpredictable external phenomenon that requires individuals to adapt to new circumstances. Being proactive in times of crisis is essential to be alert to new changes. This enables the individual to survive change by being ready to act (Ratten, 2020a). Small businesses should pay more attention to building the capacity to deal with uncertainty during a pandemic, to create and use personal relationships, and to activate the ability to experiment and think creatively (Durst and Henschel 2021).

The COVID-19 crisis disrupted the possibility of the movement of people, and thus had a negative impact on the process of exchange of goods and services, and, consequently, on the production process. The most important thing was to ensure the continuity of supplies of basic necessities and food. Consumer spending on food in supermarkets has increased, and sales have fallen from outlets that have been temporarily banned.

The COVID-19 crisis has changed consumer behaviour. It influenced the increase in online shopping. It gave the opportunity to learn and independently handle online purchase and sale transactions. It caused more frequent use by customers of payment cards and self-service checkouts in supermarkets. Logistics companies have introduced contactless delivery and customer service in the online office. And the collection of products takes place in parcel machines, more and more of which are being built. Producers and sellers are optimistic about this phenomenon in the hope that it will be a permanent change in customer behaviour.

Some companies experience an increase in cash flow and others a decrease in cash flow. Higher sales to the most-needed products and services have increased

cash flow. The decline in demand for other products has resulted in many companies experiencing a reduction in cash flow due to order cancellations, interruptions in domestic or international logistics and non-fulfilment of orders due to limited production capacity (Sharma et al., 2020a; van Hoek, 2020; in: Kang, Diao and Zanini 2020). Sellers use various marketing techniques to attract and motivate customers to buy.

A crisis has an impact on the ongoing business processes and the company's financial results. It causes response strategies to focus on seeking savings by reducing the volume of supplies, production and sales. Also, shortening the working time or reducing employment. This may result in a reduction in the size of the existing activities and withdrawal from some markets. Furthermore, the financial crisis may result in the suspension of investments carried out so far, research and development works or a temporary closure of the company.

During a pandemic, the importance of intersectoral cooperation is growing. Thanks to the involvement of many organizations and companies, it is possible to combine efforts and implement joint ventures. Moreover, the importance of adaptive learning is increasing, which allows all partners to be involved in cooperation, to learn from each other and to adapt their behaviour accordingly to be successful (Weber et al., 2017).

### **3. Research methodology**

The research was carried out with the use of a research tool in the form of a questionnaire survey among business customers of the manufacturing company. The surveyed company operates in the paper industry. It specializes in the production and sale of various papers in Poland and abroad. For many years, he has been cooperating with a permanent group of business clients in Poland, on which research has been carried out. A total of 31 managers of small enterprises participated in the research. Including 30 managers cooperating with a paper manufacturing company. Relationships are based on many years of business cooperation. The research was conducted in September 2020. The questionnaire used a 5-point R. Likert scale: 1 - I strongly disagree, 2 - I disagree, 3 - I neither agree or disagree, 4 - I agree, 5 - I strongly agree.

The aim of the study was to obtain respondents' opinions on the decisions made by company managers during the COVID-19 pandemic affecting the behavior of employees, suppliers, customers and the paper producer.

In order to present the research results, a statistical description of the examined variables was made. To isolate the analysed factors, the principal components

method was adopted, and the VARIMAX procedure was used as the rotation method, which enables the interpretation of the factors. The Cronbach's alpha coefficient was used to test the reliability, illustrating the extent to which a certain set of variables is described by one hidden construct. Its satisfactory value was assumed to be at least 0,7. The validity of the use of factor analysis was demonstrated by the Bartlett test and by the Kaiser-Mayer-Olkin coefficient (KMO), examining the ratio of correlation of variables to their partial correlation at the recommended level of KMO greater than 0,5.

#### **4. Description of respondents and presentation of research results**

This study generates empirical data that underpins the analysis of problems affecting employees, suppliers and customers who have been affected by the COVID-19 pandemic. The largest group of respondents were managers of manufacturing companies (34%), followed by trade (45%) and service companies (21%). Due to their age, the majority were between 31 and 45 years old (42% of respondents). Employees aged 24 to 30 were in second place (28%). Then, employees aged 46 to 55 (21%), and employees aged over 55 accounted for 9% of the respondents. In terms of education, the largest group were people with higher education (56%). The remaining respondents had secondary education (46%).

##### **4.1. Actions taken in relation to employees**

Employee attitudes and behavior influence management during a pandemic. Especially when working in conditions where you can get infected with the virus. Therefore, the employer must ensure safe working conditions. Implement procedures to minimize the risk of infections and define how to deal with symptoms of infection in the worker. Also take action in relation to people who have been in contact with an infected person. Everyone must follow the sanitary regime and minimize direct contact at work. The pandemic caused a crisis within the company. There has been a temporary drop in orders. As a consequence, in order not to reduce employment, some employees took leave and a standstill, and some employees reduced their remuneration.

At the time of the outbreak of the pandemic, mainly office workers switched to remote work. The production department employees did not have such a possibility, they had to work according to sanitary requirements. As much as 90% of the sales department employees went to work remotely. In the accounting

department 60%, in procurement 80% and in the personnel department 50%. The managers who had the greatest experience in remote work (75%) before the pandemic. The frequency of remote work varied for individual departments and ranged from 3 to 5 days a week.

The respondents pointed to the positive and negative effects of remote work. A positive aspect was the possibility of flexible working hours at home and saving time and money due to the lack of commuting to work. Also a sense of security against the virus due to the lack of contact with other employees. In addition, greater timeliness of performed tasks and greater satisfaction with the results of work. According to the respondents, remote work requires greater self-discipline due to the lack of direct control of the superior. Also the ability to reconcile work and household duties. Employees who are parents indicated the need to help children learn remotely.

The respondents also notice the negative effects of remote work. Especially those employees who did not have experience in remote work indicated the need for quick training in the use of computer programs. The negative aspect was the difficult access to documents in the company and the lack of direct relations with the supervisor and employees. The respondents also pointed to an increase in the cost of office work at home (higher consumption of electricity, heating and water). According to some respondents, home conditions make remote work difficult. They do not provide psychological comfort and peace due to various obligations of other people living in the household. And when it comes to co-workers, weakening interpersonal relationships and domestic isolation become ailments.

#### **4.2 Actions taken in the area of deliveries**

Supply chain collaboration has grown in importance during the pandemic due to issues with timely deliveries following the disruption of global supply chains. The just-in-time principle used so far has significantly reduced the stock levels in the company. It caused a decrease in resistance and a shortage of supplies. In the initial period of the pandemic, the lack of an integrated logistics strategy and insufficient human resources caused temporary supply difficulties and a shortage of stocks.

Managers take quick action to strengthen their resilience to the effects of a lack of inventory. They implement new solutions due to the fact that the current individual search for alternative sources of supply has often ended in failure.

The recipients of the products expect from the producer flexibility of deliveries

in the event of various changes. They also expect shortening the delivery cycle by applying the just-in-time principle. In addition, the stock level is replenished on a regular basis. And changes in delivery schedules result from an increase or decrease in the size of the order or a change in the assortment of delivered products.

Inventory optimization problems arose, resulting in a lack of coordination between order fulfilment and delivery. The introduction of further restrictions and national quarantine (lockdown) resulted in information chaos and unpredictable changes in customer behaviour. Also the following gradual easing of restrictions after lockdown affects the uncertainty and waiting for both entrepreneurs and customers. There is increasing pressure to reduce delivery costs, problem-solving skills and quick complaint handling. The indicated factors cause decision makers to make decisions in the conditions of lack of complete information and limited knowledge due to constant changes. Cooperation in the supply chain in times of a pandemic aims to counteract uncertainty in conditions of limited and variable information. It covers collaborative planning, forecasting, and replenishment in supply chain management. Also, joint decision-making, sharing information about risk, shortage of stocks and searching for sources of supply.

A factor analysis was used to investigate the activities in the supply area. The measure of the adequacy of the KMO sample selection in the study was 0.683, which should be considered a satisfactory value. For the variables included in the scale, the value of the chi-square statistic in the Bartlett test was 271.957 (df = 45,  $p < 0.001$ ). As the result of the analysis, three components with eigenvalues greater than 1 (4.894; 1.673; 1.291).

**Table 1. Actions taken in the area of deliveries**

Method of extracting factors - Main components 3 - number of extracted components						
Factor	Component matrix			Matrix of rotated components		
	Component			Component		
	1	2	3	1	2	3
Reduction of procurement costs	.913	-.137	-.	.659	.615	.200
Limits of the size of deliveries	.926	-.144	-.	.654	.641	.201
Shorter order fulfillment cycles	.713	.180	-.125	.564	.289	.393



Long order fulfillment cycles	.712	-.283	-.166	.645	.444	-.
Reducing the number of existing suppliers	.791	-.	-.389	.829	.241	.181
Extension of the payment deadline for deliveries	.504	-.	-.682	.837	-.139	-.
Observance of sanitary restrictions when serving suppliers	.633	-.282	.556	-.	.882	-.
Search for alternative suppliers to ensure continuity of supply	.692	-.315	.514	.152	.903	-.
We maintain constant contact with suppliers	.456	.813	.196	-.	-.	.944
We solve problems together	.468	.824	.138	.134	-.	.947

Method of extracting factors - main components.  
Rotation method - Varimax with Kaiser normalization.  
Rotation converged in 5 iterations.

**Source:** based on research results

As part of the resulting first factor, there were five questions about high load values (table 1). These questions fully describe the activities in the sphere of deliveries. They relate to: cost reduction, limiting the volume of deliveries, short and long order fulfillment cycles and the reduction of the number of existing suppliers. The second factor consists of two questions about maintaining constant contact and solving problems with customers together. In the third factor, the highest value was achieved by the solution concerning the extension of the payment deadline for deliveries.

### 4.3 Actions taken in relation to customers

Factor analysis was also used to analyze the actions in relation to customers. The measure of the adequacy of the KMO sample selection in the study was 0.909, which should be considered a satisfactory value. For the variables included in the scale, the value of the chi-square statistic in the Bartlett test was 702.671 ( $df = 120$ ,  $p < 0.001$ ). Two components with eigenvalues greater than 1 (5.038; 1.254) were considered as the result of the analysis. These factors explain 89.8% of the variability of the questions entered in the model.

As part of the created first factor, there were six questions with high load values above 0.7 (table 2). These questions best describe the actions in relation to clients.

The most important activities included the increase in online sales, raising the prices of the offered products and the loss of individual customers. The solutions were also extending the payment deadline and jointly solving problems with customers in a way that would satisfy both parties. Moreover, searching for new customers. The second factor contained only one important element concerning the loss of key customers in times of the pandemic.

**Table 2. Actions taken in relation to customers**

Method of extracting factors - Main components				
Factor	Component matrix		Matrix of rotated components	
	Component		Component	
	1	2	1	2
Increase in internet sales	.952	-.009	.818	.487
We solve problems together to the satisfaction of both parties	.885	-.349	.937	.162
Losing individual customers	.854	.136	.658	.561
Losing key customers	.537	.818	.033	.978
Searching for new customers	.906	-.319	.940	.199
Extension of the payment deadline for products	.828	.458	.469	.822
Raising prices	.907	-.362	.963	.162

Method of extracting factors - main components.  
2 - the number of components distinguished

**Source:** based on research results

With regard to activities for clients, marketing and sales activities were also analyzed. Eight questions were selected for the analysis. A satisfactory level of the KMO sample adequacy measure was obtained, which amounted to 0.904. For the variables included in the scale, the value of the chi-square statistic in the Bartlett test was 627.437 (df = 105, p < 0.001). The analysis showed a one-way solution of 6.195. The factors entered into the analysis do not create hidden dimensions (table 3).

**Table 3. Activities in the area of sales**

Method of extracting factors - Main components			
Factor	Component matrix	Common volatility resources	
	Component	Raw when extracted	Scaled when extracted
	1		
Temporary promotional campaigns	.933	.805	.916
Increase in sales	.906	.538	.813
A decline in sales due to a decline in demand	.771	3.355	.999
Compliance with sanitary restrictions in customer service	.805	.157	.652
The use of various methods of acquiring new customers	.930	.915	.921
Increase in customer satisfaction and loyalty	.861	.108	.904
Caring for a high level of customer service	.912	.139	.754
Marketing activity to retain existing customers	.907	.126	.764

**Source:** based on research results

The COVID-19 crisis has changed consumer behavior. In the initial period of the pandemic, customers made purchases of basic necessities and food. Consumer spending on food in supermarkets has increased, and sales have fallen from outlets that have been temporarily banned. In the analyzed company, in order to increase sales, temporary promotional campaigns were undertaken, various methods of acquiring new customers were used, and the focus was on a high level of customer service. Marketing activities were undertaken to keep the existing customers.

#### **4.4. The impact of decisions made by business customers on the operations of a manufacturing enterprise**

The decisions made by business customers during the pandemic had an impact on the operations of the manufacturing company. According to managers, the pandemic crisis is groundbreaking and at times hinders the efficient functioning of the company. It caused a temporary drop in sales, disruption of the supply

chain and a decrease in the number of customers. Despite these difficulties, redundancies were avoided. The company adjusts its production capacity and makes every effort to fulfill customer orders on time.

Despite temporary problems with deliveries, the company adjusts its production capacity and makes every effort to fulfil customer orders on time. Only five of the surveyed companies reduced their production volume. Defects are removed on an ongoing basis and problems in the sphere of supply, production and sales are solved. Financial problems are also solved when a difficult financial situation arises. In order to improve financial flows, an extension of the payment deadline is applied. Half of the surveyed companies have suspended their existing investments and research and development work. The crisis has not had a significant impact on the reorganization of business priorities.

In order to improve the supply chains, cooperation was established with other entities. Joint efforts allowed for the development of new concepts and the improvement of existing methods and tools of operation. Thanks to the combination of competences and resources, new opportunities for action in times of a pandemic have emerged. It also required systems and processes to be adapted and reconfigured to function in times of a pandemic. And state aid under the so-called the anti-crisis shield was sufficient. As the pandemic has been going on for a year and there is no end in sight, managers must develop new strategies to compete in the new socio-economic realities. The strategy must take into account the reorganization of business priorities in times of a pandemic.

## 5. Conclusion

The restrictions related to the coronavirus affect the activities of the surveyed companies. The coronavirus showed that most B2B companies and the public in general were not prepared to deal with a crisis of this scale and nature (Cortez and Johnston, 2020).

A crisis is usually unique due to its causes and course in relation to the examined enterprise, therefore it is difficult to have ready-made solutions. Managers take various actions to find a way out of the crisis.

In crisis management, specific procedures are necessary as well as identifying the causes of the crisis and its potential consequences. Moreover, ensuring a quick reaction neutralizing the negative effects of a destructive phenomenon (Skalik 2004, p. 213).

During the pandemic, managers of small enterprises must constantly monitor changes in the environment and inside the company, and improve

risk management in order to counteract unfavourable phenomena and take advantage of emerging market opportunities.

During the pandemic, there was an increase in the importance of cross-sector cooperation, including the supply chain due to problems with timely deliveries. A lot of companies are strongly involved in cooperation with other companies. Its goal is to combine efforts and reduce risks and disruptions by co-creating strategic relational capabilities and sharing resources (Friday et al. 2018). Moreover, the importance of adaptive learning is increasing due to the collaboration of various organizations, differing in terms of goals, leadership, resources and competences, and experience. Thanks to cooperation, it is possible to combine complementary resources and access to resources that other entities do not have. Most often, financial and human resources are limited in times of crisis. Social exchange gains a higher relative value for both intra-organizational and inter-organizational ties (Cortez and Johnston, 2020).

Weaknesses can be counteracted by working with other entities that will pool their competences and resources. Joint efforts allow for the development of new concepts and the improvement of existing methods and tools of operation. They allow for a new look at the company and the use of its organizational capabilities to consciously adapt and reconfigure its systems and processes in order to function in times of a pandemic. Due to the fact that the pandemic has been going on for a year and there is no end in sight to it, managers have to develop new strategies to compete in the new socio-economic realities.

Sometimes entrepreneurs have to redefine their business and create solutions that will deliver the expected value in times of a pandemic. Also, they have to have the capacity to renew and reorganize existing activities (Portuguez Casreo, Gómez Zermeno, 2020). Customers also have to decide how to shape their relationships with suppliers, i.e. whether to maintain existing or give up unsatisfactory relationships. Consequently, suppliers and customers need to determine how they can create and deliver value in business-to-business relationships.

The results of the analysis indicate an increase in the use of remote work. The observed dynamic development of new information and communication technologies (e.g. clouds, data sets, big data and 5G) should support achieving greater efficiency and improving the existing business models in the context of the ongoing digital transformation. There is an increasing pressure on employees with digital competences who can operate digital platforms that allow breaking down barriers to the flow of information between people

and the rapid exchange of information. The results of the presented research indicate that the managerial staff plays a key role during the pandemic crisis. What distinguishes them is the ability to quickly and flexibly react and adapt to changes thanks to mobile and intelligent human resources, entrepreneurship and competences. Managers had to develop a new operating strategy to halt the decline in revenues and profits. They had to find new solutions to maintain the supply, production and sales processes at a level that would allow the company to function. They used an approach based on resources and dynamic capabilities for the strategic analysis of the company and its environment. This allowed for the analysis of market changes and the use of opportunities arising in the changing environment. Actions are taken to strengthen the company's resilience to the crisis.

Managers consciously make decisions aimed at counteracting the crisis. They take actions under the conditions of the sanitary regime and many external threats to ensure the continuous operation of the enterprise. As a consequence of the actions taken, the company's resilience to the crisis increased.

## Summary

### **The impact of the COVID-19 pandemic on the activities of small enterprises on the example of business customers of a manufacturing company**

The aim of the article is to show the impact of the COVID-19 pandemic on the activities of small enterprises on the example of business customers of a manufacturing company. The article contains current issues and presents problems regarding the global pandemic caused by COVID-19, which started in March 2020. The theoretical part shows the impact of the pandemic crisis on the activities of enterprises. The empirical part presents the results of research showing the decisions of company managers during the COVID-19 pandemic affecting the behavior of employees, suppliers, customers and the paper producer. The results of the research can be a source of knowledge for top and middle management, but also for employees whose safety of life and health is particularly important in the times of the COVID-19 pandemic.

**Keywords:** *pandemic crisis, COVID-19, small company.*

## Streszczenie

### **Wpływ pandemii COVID-19 na działalność małych przedsiębiorstw na przykładzie klientów biznesowych przedsiębiorstwa produkcyjnego**

Celem artykułu jest ukazanie wpływu pandemii COVID-19 na działalność małych przedsiębiorstw na przykładzie klientów biznesowych przedsiębiorstwa produkcyjnego. Artykuł zawiera aktualne zagadnienia i prezentuje problemy dotyczące trwającej od marca 2020 roku globalnej pandemii wywołanej przez COVID-19. W części teoretycznej ukazano wpływ kryzysu pandemicznego na działalność przedsiębiorstw. W części empirycznej przedstawiono wyniki badań ukazujące decyzje menedżerów przedsiębiorstw w czasie pandemii COVID-19 wpływające na zachowania pracowników, dostawców, klientów oraz producenta papieru. Rezultaty badań mogą być źródłem wiedzy dla kadr kierowniczych najwyższego i średniego szczebla, ale również dla pracowników, których bezpieczeństwo życia i zdrowia jest szczególnie ważne w czasach pandemii COVID-19.

## Słowa

**kluczowe:** *kryzys pandemiczny, COVID-19, małe przedsiębiorstwo.*

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